

THE INFLUENCE OF GENDER, YEARS IN RETIREMENT,
AND FUTURE TIME PERSPECTIVE ON
PSYCHOLOGICAL WELL-BEING
FOR RETIREES

By

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CHAPTER I

INTRODUCTION TO THE STUDY

Retirement signals a change in daily routines, social roles, social contacts, and income (Kim & Moen, 2001; van Solinge, 2008). This life stage has typically been regarded as passage into a state of relative leisure with time to pursue interests delayed earlier in life due to time or money constraints. Retirement, until recently, has been viewed as the culmination of a long, arduous journey through one's selected career or job path. However, with life expectancies approaching 100 years, a new view of retirement appears to be emerging where more time spent in retirement means people must carefully weigh their options and available resources versus continuing in the paid workforce (Fabian, 2007; Lee, 2001).

Retirement can be defined in many ways depending on one's view of work. Talaga and Beehr (1995) suggested three ways to define retirement, which included the tendency toward older age, spending less time in the paid work force, and receiving compensation designated for retirees. Richardson (1999) saw retirement from a traditional, economic perspective as the cessation of work and the collection of retirement benefits. Atchley (1988) defined retirement as no gainful employment in a given year, not employed year round perhaps working during the winter, and taking the summer to enjoy traveling or other activities, or receiving a retirement pension benefit. Retirement,

a major life transition, can be viewed as either a threat, a challenge, or an opportunity based on the assessment of personal ability to meet the challenges of this life stage and the view of the importance of work to one's life and identity (Floyd, Haynes, Doll, Winemiller, Lemsy, Burgy, Werle, & Heilman, 1992).

Background to the Problem

The baby boomer generation, defined as those individuals born between the years of 1946 and 1964 (Biggs, Phillipson, Leach & Money, 2007), is now moving into the early stages of retirement, and they will account for the largest group of retirees ever, not only in the United States, but in the world. This life stage is projected to become the longest of any in history due in large part to increased life expectancy projections (Fouquereau , Fernandez, Paul, Fonseca & Uotinen, 2005). This generation brings a new set of challenges to this decision making process as well as a broad spectrum of choices.

Those currently entering retirement may be anticipating a traditional retirement scenario as experienced by their parents, which has a major impact on one's expectations of retirement (Talaga & Beehr, 1995). Traditional retirement means leaving the paid work force to follow your interests and living comfortably on Social Security, a company pension or private savings or a combination of these resources. However, the new retirement paradigm seems to suggest if one is healthy, then one should be in the workforce in some capacity. The Unretirement Index reported 83 percent of 1515 adults surveyed planned to stay in the workforce beyond age 67 because they liked to be mentally engaged in interesting activities rather than sitting idly at home (Mercado, 2008). A 1998 AARP study found that 80% of baby boomers (persons born between

1946 and 1964) plan to continue working because they find satisfaction in their work and they consider retirement an unattractive alternative. Finances and health have been shown to be the most consistent predictors for entering or delaying the retirement decision. The recent, major economic downturn will mean many remain in the paid workforce as a matter of necessity. Wanting to learn new skills and to feel needed have been found as reasons older adults want to stay in the work force (Loi & Shultz, 2007).

Baby boomers may be changing the paradigm of a linear life, where one first completes their education, then enters the workforce, and then passes into retirement or the leisure phase of their life. Boomers have been characterized as seeking new challenges and making lifestyle changes where they have the opportunity for continued growth and options to stay actively involved in life (Dychtwald, 2005). This cohort of individuals numbers 76 million worldwide and as they begin to retire, social services, senior housing, public transportation, and other services needed by seniors will be stretched to capacity (Lipschultz, Hilt, & Reilly, 2007; Williamson, 2008).

Research raises some concerns that baby boomers may experience more mental health issues due to living longer lives and the added stress of caring for older family members, creating a greater need for public mental health services. Additionally, this research found women may be more depressed in retirement than previous generations as a result of managing both a career and family (Biggs, et al., 2007; Williamson, 2008).

These findings raise concerns about how to facilitate better psychological well-being as individuals transition to retirement. Developing an understanding of how to ease this transition is needed as well as defining the influence of gender, and how one's view of retirement as an ending or as a beginning changes the dynamics of psychological well-

being. An approach to helping seniors maintain their psychological well-being through this transition needs to be addressed.

Psychological Well Being

Psychological well-being has been defined in the literature as positive psychological functioning, which includes life satisfaction, happiness, adjustment, affect balance, morale, and subjective well-being, but what is not clear is if older adults use these same measures to judge the quality of their life (Ryff, 1989b). Ryff (1989b) defined psychological well-being as a construct of six factors: autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, and self-acceptance. These measures were incorporated into the Scales of Psychological Well-Being (Ryff, 1989b) to generate a theory-based empirical approach to study psychological well-being. Research supports the position that positive functioning and good interpersonal relationships help define psychological well-being for older adults, and one's judgment about quality of life and the degree of satisfaction with one's situation serves as an index for psychological well-being (Moen, 1996; Pavot & Diener, 1993; Ryff, 1989b).

The social needs of older adults appear to influence psychological well-being. Research conducted by Carstensen, Fung, and Charles (2003) suggested older adults concentrate on emotionally close social networks as opposed to seeking new contacts that might provide new knowledge or interest. Steverink and Lindenberg (2006) found evidence that older socially-active people seek out varied and multiple social

relationships that positively affect subjective well-being. Their research found one of the most important determinants of successful aging is social relationships.

Retirement, as a transition, can be traumatic or welcomed, resulting in substantive changes to one's psychological well-being (Pinquart & Schindler, 2007), and life satisfaction in the retirement stage of one's life has been widely debated in terms of its impact on subjective well-being (Mutran, Reitzes, & Fernandez, 1997). Wrosch, Bauer, and Scheier (2005) discovered adults experience more regret intensity over life decisions and missed opportunities than younger people; thereby, predicting low psychological well-being for adults (age 60 and older). Having more future goals; however, lessened regret intensity and increased life satisfaction. Pinquart and Schindler (2007) found the more major roles or identities embraced during a lifetime, the more satisfaction the individual felt in retirement and with life because greater self expression was possible. Psychological well-being may decline upon retirement if other identities are not embraced and acted on.

Gender

Gender emerged as a pivotal factor in the retirement decision because it affects the resources an individual has access to during retirement due in part to the individual work history, and social roles. Discontinuous work histories due to family care giving often result in women filling lower-paying jobs, jobs without skill development potential, and jobs with few benefits. Women are often just experiencing career success when they reach retirement age. Women have had less time to accrue employer retirement benefits and as a result have fewer financial resources to draw on in retirement (August &

Quintero, 2001; Hatch, 1992; Onyx & Benton, 1996). Studies suggested demographic factors such as gender play a significant role in the decision to retire or stay in the workforce and the degree of psychological well-being that is experienced in retirement. Women are often pressured by their husbands to retire at the same time, or the woman is expected to retire if a family member requires care giving (Mercado, 2008; Shacklock, Brunetto & Nelson, 2009; Shuey & O'Rand, 2006). This creates feelings of frustration and less retirement satisfaction for the woman (Smith & Moen, 2004).

Retirement as a phenomena for women is a relatively new concept and one not frequently studied since the assumption persisted until recently a woman's job was primarily at home caring for her family ant not in the workplace. Research suggested women may struggle more and take longer to adjust to retirement than men and some retired women often exhibit lower morale and experience more loneliness and depression in retirement than their male counterparts or working women (Seccombe & Lee, 1986).

Research suggested men stay in the workforce when their spouse's health is poor, while women retire in order to care for their spouse. Men work more hours in the paid workforce when their spouse is employed; women work more hours in the workforce when their spouse is retired (Richardson, 1999; Szinovacz & DeViney, 2000; Talaga & Beehr, 1995). For men, three factors seemed most important for satisfaction in retirement: If retirement was for internally motivated reasons, for pursuit of other tasks, or financial reasons. For women, early retirement, as long as it is not unexpected, seemed to be the most important predictor of satisfaction in retirement (Quick & Moen, 1998). This research suggested men and women may experience retirement differently.

Retirement is not a uniform transition for all retirees, and research offers contradictory views of how psychological well-being is impacted during this life phase. Studies suggest adjustment to retirement may be closely related to marital status and occupation for both men and women and adjustment may be most accurately measured by retirement satisfaction (Seccombe & Lee, 1986).

Years in Retirement

Little consensus exists as to the best approach to measure this aspect of retirement and the transitions a retiree must pass through to a state of positive functioning. Research often classifies the time spent in retirement as stages based on age, length of time from the retirement event, or by categories of adjustment or even as trajectories and transitions (Atchley & Robinson, 1982; Pinguart & Schindler, 2007; Romsa, Bondy & Blenman, 1985; Wang, 2007).

Retirement adjustment and transition are experienced in many ways. Wang (2007) suggested role theory, continuity theory, and life course perspective most closely describe this adjustment and transition process. One's self-worth is often tied to work roles and the transition to retirement can be eased if roles are developed in other aspects of life beyond work. Maintaining consistent life patterns is another way to ease the retirement transition. Life course perspective predicts individuals will enjoy retirement more as time passes and as the retiree adjusts to new roles and daily patterns.

There may be stages to pass through when adjusting to the transition from work life to retirement. Pinguart and Schindler (2007) described the retirement decision as beginning in the preretirement stage, and the decision process becomes somewhat mired

with concerns about personal resources and loss of identity connected to one's work role, which can be accompanied by a loss in psychological well-being. During the initial stage of retirement, the individual may experience a honeymoon period where they pursue new interests and travel resulting in an increase in psychological well-being. Retirees may look for new social goals to achieve such as developing a healthy lifestyle, or looking for ways to become actively involved in their community. However, research suggested the loss of work identity and the workplace social network often leave the retiree feeling disoriented resulting in a reorientation of the retiree's psychological well-being (Atchley, 1976).

Historical changes in retirement including the institution of social security have changed how one decides when to retire, but increased longevity and the availability of resources may result in staying in the workforce longer and reentry into the work force in a diminished capacity to bridge the gap in resources such as finances, health insurance, or social relationships or to help ease the transition to retirement. This re-entry is often referred to as bridge employment.

Perspectives about the Future

Future time perspective, in its simplest form, is one's view of their time dimension, perceived future life span, and its influence on one's behavior. Research suggests when one perceives endings or a limited lifespan, goal selection shifts to emotionally meaningful goals rather than knowledge or horizon-expanding goals. Although one may operate with the same set of goals throughout their lifetime, the relative importance of the goals may shift as perception of remaining time changes. As

less time is perceived, one seeks to fulfill emotionally meaningful goals as opposed to goals that are more open-ended or knowledge-based. The perception of limited time may result in seeking emotional support from one's closest social network instead of pursuing interesting activities or expanding one's circle of friends (Fung & Carstensen, 2004). Evidence suggested when one's goals are incongruent with one's future time perspective pursuing those goals may not enhance psychological well-being (Lang & Carstensen, 2002). Empty nest, death of one's parents, or early death of a spouse are life events that may influence one's future time perspective. Additionally, future time perspective appears related to psychological well-being, positive health behaviors, and engaging in less risky behaviors such as substance abuse and risky sexual behaviors (Cate & John, 2007).

An issue that has not been studied is how one's view of the time remaining in their life, or one's future time perspective, affects one's ability to be optimistic about future life events, the quality of social goals pursued, and the overall psychological well-being experienced in retirement. How one perceives future-time provides a complex influence on human behavior that is not clearly understood (Zimbardo & Boyd, 1999).

Statement of the Problem

What has been viewed as the traditional retirement paradigm, where one leaves the paid workforce at an arbitrary government-defined age, may not address the needs of the current retirees because individuals are living longer and the view of how to spend the time between retirement and old age appears to be shifting from enjoying leisure time to continuing to be productive and growth-oriented.

Psychological well-being in retirement has not been fully explored as little research exists on how individuals make this transition, particularly as it pertains to gender (Kubicek, Korunka, Raymo, & Hoonakker, 2011). It is not clearly understood if men and women experience retirement in the same ways. Women are thought to experience less psychological well-being in retirement due to the lack of resources, but this may not describe current retirees (Moen, 1996; Seccombe & Lee, 1986). Years spent in retirement may affect psychological well-being but little is known about the impact since few studies have explored the retirement transition and adjustment patterns (Wang, 2007). Maintaining a more future-oriented perspective also contributes to higher psychological well-being and an increase in life satisfaction (Petkoska & Earl, 2009; Tornstam, 1996; Zimbardo & Boyd, 1999). Little research has focused on how FTP changes during different life stages (Carstensen, Isaacowitz, & Charles, 1999).

It is not clearly understood if men and women experience retirement in the same ways and if the distance from the retirement event and the future time perspective one adopts in retirement has an impact on psychological well-being. Understanding how gender, years in retirement, and future time perspective influence psychological well-being for retirees may be beneficial in learning how programs and policies can be updated or changed to better transition older adults into retirement based on a more personalized formula. Figure 1.1 depicts the research model of the problem studied.



Figure 1.1. Research Model: Influence of Gender, Years in Retirement and Future Time Perspective on Psychological Well-being

Theoretical Framework

The theoretical framework used in this study was a major aspect of the Socioemotional Selectivity Theory (SST) (Carstensen, Fung & Charles, 2003), which provides a framework to view the variables in this study in terms of understanding and maintaining psychological well-being based on one's time perspective in relationship to the dynamics of the retirement transition. The principle of future time perspective was viewed as essential to the study because time plays a crucial role in human motivation and behavior.

Three basic precepts underlie SST: (1) "social interaction is core to survival; (2) humans engage in behaviors guided by anticipated realization of goals; and (3)

individuals often hold multiple goals, so the selection of goals is a precursor to action” (Carstensen, Isaacowitz, & Charles, 1999, p. 166).

Anchored on the principle there is a strong link between time perception and the selection and pursuit of goals for an individual, SST theorizes one selects goals that are congruent with their future time perspective (FTP). As a core construct of SST, FTP is thought to drive human motivation and the appraisal process that leads to goal selection. According to SST, goals fall into two categories: 1). those related to knowledge acquisition, and 2). those related to regulation of emotion (Carstensen, et al., 1999). Fulfillment of goals is key to positive affect and meaning in life, which is strongly related to psychological well-being (Hicks, Davis, Trent, & King, 2011).

Age patterns do emerge when considering SST since aging is associated with a shortening lifespan, but individuals often adopt a time perspective that is incongruent with their life cycle position. Findings from experimental studies suggest FTP can be manipulated in both the young and the old. Most of the empirical research using SST has focused on goal selection based on FTP rather than adaptive outcomes (Lang & Carstensen, 2002).

Perceptions of time has been used theoretically to measure emotional well-being, poignancy, motivation, prioritization of goals, and positive and negative emotions in both young and old study participants (Carstensen, Turan, Scheibe, Ram, Ersner-Hershfield, Samanez-Larkin, Brooks, & Nesselroade, 2011; Löckenhoff, & Carstensen, 2007; Pethel & Chen, 2010; Zhang, Ersner-Hershfield, & Fung, 2010). Although there is little literature connecting SST to retirement studies, FTP provides a suitable framework to research how one’s transition to retirement impacts psychological well-being based on

one's view of time remaining in life. The intent of this study was to consider how FTP might impact psychological well-being as an outcome.

Statement of Purpose

The purpose of this study was to determine if gender, years in retirement, and future time perspective predict the psychological well-being for retirees. Gender is defined as either male or female. Years in retirement was calculated in a continuous variable of months of time that a participant identifies oneself as retired. This may be the cessation of work, collection of retirement benefits from an employer, or reaching the age identified as retired. Psychological well-being was measured using Scales of Psychological Well Being (Ryff, 1989a) and the six dimensions of psychological well-being: autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, and self-acceptance. Future time perspective was determined by Carstensen and Lang's (1996) Future Time Perspective Scale.

Research Question

The research question answered by this study was "Do gender, years in retirement, and future time perspective predict the psychological well-being of retirees?" Subsequent analysis investigated the relationships between these variables.

Definition of Terms

Baby Boomer. The name given to babies born in the United States between 1946 and 1964 (Briggs, Phillipson, Leach & Money, 2007).

Bridge employment. Jobs that bridge the gap from full-time employment to labor force withdrawal, has become a common way for some retirees to phase into retirement (Cahill, Giandrea, & Quinn (2006).

Discounting. Reducing the adverse impact of a later negative event by anticipating the event (Cheng, Fung, & Chan, 2009).

Gerotranscendence. A process by which older people become involved in a philosophical outlook on life, redefining time by blurring the borders between the past, the present, and the future, and gaining a stronger sense of contact with past generations (Shmotkin & Eyal, 2003, p. 261).

Psychological well-being. An all encompassing term that includes life satisfaction, happiness, adjustment, affect balance, morale, and subjective well-being (Ryff, 1989b).

Retirement. Receiving a pension, early retirement package and/or Social Security benefits (Kim & Moen, 2002). 'Morphing into a rich and enriching third act of work, education and leisure' (Global Action on Aging, 2004).

CHAPTER II

REVIEW OF RELEVANT LITERATURE

The purpose of this study was to determine if gender, years in retirement, and future time perspective predict the psychological well-being for men and women who have retired from the paid workforce. Studies suggest baby boomers may be changing the entire concept of retirement staying in the workforce longer and retiring from one career only to move to another (Cahill, Giandrea, & Quinn, 2006; Hardy, 2002; Johnson, 2008; Taylor & Shore, 1995). This chapter explores literature relevant to retirement issues facing workers, gender-related experiences in the retirement process, retirement transitions that occur over time, retirees' future time perspective, and changes in psychological well-being resulting from identity/role loss.

Retirement Issues

Before 1900, retirement did not exist and removing aging workers for younger, more productive workers was not a common practice. When the Social Security Administration was created in 1935, the new financial freedom it created encouraged older workers to leave the workforce and pursue leisure activities for the first time in history. Although a prevailing mentality urged workers to “rush” towards retirement, an AARP study found 80 percent of workers do not really want to quit working and a more

recent study found 95 percent of workers now share this perception. This change in retirement attitude is fueled largely because retirees do not desire an “aimless life,” but one on their terms working fewer hours with less stress (Dychtwald, 2002).

Studying retirement and issues related to this life stage is particularly timely because adults aged 60 and over constitute the largest group of individuals in this age bracket in history (Dohm, 2000; Loi & Shultz, 2007). This is not just an American phenomenon, but a worldwide concern as the workforce ages and prepares to leave the paid workforce to enter the retirement life stage (Fouquereau, Fernandez, Paul, Fonseca, & Uotinen, 2005).

For many the retirement decision hinges on financial position and accumulated resources. Baby boomers perceive their quality of life goals require a certain level of financial means; however, research indicated retirees are not usually centered on attaining possessions at this life stage, but have generally moved to attaining well-being experiences and contributing to society (Johnson, 2008). With advancing age, personal goal orientation is believed to shift from maximizing growth to maintaining functioning level and avoiding loss of any resource (Ebner, Freund, & Baltes, 2006). Aging is associated with greater emotional self-regulation and higher levels of ego development (Carstensen & Turk-Charles, 1994).

Retirement requires an adjustment in one’s social identity and lifestyle modifications (van Solinge & Henkens, 2008). Deciding on the right time to retire presents quandaries each individual must address based on their circumstances. The past two decades have seen older men and women remaining in the work force longer than was originally predicted. Opting to retire in stages has become a popular choice for many

using bridge jobs to ease the transition. A bridge job may be a part-time position with one's present employer, a job where one enters an entirely new career path based on hobbies or personal interests often for less pay, or it may be a seasonal job where one works part of the year with the remainder of the year left to follow personal interests. Those individuals with defined pension plans are the most likely to retire without using a bridge job to transition and those without health insurance are most likely to continue working (Cahill, Giandrea, & Quinn, 2006).

A majority (55%) of individuals aged 65+ depend on Social Security benefits for a substantial portion of their retirement income with only 16 percent able to rely on a company pension plan to cover expenses after retirement. Women reported a higher incidence of dependence on social security payments than men as well as households where the annual income is under \$25,000 and the achieved education level is a high school degree or less (Thayer, 2010). These factors all play a role in how retirement is experienced and how satisfied one is in retirement, thereby impacting one's psychological well-being.

Understanding how psychological well-being is maintained in retirement and the variables that influence psychological well-being is important because it directly influences how retirement is experienced. The literature suggested gender, ability to adjust to retirement, and one's future time perspective may be some of the variables that affect psychological well-being after one retires. Studying these trends in retirement is important because they may facilitate policy and procedural changes that will better service this population and provide those individuals contemplating retirement with a better perspective on the issues that may affect their quality of life in retirement.

Psychological Well-Being

Psychological well-being seems to be an all encompassing term that includes “life satisfaction, happiness, adjustment, affect balance, morale, and subjective well-being” (Ryff, 1989a, p. 195). Much research has been conducted on psychological well-being later in life, but it is not known how well the factors used in these studies fit the aging population’s ideals, values, and expectations. The effect of retirement on well-being has been studied since the 1950’s. Retirement is often viewed as stressful, rivaling a crisis, which challenges the retiree to make many personal adjustments, which may result in either lower life satisfaction or enhancement of subjective well-being.

Life satisfaction is a function of the time spent in an identity or role that gives meaning to life. So, the more time one spends in a major identity or role, the greater the satisfaction experienced. Elaborated identities appear to give meaning to life.

When one makes the conscious decision to retire, the expectation would be one’s psychological dependence on their work life would be replaced by other activities with family and community. Although conflicting results have been reported, two theories are consistently used to explain the link between retirement and subjective well-being: Role theory and continuity theory. Losing one’s work role can cause feelings of distress or subjective well-being can be enhanced if the role was demanding, either physically or psychologically. Continuity theory suggests, if lifestyle patterns remain constant along with self-esteem and personal values, retirement does not have to be stressful.

Retirement can be viewed as a legitimate role without relying on a work identity for personal status or satisfaction (Kim & Moen, 2001).

Ogilvie (1987) found that life satisfaction could be increased in retirement if individuals received pre-retirement counseling that helped them restructure their identities for maximum satisfaction. Most pre-retirement workers have little to base their retirement notions on, and few studies have identified pre-retirement factors influencing quality of life later in retirement. Inflated expectations can detract from retirement satisfaction whereas negative expectations can create anxiety and fear over the retirement process. Pre retirement education could greatly enhance retirement satisfaction. Those not receiving pre retirement education “reported a decrease in retirement satisfaction after one year” (Gall & Evans, 2000, p. 188).

The life-course ecological approach may be the best way to understand the link between retirement and well-being. One experiences life as a dynamic process, which develops and changes over the life span with retirement being one of the transitions that is experienced. The impact of the transition can only be measured in terms of the context in which it occurs since lives are interdependent. Shifting social relationships and timing of retirement are often key in the experience (Kim & Moen, 2001). Looking from a life course perspective, events must be put in context to understand their overall impact on each person; there is no standard to achieving retirement satisfaction. Most retirement studies viewed retirement from the perspective that it is voluntary and initiated by the employee, thus giving them external control over the decision making process; however, research indicated 20-30 percent of retirees in Western countries perceived their retirement as involuntary, which has a marked negative effect on perceived psychological well-being, health, and retirement satisfaction (Gall, Evans, & Howard, 1997; Isaksson & Johansson, 2000).

A longitudinal study of 778 Dutch workers and their partners, where societal norms encourage workers to leave the work force early, found the voluntary nature of work force departure was the most important factor in determining retirement satisfaction and adjustment to retirement. Higher retirement satisfaction was linked to financial resources, the marital relationship, and health. These factors were important to satisfaction, but had no significant impact on adjustment to retirement. Perceived control over the retirement decision affected both adjustment and satisfaction. Findings suggested retiring from a job with high intrinsic value will lower retirement satisfaction (van Solinge & Henkens, 2008).

Several instruments have been used successfully in research to measure psychological well-being. The resulting research has provided interesting insights into the complexity of issues associated with successful aging.

An international study examined retirement satisfaction for groups of individuals retired an average of 57 months, living in six of the European Union countries using the Retirement Satisfaction Inventory (RSI; Floyd, Haynes, Doll, Winemiller, Lemsky, Burgy, Werle, & Heilman, 1992). The study assessed satisfaction with retirement compared to current life satisfaction and anticipated retirement satisfaction. Participants felt more satisfaction when they had regained their freedom and control, encountered less stress and responsibilities, and were able to enjoy social activities. This study highlighted that anticipation in conjunction with a favorable attitude about retirement was positively related to retirement satisfaction. However, this research only sampled a narrow slice of the European Union, and some disagreement about what constitutes life satisfaction for retirees based on their stage of retirement resulted (Fouquerequ, et al., 2005). Retirement

is a significant issue worldwide, but it is not understood if cultural issues change the degree of satisfaction experienced or attitudes about retirement.

The Social Components of Retirement Anxiety Scale (SCRAS; Fletcher & Hansson, 1991), developed to predict fear and negative attitudes toward retirement, was validated in four studies of 692 adults. The SCRAS reliably measures four factors: “Social integration and identity, social adjustment/hardiness, anticipated social exclusion, and lost friendships”(Fletcher & Hansson, 1991, p. 76). Findings from these studies showed SCRAS scores were negatively associated with one’s attitude towards retirement with elevated SCRAS scores for shy and lonely persons as well as individuals who felt they had little control over the retirement transition. These studies did not include longitudinal data and few blue collar workers were surveyed making these findings less generalizable to draw conclusions about retirement (Fletcher & Hansson, 1991).

Using the Scales of Psychological Well Being, Ryff (1989b) studied psychological well-being from the perspective of 171 middle-aged and older individuals and found older people were generally happy with their present lives. Overall, they are satisfied with life and have good self-esteem and morale. What is not clearly understood is if this is simply an adaptation to what cannot be changed, or if life gets better as we grow older. Having an ‘others’ orientation was the theme that emerged as being most closely associated with well-being. No gender difference in views of well-being was found. The Scales of Psychological Well Being have been used in three major surveys whose focus is on successful aging: Midlife in the United States (MIDUS), National Survey of Families and Households II (NSFH), and the Wisconsin Longitudinal Study (WLS).

The Affect Balance Scale (Bradburn, 1969) was used to measure life satisfaction based on the theory there may be a strong connection between Maslow's hierarchy of needs and life satisfaction (Romsa, Bondy & Blenman, 1985). Research looked at how closely retiree's activities fit Maslow's hierarchy and if the sequence of needs correlated with life satisfaction to determine the influence of socio-environmental factors on life satisfaction and life cycle effects. Using personal interviews to gather demographic, socio-economic, and recreational activity information and the Affect Balance Scale to measure lifestyle satisfaction (morale, life satisfaction, and self-esteem), 300 retired persons were randomly selected. Results indicated a stronger need for love and association emerges as one progresses through retirement.

As the research suggests, a wide variety of perceptions and expectations surround the retirement experience ranging from fear and anxiety to highly positive reflections on the working experience and the prospect of disengaging to feel more control over life. Retirement planning appears to be positively related to retirement satisfaction; however, planning has become a more complex process with improved longevity, the removal of a mandatory retirement age, and fewer people actually participating in retirement preparation programs. Retirement signals a break with long-standing work relationships, valued roles, and support systems, which can negatively impact the retiree who does not feel in control over the transition.

Two measures often used to measure subjective well-being are the Positive and Negative Affect Schedule (PANAS; Watson, Clark, & Tellegen, 1988), and the Satisfaction with Life Scale (SWLS; Pavot & Diener, 1993). The PANAS consists of two 10-item scales and the SWLS consists of five items. The PANAS provides a list of

feelings and emotions with respondents answering based on a specific time frame. Since individuals hold different standards or criteria for success in different aspects of their life, the SWLS was developed to assess global judgments of life satisfaction looking at life domains, using one's own values as a measurement tool. (van Hoorn, 2007).

Since subjective well-being measures are sensitive to minor life events, multi-item questions produce more reliable results. Culture and language impact subjective well-being ratings when these instruments are used cross-culturally. Personality exerts the strongest influence on subjective well-being with neuroticism and extraversion explaining much of the differences in subjective well-being levels; however, good health and marriage typically result in higher subjective well-being. Subjective well-being over time often is U-shaped with lower subjective well-being reported in mid-life and higher levels in youth and old age.

Using these instruments, one study found older people disengage when they are no longer able to obtain the resources or opportunities they require to achieve status (Steuerink & Lindenberg, 2006). Study results hinged on the need for affective relationships, or close social relationships, in order for older adults to experience subjective well-being.

A study of 805 Israeli retirees found a family focus was the most salient domain of life satisfaction after retirement. Retirement allowed time to interact more frequently with family and social networks and retirees become more engaged with their family life and activities; however, the researchers suggested this pattern is more typical of an Israeli Jewish society than Western culture. The findings may support the disengagement theory

as over half the respondents answered that no negative or positive event had occurred in their life within the first year of retirement (Sagy & Antonovsky, 1994).

In order to understand the psychological process of retirement and achieving retirement satisfaction, one must have access to resources such as health, marital status, and income. These are predictors of satisfaction for both men and women, but women often report lower satisfaction based on lower income and single marital status due to widowhood or separation/divorce (Ogilvie, 1987; Seccombe & Lee, 1986). The existing research is problematic because the data sets have been small and have included only single women or the groups of women compared were working women to housewives or comparing only women to women and not to men, making it difficult to make accurate generalizations (Belgrave, 1988; Calasanti, 1996). Measuring life satisfaction in 1,031 men and women in the National Opinion Research Center's General Social Survey (GSS), Calasanti (1996) found the male model of retirement did fit men but did not adequately address women's retirement experience. The male model of life satisfaction in retirement maintains health, education, financial satisfaction, and marital status are the key factors that affect satisfaction level as these are considered retirement resources. Although similarities have been noted in men and women's life satisfaction in retirement based on activity level, women report good health and older age were more predictive of life satisfaction (Atchley & Robinson, 1982; Calasanti, 1996).

Being married significantly influenced retirement satisfaction for men along with financial security, health, and education (Calasanti, 1996; van Solinge & Henkens, 2008). The only factor significant for women was health. Women in traditionally female

occupations tend to develop greater reliance on co-worker ties due to the more restrictive environment.

Keeping a positive outlook for the future has been shown to facilitate psychological adjustment, but it is not clear if having a negative expectation of the future can protect well-being as one ages. If one is optimistic about future well-being when losses occur in the physical self, more negative feelings result. Having a more pessimistic view of the future, anticipating some degree of loss, better preserves well-being for the 'future self.' A process coined as 'discounting' allows one to disengage from a goal when insufficient resources are available to meet the goal without affecting well-being. When one anticipates age-related declines and loss of primary control, when they actually occur, psychological well-being appears unaffected. The life span theory of control predicts when faced with a situation where physical and psychological resources are not sufficient to reach one's goals, either compensatory resources are rallied to enhance goal achievement, or one disengages from an unattainable goal and moves resources to a new more achievable goal. Since goals are futuristic, managing goals is part of successful aging and greater life satisfaction. Discounting facilitates "future-oriented coping" (Cheng, Fung, & Chan, 2009).

Gender

Popular culture has lent a "universal" gender dimension to aging that baby boomers may be crashing. Retirement policies have changed little over the years and most of what we know about retirement is from the 1960s and 1970s when traditional gender roles dictated the wife stay home to raise children and the husband work to support his family (Quick & Moen, 1998). In 1890, the American workforce was made up of only

18 percent women as compared to 60 percent in 1990. This change occurred as a result of economic need, increased education, and changing gender roles (Villani & Roberto, 1997). Due to the sum of gendered experiences throughout life, men and women arrive at retirement with a different perspective (Moen, 1996; Quick & Moen, 1998; Stewart & Ostrove, 1998). This means retirement studies are not easily generalizable to the entire population as most research has been conducted using only male or only female participants without looking at a cross-section of the retired population in a single study (Gall & Evans, 2000; Onyx & Benton, 1996; Seccombe & Lee, 1986; Talaga & Beehr, 1995; Taylor & Shore, 1995; Villani & Roberto, 1997).

Due to a disparate life path, including differences in career opportunities, financial resources, and retirement expectations, the impact of gender on retirement is not clearly understood. Gender affects the occupation one chooses resulting in a life path choice early in life. These choices, in conjunction with environment, tend to shape one's psychological well-being, which affects one's quality of life. Moen (1996) noted pay as a factor tied to one's identity, and work role affects psychological well-being. Leaving the workforce caused stress due to losing one's identity or status marker; however, the eligibility for pensions seems to change the dynamics of this decision.

The retirement decision is often impacted by public and private-sector policies. The availability of a pension or social security benefits often changed the dynamics of the decision making process (Moen, 1996). Changes in job skills and occupations affect men's retirement, but have a generally opposite effect on women's participation in the workforce (Moen, 1996). A limitation of retirement research resulted from a unilateral view of retirement as an individual event within a couple, although entering the

retirement stage of one's life clearly involves two individuals (Moen, Huang, Plassman & Dentinger, 2006). Research data on retirement decision making reflected data primarily from retirees born before World War II with little known about how baby boomers will react to this stage of their lives. Changing gender roles and attitudes on aging experienced by baby boomers raises doubts retirement expectations still fit this description. Important social movements occurring in the formative years of most baby boomers, including the Vietnam War, the Civil Rights Movement, and the Women's Movement have changed gender attitudes across this cohort. Because a growing number of retirees are part of the baby boomer generation and part of a dual-earner household, retirement must now be viewed from a dual "project" perspective.

Three themes emerged from the literature on gender as it relates to retirement experiences and will be explored further to determine their impact on retirement attitudes: Traditional gender roles, work history, and retirement orientation.

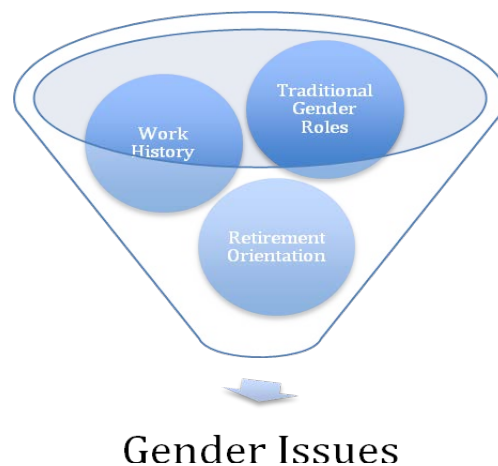


Figure 2.1. Gender Issues Related to Retirement

Traditional Gender Roles

Traditional gender roles come into play in many aspects of retirement from male as ‘bread winner,’ a dual-earner couple deciding on the right time to retire either as a couple or as an individual and the influence of dependents in the home. The importance of gender and generation cannot be overlooked as one of the factors that have changed the traditional view of retirement and patterns of adult development. Women’s aging is often associated with negative aspects like empty nest, menopause, over the hill, and being sexually irrelevant. Men’s aging patterns are often viewed more positively as acting out and withdrawing from youthful, male competition. Men and women often retire for different reasons and evidence supports the fact retirement is often involuntary. Health is a reason both men and women retire. Men also retire due to company policy, or they are tired of working, and women retire because their spouse or another close family member is not in good health (Matthews & Brown, 1987).

Little is known about how couples plan for retirement whether both individuals equally share in making the decisions or if the decision tends to be gendered. Research is lacking in this area because until recently most women lacked a retirement history from the paid workforce or as dual-earners. Their husband’s career was always viewed as taking priority in the relationship, causing researchers to postulate men performed retirement planning independent of the wife. This line of theorizing suggested a husband’s retirement planning will positively predict the wife’s planning but not vice versa (Moen, et al., 2006).

The retirement decision is often reflective of a marriage and the spousal dynamics. The relative power or influence of each partner is an important factor in how

satisfied each partner will be with this life stage (Röcke & Lachman, 2008). “Retirement often means changes in income, health, residence, friends, and the division of household labor” (Kim & Moen, 2001, p. 84), which can all be sources of stress. Smith and Moen (2004) studied 241 retirees to determine the effect of spousal influence on retirement satisfaction. The research distinguished four groups of retirees: Men whose spouses exerted little influence; men whose spouses exerted much influence; women whose husbands exerted little influence; and women whose husbands exerted great influence over the retirement decision. Their findings indicated a married retiree feels more satisfied with their retirement than their spouse, but when factoring in gender, this study found husbands of retired wives were far more satisfied than wives of retired husbands. Women retirees and their husbands reported being happier with the retirement decision if their husband exerted little influence; whereas, men retirees reported the wife was happier if she exerted greater influence in the decision making process. Interestingly, if one is retiring to do other things, the spouse experienced greater satisfaction. Conversely, when the wife has a modern gender ideology, in other words, when men are not viewed as the sole breadwinner for the family, the spouse reported less satisfaction with the retirement decision. Smith and Moen’s (2004) results underscored the importance of studying gender in the retirement decision making process and the far-reaching effects of gender on retirement satisfaction. The impact of gender on dual-earner couples was not apparent from this study and needs to be evaluated in future research.

Large longitudinal data sets (Retirement History Study, National Longitudinal Surveys (Gratton & Haug, 1983) and the Duke Longitudinal Study (George, Fillenbaum, & Palmore, 1984)) have been used to study retirement over time, but these data sets

include primarily men's retirement experiences. The study results netted little functional data on women because the samples were small and did not represent an identifiable target population. Most studies on women and retirement have been done on small, non representative samples with "one-third of the studies done on less than 100 women and one-quarter investigated university employees only" (Seccombe & Lee, 1986, p. 428). In order to draw conclusions, longitudinal data including more female participants is necessary (Kim & Moen, 2002; Seccombe & Lee, 1986; Stewart & Ostrove, 1998).

Work History

Work history encompasses the time in the paid workforce that an individual has spent over their working life. A discontinuous work history emerges as care giving for family members becomes a role one must fill or as other circumstances have emerged.

Women often do not experience the economic benefits of retirement due to interrupted work histories, lower seniority, and restricted occupational choices resulting in a less positive experience. Women often have discontinuous work histories because they leave the workforce to perform their care giving role in the family. This work history affects eligibility for retirement in terms of time spent in the paid workforce and any salary incongruencies with their male counterparts based on entering and leaving the workforce. Both factors typically result in a financial disadvantage later in life, which may result in greater reluctance to leave the paid workforce (Belgrave, 1988; Mutran, Reitzes, & Fernandez, 1997).

Several studies suggested women's retirement experience differed in substantive ways from a man's experience because of work history, and family and social roles

(Belgrave, 1988; Kim & Moen, 2002; Shacklock, Brunetto, & Nelson, 2009; Szinovacz & Deviney, 2000). As little as 30 years ago, women were not expected to take responsibility for retirement planning; this was the husband's role (Onyx & Benton, 1996; Seccombe & Lee, 1986). As a result, retirement has been traditionally viewed as a white male issue as few women and minorities have qualified as study participants due to discontinuous work histories which fail to qualify them for an employer retirement plan and in some cases for Social Security based on their own employment history (Hatch, 1992; Seccombe & Lee, 1986). Gender difference often surfaced as a main effect in retirement studies as it is pivotal to all retirement issues; however, retirement can only be understood in terms of the entire population, both men and women (Quick & Moen, 1998). This reinforces the need to research the emerging changes in retirement to ensure employment counselors view retirement as more than just a one-step, one-gender process that could compromise retirement quality.

Studies illustrate how traditional gender ideology and the need to depart and re-enter the workforce based on family needs has impacted the role of women in the workplace. Understanding the decision making process and how cohorts of women were affected is important in understanding how retirement and aging are viewed today.

Five groups of middle-aged, college-educated women were examined to determine the role of gender and generation on aging. These groups included: 1). Class of 1958 and 1960 Mills College graduates; 2). Class of 1964 Radcliffe College graduates; 3). Class of 1964 Smith College graduates; 4). Class of 1967 University of Michigan graduates and 5). African American alumnae of University of Michigan (Stewart & Ostrove, 1998). The "traditional role regret," a phenomena first coined by Stewart and

Ostrove (1998), captured the changes female college graduates experienced in their 30's as a result of the life decisions they made. Using a Q-sort measure of rumination, this study explored whether women engage in midlife review of the aging process. Significant attitudinal differences were noted between female graduates in the Radcliffe Class of 1964 study and the Radcliffe Class of 1975 study. Class of 1964 graduates predominantly chose marriage and children as their role after graduation as compared to the Class of 1975 where 80 percent of the women pursued careers or graduate studies. Although women in the Class of 1964 desired to make changes in their lives as they reached age 35, few were able to do so because of the impact on their family. Those women reporting traditional role regret and unable to make changes reported lower well-being with more frequent instances of depression and rumination. If the women took action to resolve these regrets by pursuing goals, they experienced greater well-being and satisfaction with life and two dimensions emerged: Identity integration and identity search. A well-defined identity positively correlated to greater well-being, and generativity and identity development were intimately linked. Men and younger cohorts of women do not appear to suffer from traditional role regrets (Stewart & Ostrove, 1998).

An Australian study, working with 379 public sector employees aged 50 and older, found gender affected retirement decision making in four key ways: “1). Workforce participation was different for men and women; 2). Women often experienced discontinuous work histories, which influence their total time in the work force and the ability to gather resources and experience; 3). Differences existed in retirement decision making between men and women; and 4). Women suffered from two types of discrimination: Age and sex while men only suffer from age discrimination” (Shacklock,

et al., 2009, p. 81). Conducting regression analysis and in-depth interviews, nine variables (seven work-related and two other) emerged as significant in whether workers remained on the job or retired. The work-related variables included “attachment to work, importance of work to the individual, perception of personal autonomy, flexible work arrangements, interpersonal contact at work, interests outside work, and management and organizational variables such as bureaucracy and work environment” (Shacklock, et al., 2009, pp. 84-87). The two remaining variables, individual and family health, and financial status were the most influential variables on the decision to retire. Deciding to stay in the workforce was associated with one’s attachment to or passion for the work and having a flexible working arrangement. Variables which encouraged retirement were having many outside interests the individual wants to pursue, care responsibilities, and negative variables in the workplace.

Results of this study indicated there were significant gender differences based on three work-related variables: “autonomy, work environment, and interests outside of work” (Shacklock, et al., 2009, p. 94). For women, each of these areas needed improvement. When women felt a strong social attachment to their workplace, they are less likely to retire; however, child rearing and other care duties negatively impacted the resources available to women and women often feel pressured to leave the workforce in order to care for others. Men were most influenced by their attachment/passion for their work and their interests outside of work.

The need for organizational policy and practice changes were evident in this study as Human Resource personnel tended to favor younger employees, making no accommodations to keep older employees in the workforce, resulting in these workers

choosing retirement. This study's limitation was it only considered public sector employees without looking at how private sector or smaller organizations treat older workers. Additionally, research data was self-reported without using organizational data to substantiate study findings (Shacklock, et al., 2009).

Research conducted at a major office furniture manufacturing plant looked at the retirement attitudes of 368 men and women, either retired or still employed, between the ages of 50 and 70. This study hoped to link retirement predictors and gender looking for behavioral differences. The researchers hypothesized that women are at a disadvantage for retirement pensions because of their discontinuous work history.

Findings revealed older retirees fall under traditional gender roles for retirement, which accounts for women retiring to care for dependents and men continuing to work to support them. Men had a slightly increased chance of retiring if their spouse was sick where women are expected to retire in order to care for a spouse in poor health. Also, having a retired spouse was directly associated with their own decision to retire.

The results of this study were not generalizable because the sample of retired women participants was extremely small. Another limitation the study could not account for were changes in gender role attitudes and practices (Talaga & Beehr, 1995).

An Australian study (Onyx & Benton, 1996) explored the meaning of retirement for 50, older, high achieving professional women in the human services field in Sydney. Using questionnaires and in-depth interviews, women aged 45-65 were asked to weigh in on their views of retirement. The results found women often view retirement as a continuation of the present with a shift from paid to unpaid work. Women found unpaid work as intrinsically more important. Social connectedness provided the satisfaction in

their paid work. Women's quality of life tended to be more closely associated with social networks which respondents felt take on a higher priority as they age. The women in this study did not feel they could afford to retire completely as most had not planned for retirement. If they were in a conventional marriage, they felt it was their husband's responsibility, or as professional women, they felt retirement was irrelevant to their lives if they were experiencing high work satisfaction, regardless of their age. Women in this study felt a mix between full-time career and full-time retirement most suited their needs at this stage of life. Working part-time would create an ideal world where they could also pursue other interests as opposed to the narrow career-centered lifestyle of their male peers.

Retirement Orientation

Retirement orientation measures one's readiness for retirement based on finances, personal health, and perceived control over the decision to retire (Clark, 1988; Szinovacz & Deviney, 2000). Research has found that occupation grouping, earnings, work hours, and years in the workforce had no impact on the retirement decision, but health and disability exerted a strong influence on the decision making process (Calasanti, 1996; Szinovacz, DeViney, & Davey, 2001; Villani & Roberto, 1997).

Modern Western culture's identity roles often cast the man as the "provider" and the woman as the "caregiver" in a marriage. A man's status results from his work while a woman's status comes from her family role (Onyx & Benton, 1996; Quick & Moen, 1998; Shacklock, et al., 2009; Szinovacz & DeViney, 2000; Szinovacz, et al., 2001). This creates dissonance for some couples if the wife wishes to stay in the paid workforce

after the husband has entered retirement. Hand-in-hand with identity roles and their impact on the marital relationship, family and social roles appear to impact women more than men in making the decision to stay in or leave the paid workforce. Men appeared to experience more anxiety due to loss of their “provider”(Szinovacz & DeViney, 2000, p. 475) role and if they are dependent on their wife for intimacy and social needs. A sense of “being trapped in the relationship” (Szinovacz & DeViney, 2000, p. 479) can account for retirement anxiety for men (Szinovacz & DeViney, 2000).

A study (Sweet, Bumpass, & Call, 1988) based on two waves of the National Survey of Families and Households acknowledged the retirement process may differ by gender but empirical evidence is limited due to lack of longitudinal studies and changes in life course perspectives. Although this study population consisted of 719 men and 359 women, the results were only generalizable to retirement-age couples in stable marriages because these participants are considered to belong to a gender-role traditional cohort. Societal changes can be expected to affect the retirement process in the future (Szinovacz, DeViney, & Davey, 2001).

This study (Sweet, Bumpass, & Call, 1988) found early retirement was more likely for men with a longer work history and for women significant factors were widowhood and remarriage. Men’s retirement decision was based on their wife’s time in the workforce; however, a husband’s time in the workforce was not a decision point for women. Women tended to retire earlier if the husband opposed their employment or if the husband retired. This seemed to tie in closely with identity roles in the relationship. Couples in high-quality marriages tended to retire earlier. Health and economic feasibility both ranked as significant factors for men and women in their retirement

decision. Declining health of the husband did not influence women in this study to retire earlier, but a wife's poor health did enhance the husband's likelihood of retiring earlier. The same decision effect did not apply for women. For both men and women, receiving a pension meant they were more likely to select retirement if their economic condition is viewed as favorable. The more years a wife was past eligibility for Social Security, the more likely the man would select retirement unless there were still dependent children in the household (Szinovacz, DeViney, & Davey, 2001).

Most research implies retirement is an individual event as opposed to a life stage passage that affects not only the retiree but the spouse. Most households today are dual-income families, resulting in two retirement events, yet research is lacking on how retirement planning of one spouse affects how the other spouse plans for this life stage. Little is known about baby boomer retirement and retirement planning.

Using data from the Ecology of Careers Study (Moen, 2003), Moen, et al. (2006) studied 1,283 dual-earner couples' retirement planfulness to determine if gendered spouses' retirement plans were influential or if the retirement decision was made independently. Seventy percent of these couples were college graduates and fell into the baby boomer generation. Results suggested retirement planning was gendered and planfulness of the couples is positively related. In dual-earner families, the woman was strongly affected by the man's planfulness. If the woman was in good health, retirement planning may be less important. Leading edge boomers tended to plan jointly with the wife's planfulness predicting the husband's. Trailing edge boomers tend to plan more independently. The bottom line seemed to be that retirement has changed, and there is no established script of how retirement will occur (Moen, et al., 2006).

Continuity theory has been used to explain retirement patterns of men and women, but what is not clear is how older women experience retirement (Quick & Moen, 1998; Richardson, 1999). Richardson (1999) identified critical gerontology as a theory that better integrates the intersection of politics, socioeconomic, and related factors to determine the experience of growing old, particularly for women. The researcher suggested retired women often have little retirement income as compared to their male counterparts. Women are often paid less than men even when performing the same job role and possessing equivalent education levels. Women tended to work at jobs without pensions, women change jobs more frequently than men, and women take time off for care giving responsibilities. When women involuntarily retired due to care giving responsibilities, they experienced more adjustment problems to retirement, and women returned to the workforce despite poor health when they are unable to live on their retirement income. Richardson (1999) suggested many husbands pressured their wives to retire at the same time they do, causing power struggles in the relationship. As the number of life events increase, women's adaptation to retirement declined.

Women's employment experience over the life course tends to differ from men's, so one may draw the conclusion the retirement experience is much different. When men and women experience good health, an enjoyable pre-retirement job, have a good post retirement income, and feel control over the decision to retire, they viewed the retirement event as more satisfying (Quick & Moen, 1998). Using a life-course perspective, Quick and Moen (1998) studied 458 men and women between the ages of 50-72 to determine those factors that contribute to retirement quality. A life-course perspective allowed the researchers to look at the entire work history rather than just viewing a snapshot of one

time period in a person's life: For example, only looking at one's retirement satisfaction rather than one's career. Life course perspective emphasizes early experiences and the interdependence of life spheres implying retirement is influenced by other experiences such as marriage and spousal relationship. One might experience less retirement satisfaction if their work history revealed movements in and out of the work force in low-paying jobs, resulting in less post retirement resources. One result of this research highlighted why most retirement research focused on men's careers and have included few women: people with irregular work histories are often excluded from retirement studies. Women are more apt to have disorderly work careers as a result of family and traditional family roles. The research pointed out when discontinuities are experienced in the labor force, these individuals have more trouble moving up the organizational ladder due to the delay in developing skills and increasing their knowledge base as a result of moving in and out of the workplace.

Life course experiences demonstrated that women who remained in the workforce during child bearing years seem to be strongly attached to the labor force and tended to postpone retirement. Those working part-time or self-employed tended to delay retirement as do those who work jobs that require high substantive complexity or social skills. When a spouse has a pension, one is more likely to retire because of the perception of better economic well-being; however, marital disruptions resulted in less ability to retire due to economics. Eligibility for social security benefits played a significant role in determining retirement feasibility (Szinovacz & DeViney, 2000).

Using two waves of the National Survey of Families and Households, Szinovacz and DeViney (2000) used data from 719 men and 359 women to review the variables

most pertinent to the retirement decision. Findings suggested differences in the decision making process based on gender, but empirical evidence is limited. Women tended to experience retirement differently from men in three substantial ways. First, women encounter work disruptions throughout their lives which leads to financial disadvantages later in life resulting in women delaying retirement. Second, the husband's provider role may be a factor in retirement decisions based on gender role ideology. Traditional gender role ideology dictates the man's role as the main provider which makes it difficult for a wife to continue working once the husband has retired. Szinovacz and DeViney (2000) researched the impact of traditional gender roles on the decision of both men and women to continue in the paid workforce or to enter the retirement phase of their lives. The gender issue in retirement decisions is a very complex psychological factor and depends heavily on the relationship between the husband and wife. How each views gender roles dictates how frequently marital conflict will be a factor in their relationship. Third, due to the woman's intense involvement in the family's social roles, the husband may rely exclusively on the wife to fulfill intimacy and social needs, contributing to retirement anxiety for the wife. Research showed a woman will hasten her retirement when it threatens the husband's status in the marriage. This may be explained by our patriarchal society.

Women's career opportunity structures have traditionally relied on gendered perceptions of suitable occupations and parent/teacher attitudes toward career choices. Other variables affecting the opportunity structures include longer "life spans, declining birthrates, increasing divorce rates, and changes in women's rights" (August & Quintero, 2001, p. 64). August and Quintero (2001) studied 21 late-career women who were

considering retirement within five years, all working in the human services field. Ecology surfaced as a central variable in the retirement decision for women. Women constructed themselves and the world in ways that differed from men due in part to gender influences on our phenomenological world, and the importance attached to specific ecological events tends to be interpreted differently as a result of gender. More men than women reported they have positive feelings at the time of retirement. Recently, however, the positive aspects of retirement to well-being are being recognized and a question that needs to be answered is what adjustment factors are more important for men versus women in their morale and perceptions of the retirement transition as a critical life event (Kim & Moen, 2001; 2002; Matthews & Brown, 1987).

The retirement decision relates to desire, but the context of the decision is paramount. Human behavior cannot be understood outside of context. Factors pertinent to context are “financial status, physical limitations, and health problems, diminished job attachment, separation anxiety from the workplace, perception of retirement as boring, desire to travel, and enjoy life and family factors such as age of dependents and marital status” (August & Quintero, 2001, pp. 63-64).

Social gerontology has begun to recognize that gender has an impact on the retirement experience. Women tend to live longer and their work history tends to differ from the labor force participation men experience. Women often make more conservative investments with their retirement funds than men and because they may have entered the workforce later in life; retirement may prevent them from realizing a goal and adequately planning for retirement. This caused women to report an external locus of control in the retirement process (Villani & Roberto, 1997). The question then

surfaces if the conventional retirement model based on men's experiences can explain women's experiences and does life satisfaction correlate.

Changes to retirement laws in the late 1990s have changed the perspective of many approaching retirement age and has given these individuals the freedom to choose when they want to transition to retirement. Gender differences in the retirement experience are commonly reported as women have not dominated the workforce in the same ways as their male counterparts. When one normally thinks about retirement, at first glance it seems to be an action between employer and employee, but what does not garner much thought is that retirement takes place within the constructs of relationships: marriages, and families (Smith & Moen, 2004; Szinovacz, et al., 2001). The increasing presence of women in the workplace underscores the need for policy makers to understand how the retirement experience varies for men and women and to determine what policy changes are needed.

Years in Retirement

Retirement could become the most productive years of one's life as retirement becomes a turning point and not an ending. Based on Census numbers, the past 30 years has seen unprecedented growth in the number of retirees and the length of time spent in retirement. Considering longevity projections, if one retired today at the traditional retirement age of 66, one could expect to live another 20 to 30 years. As we live longer, it becomes more difficult to fund a retirement that must last 20+ years, which may be one reason why retirees today are rethinking their options and new organizations, legal

infrastructures, and planned communities have emerged (Mutran, Reitzes, & Fernandez, 1997).

The retirement paradigm seems to suggest retirement occurs in stages and is a process of gradual withdrawal from the workforce. A case can be made for differentiating retirement stages in which the retiree reports differing needs and ability levels based on the time spent in retirement. Romsa, Bondy and Blenman (1985) have separated retirement stages into three groups: young-old (55-65 years of age), medium-old (66-75), and old-old (76 plus) with needs driven by social and health attributes. Since the period spent in retirement has increased, the imperative remains to increase the quality of life and the ability to adjust (Romsa, et al., 1985).

Aging seems to moderate the connection between control and subjective well-being (Frazier, Newman, & Jaccard, 2007), and three theories have been most widely used when looking at retirement as an adjustment process: life course perspective, continuity theory, and role theory (Kim & Moen, 2002; Wang & Shultz, 2010).

Life course perspective incorporates two important concepts thought to be pivotal in retirement: Transitions and trajectories. When a transition allows one to move to a more pleasant role, the transition has a positive impact on psychological well-being, and the postretirement trajectory indicates more enjoyment in the retirement stage. Retirement timing, whether retirement was within the retiree's control or not, being married, and having done sufficient retirement planning all contribute significantly to psychological well-being.

Continuity theory, as it applies to retirement, means one uses familiar strategies to maintain their lifestyle patterns as they make the transition. One can view retirement as a

new career stage or fulfillment of a personal goal. If the continuity theory is applied, no significant decline in psychological well-being would be apparent as a result of retirement.

Role theory suggests losing one's work role can significantly impact feelings of well-being as one transitions from work life to retirement. The more invested one feels with their work identity, the more stressful the transition. If one has created roles outside the work environment in their family and community, the transition provides an opportunity to explore these roles.

Theories that suggest disengagement from life or goal achievement as one ages are simply not supported by current research, which suggests one still achieves developmental gains while pursuing goals as one reaches older age (Riediger, Freund, & Baltes, 2005). Socialization and preparation for the retirement stage of one's life may ease the transition, but attitudes about retirement are more than objective perceptions. Subjective perspectives may allow personal anxieties and anticipation of losing one's work role to surface as retirement looms closer (Ebner, Freund, & Baltes, 2006).

Using role and continuity theories and the life course perspective along with aggregated data from Waves 1-5 of the Health and Retirement Survey sponsored by the National Institute on Aging, Wang (2007) examined emerging patterns of retirement transition and adjustment. Two samples were taken from the nationally representative sample of 12, 562 persons aged 51-61.

This study (Wang, 2007) found three distinct change patterns in psychological well-being during the retirement transition: flat line, maintaining pattern; straight line with a positive slope, recovering pattern; and U-shape curve, going from negative slope

to positive. When one maintains, one uses the continuity theory to adjust to the transition by maintaining familiar behaviors, relationships, and thoughts. Maintaining signifies retirement has little impact on one's daily life and thus little effect on psychological well-being. A recovering pattern is often seen when one's job was unpleasant or unfulfilling and retirement brings the opportunity to reduce stress and improve life quality and satisfaction. Role theory and life course perspective are the major theories identified with this pattern. All three theories are in play with the U-shaped curve.

Loss of role and familiar daily schedule and activities may cause some retirees to feel anxious or depressed in the early stages of their retirement, but as they continue adjusting to the transition, their retirement satisfaction increases, typically in 6-7 years (Gall, Evans, & Howard, 1997). Most retirees, approximately 69-74 percent of the study participants fell into the maintaining pattern with around 21-26 percent in the U-shaped pattern. Only 3-4 percent would be considered in the recovering pattern. Retirees who "held a bridge job, actively engaged in retirement planning" (Wang, 2007, p. 466), and whose spouse was not working, most frequently fit in the maintaining pattern. The recovering class consisted of those who previously held highly physical or stressful jobs or had low job satisfaction. Those who experienced an objective health decline, were unhappily married, or were forced to retire early were classified in the U-shape pattern. The findings from this study supported changing patterns in psychological well-being in retirement which can be predicted based on individual and contextual variables to include job characteristics, job attitude, health attributes, transition characteristics, and family context variables. The retiree's health and bridge employment were better predictors of psychological well-being in retirement than financial resources.

The retirement stage of one's life has been viewed as "a window of opportunity of potentially prime time after the career-and family-building of earlier adulthood, yet prior to the infirmities traditionally associated with old age" (Moen, et al., 2006, p. 1423). Retirement is no longer taken for granted but seen as a "project" that involves many decisions about how the time in this stage will be best used in terms of personal and social resources, and how time will be spent either continuing in some capacity in the workforce, volunteering, or pursuing hobbies (Moen, et al, 2006).

Academic gerontologists in Europe coined two stages of old age: Third Age and Fourth Age. Third Age, considered young-old, is a period of creativity and personal achievement after retirement from work. Fourth Age, old-old, is characterized by illness, physical and mental decline, and death. The Third Age implies adequate resources and opportunities to allow for a meaningful existence after retirement. Retirees face two challenges: to not become marginalized and to use the promise of freedom (Henretta, 2008). One moves from the Third Age to the Fourth Age when 50 percent of one's birth cohorts who attained age 50 are no longer alive. In developed countries, this transition is typical around 80-85 years of age. In developing countries, the transition age is much lower (Baltes & Smith, 2003). Research from the Berlin Aging Study supported a sizeable potential for new learning and stability of language-based competency well into the late 80s age range. Those in the Third Age showed the highest-level functioning in emotional intelligence and problem solving in difficult life problems as well as wisdom, expertise in matters of conduct, meaning, and interpretation of life (Baltes & Smith, 2003).

Some believe baby boomers will shatter common notions of the universality of the retirement experience redefining retirement as a stage, or Third Age, in which personal achievement is the focus (Olsberg, 1997; Stewart & Ostrove, 1998). Because personal finances are a major concern in this life stage, Olsberg (1997) suggested one key to living well in this life stage is continuing in the workforce in some capacity. This study suggested individuals entering this life stage have fiscal constraints that prevent them leaving the workforce voluntarily to pursue other interests. One of the indicators of approaching the retirement stages may be the shift of quality of life goals from possession experiences to well-being experiences, in which helping others becomes a higher priority and the passage into a new life stage may be the result of significant life events rather than occurring at a particular age. What is not clearly understood is whether baby boomers will embrace this life stage or deny it (Johnson, 2008).

It is difficult to make generalizations about retirement as retirees seem to view retirement as an opportunity to move from full-time employment to taking a break to reinvent themselves. They seek balance in their life where they can stay connected and can continue developing their human potential through learning and growing. A linear path of work then retirement has been replaced with alternating stages of education, work, and leisure throughout the lifetime. Dychtwald (2005) suggested there is a longevity revolution taking place. People want to be younger, vibrant, healthy, and attractive for a longer portion of their life rather than being older longer. Baby boomers have created “middlescence,” an older and wiser version of adolescence. “Boomers are reshaping their middle years into a period of renewal and reinvention” (Dychtwald, 2005,

p. 17). They are choosing liberation instead of limitation and reevaluating their lives and considering new options.

Dychtwald (2005) believes we have evolved into the fourth era of retirement. The first era ended in the early 20th Century. During this era, one worked his or her entire life which gave life purpose and allowed one a notion of self-worth and opportunities for socialization. One continued in their job as long as they were productive. If poor health became an issue, one was shifted to a new position that was more appropriate to one's physical abilities. The Industrial Revolution garnered in the second era, and social security benefits were voted into law, making way for a change in attitude regarding work. The third era of retirement appeared between 1960 and 1970. Retirement was viewed as the 'golden years' and the younger one retired, the more successful one was perceived to be. Retirement was an entitlement, but problems emerged with this new paradigm. The fourth era has shifted from retirement to rehirement as retirement is not working for most people. Fifty percent of all retirees say they would rather be working; however, not in a full-time capacity. "A few years of leisure is welcome, but decades with nothing to do is deadly" (Dychtwald, 2005, p. 19).

Looking at factors which may influence retirement, research using data from the American Association of Retired Persons, indicated several factors played an important role in determining readiness for a specific stage of retirement. These factors ranged from the need for health care benefits, remaining principal on a house mortgage, status of college educations for children still left in the household, and the desire for flexible work schedules. Financial and work schedule issues surfaced as the two defining factors in

most of the subgroups. Study participants tended to fall into lower income levels, which may explain these findings (Loi & Shultz, 2007).

Planning for retirement appears to occur about 15 years prior to the planned retirement date and often extends past the date of retirement as the retiree adjusts to the transition in stages. Little is understood about the process of moving through stages in preparing for retirement and researchers often skew measurements as ineligible retirees are included in studies (Taylor & Shore, 1995). Most studies conducted on retirement typically measure retirement expectations and not retirement behavior. Taylor and Shore (1995) found that ineligible retirees report earlier anticipated retirement ages that do not coincide with realistic factors that influence the retirement decision. Cohort issues are another important aspect noted by Taylor and Shore (1995) in the retirement decision. Economic and social factors may determine the age an individual chooses for retirement. Little theoretical framework exists for evaluating the retirement process. Conceptually, a planned retirement age may not well explain how an individual makes the retirement decision.

Adjustment to retirement may be characterized by losses and gains. Losses may outweigh gains in retirement, including daily structure, sense of community, and the source of one's identity as well as financial resources; whereas, gains are freedom from stress and the ability to use one's time as desired. Retirement is full of difficulties as well as potential as are other transitions in one's life. The most successful aging may be a result of selection, optimization, and compensation (SOC) (Baltes & Smith, 2003; Freund, Nikitin, & Ritter, 2009; Henretta, 2008). Performing four studies to test goal orientations across the life span, Ebner, Freund, and Baltes (2006), using SOC as a

theoretical framework, found younger adults focus on “primary growth orientation in their goals” and older adults report a “stronger orientation toward maintenance and loss prevention” (Ebner, et al., 2006, p. 665). Research showed what people want in life and the methods they use to attain their goals is a driving force in life span development (Brandtstädter, 1999; Heckhausen & Schulz, 1999).

Adjustment to retirement appears to occur in stages and is closely associated with psychological well-being. Research suggested there is a honeymoon stage when the retiree feels excited and energized about the opportunity to pursue new roles and activities. The retiree may enter a disenchantment phase if he/she lacks resources or discovers expectations for retirement were unrealistic. Time allows the retiree to reorient their expectations to deal with any limitations, alter priorities, and reassess life satisfaction in order to move into a stability stage or phase. Retirees will adjust to the loss of structured, social relationships and forge new relationships that fit their needs at this stage of life (Atchley, 1976; Fletcher & Hansson, 1991; Gall & Evans, 2000).

Adequate finances, good physical health, and an internal locus of control are three factors contributing to successful adjustment in retirement. Gall, Evans, and Howard (1997) conducted a longitudinal study of 117 male retirees in the Retirement Research Study conducted at the University of Western Ontario to determine the impact of retirement, how adjustment to retirement occurs over time, and the resources that predict short- and long-term adjustment to retirement. This study included data from the two-four month post- and one year postretirement period and the researchers collected new data at the six-seven year post-retirement follow-up period. During the first year of retirement, results of this study suggested retirees experienced increased well-being, a

sense of freedom from daily demands on their time and work structure, and a decrease in fatigue and emotional strain. Additionally, retirees shifted to a more internal locus of control as a result of feeling more self-directed and in control of their activities. At six to seven years post retirement, retirees' noted significant changes in their interpersonal satisfaction and psychological health; however, retirees still reported financial satisfaction and increased internal control, and rather than becoming disenchanted, the study participants seemed to settle into the life transition. The explanation may encompass one of three likely causes: this planned life transition does not have a significant effect on life satisfaction; as resources change with age, the elements that make up life satisfaction may shift; or, the retiree maintains their sense of life goals and purpose by accommodating for their life situation (Gall, et al., 1997).

Bridge employment, jobs that bridge the gap from full-time employment to labor force withdrawal, has become a common way for some retirees to phase into retirement. Individuals without defined pension plans, or those in employment situations where they can retire at a relatively young age use bridge jobs to continue in the paid workforce, working fewer hours, and perhaps working a job they enjoy. Social Security, traditional benefit pensions, and private savings are the triad most Americans have looked at for their retirement income. Facing possible reductions in these key sources will mean many must choose a longer work life or lower standard of living in retirement. Cahill, et al. (2006) argued retirement is a process and not a single unambiguous event for most workers. They saw retirement as an individual moving from full-time career employment to one or more "bridge jobs before completely withdrawing from the labor force" (Cahill, et al., 2006, p. 515).

Using data from the Health and Retirement Study (HRS), Cahill, et al. (2006) looked at patterns older American workers used to leave the workforce. Participants in this study included a sample of 10,500 men and women who were working at age 50 and older. Ten years tenure at a full-time career job was considered an appropriate requirement for this study. Results from this research depicted “60 percent of Americans leaving a full-time career job after age 50 and 53 percent of those leaving after age 55” chose bridge employment rather than fully retiring (Cahill, et al., 2006, p. 519). Findings were those with a well-defined pension plan typically did not engage in bridge employment, but entered full retirement from their career job. Those without a pension or had defined-contribution plans on their full-time career job were more likely to transition to bridge employment. Bridge employment was most common at both ends of the wage spectrum. Low-wage workers entered bridge employment out of necessity and high-wage workers for quality-of-life reasons. Self-employed workers were more likely to stay at their full-time career job as well as those with health insurance coverage. Bridge employment may reflect a necessity, but it also provides a way for a more gradual transition to retirement (Cahill, et al., 2006; Hardy, 2002).

Not much research exists comparing personality and retirement, and any findings are further limited because the population samples were strictly men. Several perspectives exist on retirement-associated personality changes, but they may not accurately describe the retirement transition. Three theories often used in the past to describe the retirement transition are: 1). Disengagement theory views “retirement as a mutual withdrawal between society and the individual” resulting in declining energy levels; 2). Activity theory emphasizes “retirement related role losses and predicts

personality changes in response to retirement;” and 3). Continuity theory proposes “even after retirement, individuals maintain previous lifestyles, values, and identities”

Löckenhoff, Terracciano, & Costa, 2009, pp. 722-723).

More recent research used the five-factor model theory (Neuroticism (N), Extraversion (E), Openness to Experience (O), Agreeableness (A), and Conscientiousness (C)) to try to explain biographical events such as retirement by looking at the relationship with “emotional appraisals, motivational priorities, and coping strategies” (Löckenhoff, et al., 2009, p. 722). Due to the large personal investment in defining social roles, major life events are believed to initiate changes in personality traits. Past studies found retirement was associated with “declines in type A behavior within a year of retirement; trait anxiety was high in the months before retirement,” (Löckenhoff, et al., 2009, p. 722) but declined thereafter; and retirement did not affect neuroticism and extraversion. The study looked at 1071 individuals working full-time in 1995, but retired by 2004, recruited from the East Baltimore Epidemiologic Catchment Area Study (ECA). Little evidence surfaced to support the idea personality traits predict future retirement, which negates disengagement theory; however, “high levels of stability across the retirement transition as predicted by continuity theory” were found (Löckenhoff, et al., 2009, p. 725).

Participants reported changes in ‘E’ and ‘A’ personality where they were less fast-paced and vigorous; less competitive, and argumentative. Trait anxiety only applied to the immediate retirement transition and long-term effects were not noted. Loss of work-related roles may trigger ‘slowing down,’ but activity and role theory predicts “retirees fare better if they remain active and identify new roles for themselves” (Löckenhoff, et al., 2009, p. 726). The study results suggested “retirement-related changes level off over

several years and personality is related to retirement satisfaction as well as post-retirement activity levels” (Löckenhoff, et al., 2009. p. 727).

Cohort membership and cohort-associated variables may be important factors when studying retirement transition. Research suggested there are several different groups of retirees, but few studies have explored retirement transition and adjustment patterns (Wang, 2007). Looking at 176 retirees and 173 individuals considered in the preretirement stage, Atchley and Robinson (1982) reexamined the relationship between retirement attitude and distance from the event. They suggested there may be a cohort component which affects retirement attitude and adjustment. They expressed concern that no recent research exists linking retirement attitude to length of time in retirement, and their research found there was no basis for this finding. Any study that considers retirement attitude must control for health as the longer one is retired, health becomes a more significant relationship due to aging as may socioeconomic status and gender. The researchers pointed out that psychometrically using only one measure to determine retirement attitude is unsound. Research found four factors that comprise retirement attitude: “activity, emotional evaluation, moral evaluation, and physical potency” (Atchley & Robinson, 1982, p. 303). Retirement attitude was directly correlated to gender, health, and perceived income adequacy with gender only significant for those in pre-retirement status. Major disability was the main variable influencing retirement attitude for both pre- and postretirement samples. Planning appears to be one avenue to reduce stress and allow better adjustment to retirement.

Little is known about how older workers view the transition from working to retirement, and a third of all workers do not transition well or at all to retirement. III

health and financial status repeatedly surface as the best predictors of early retirement. Kloep and Hendry (2006) conducted interviews on 45 retired Norwegians to gain the best perspective of their views of retirement, since individual experiences are lost in quantitative studies. Their research noted four reasons to retire: feelings of alienation from work; pull factors outside of work; health issues; and social pressure to leave employment. They identified three reasons to continue working: continuing career ambitions; status; and feelings of being valued. Negative themes noted from retirement included: lack of social standing resulting from no meaningful daily tasks to complete, loss of contact with former co-workers, and difficulty structuring time. Positive themes included being able to shed responsibilities, no time commitments, having a sense of freedom to become involved in hobbies, visiting friends and family, joining clubs, doing volunteer work, pursuing travel, and taking advantage of educational opportunities. Three pathways emerged from these themes, although they likely emerged well before retirement: “there is life beyond work; work as a lifestyle; not much left to live for” (Kloep & Hendry, 2006, p. 569).

The “there is life beyond work” (Kloep & Hendry, 2006, p. 569) group thrived in retirement once they initially adjusted to the change in lifestyle. They felt free to pursue other interests and to simply relax and enjoy life unburdened by the requirements of paid work. The “work as a lifestyle” (Kloep & Hendry, 2006, p. 569) group defined their life by their job. Lowered status as a result of loss of their work role was a significant detractor for entering retirement. Since their work role was their main focus, they had not developed outside interests or social networks to ease the transition process. The “not much left to live for” (Kloep & Hendry, 2006, p. 569) group was relatively small, but had

been faced with poor health or having to retire from work to care for someone. Retirement was not necessarily the cause for their unhappy state because they expressed a generally negative outlook on life.

Self-agency becomes a critical theme in successful aging and retirement adjustment. One builds psychosocial resources over a lifetime and realizing the quality of life is often in one's own hands can significantly impact adjustment to retirement and the changes that accompany this life stage.

Future Time Perspective

Time is measured in past, present, and future, and essentially helps one construct the self (Shmotkin & Eyal, 2003). The past and the future impact present behavior influencing the decisions made and the actions taken. One is seldom aware of their time orientation, and the bias it projects on the goals selected, achievements sought, and risks taken (Zimbardo & Boyd, 1999).

Future time perspective exerts a strong influence on motivation and goal-related behavior and it affects all aspects of one's decision making and life choices and plays a pivotal role in psychological well-being.. The very dynamic nature of time makes it a difficult parameter to measure; yet, a fundamental dimension of human existence. Time has even been regarded as legal tender: time is money. Psychological time differs for each person and it is not linear or one-dimensional. Time is often viewed from one's sociodemographic and cultural perspective.

One cannot move through life without having some sense of time and its diminishing aspect; however, longer life expectancy may change expectations for

retirement as social norms for old age and retirement change. Goal-seeking behavior might be postponed until retirement if one views they have ample time to achieve their goals after their work role has ended (Freund, Niktin & Ritter, 2009). As one ages, retrospection on life provides insights on significant relationships, the relevance of knowledge, and the meaning of successes and failures (Shmotkin & Eyal, 2003). Tornstam's theory of gerotranscendence suggests one's perspective shifts in aging to a "metaperspective moving from a materialistic and rational view of the world to a more cosmic and transcendent one, normally accompanied by an increase in life satisfaction" (Tornstam, 1996, p. 37). The developmental process of slowing down as one ages may cause older people to become less valued by society resulting in a pull back with a preference for those in one's age group. Future time in old age may signal time left, which acts as a prioritization tool for goals (Shmotkin & Eyal, 2003). Aging provides a perfect platform for exploring time perspective as little research has been done on how FTP changes during different life development stages or how it changes one's motivation levels (Carstensen, et al. 1999).

The Socio Emotional Selectivity Theory (SST) appears to be the first integration of FTP into adult development theory. FTP is typically viewed as a unidimensional, bipolar concept with young people focused on unlimited time and older adults viewing their time as limited; however, this is not necessarily the case (Cate & John, 2007). Little attention has been paid to life span changes as it relates to emotions and in what ways emotions increase or decrease with age. Research outlines three social motives that operate throughout one's lifespan but seem to take on deeper meaning as one perceives

time as limited: information seeking; self-concept development and maintenance; and emotion regulation (Carstensen & Turk-Charles, 1994).

A cross-sectional age study looking at the emotional salience of younger versus older adults did not conclusively prove that age is the sole factor in determining how one views future time or whether emotional salience is directly related to age. It is the anticipation of an ending that seems to precipitate the shift from knowledge goals to emotional goals. Although it has been assumed emotions flatten with age, little is actually understood about aging and emotions. When most individuals look ahead in life, they see positive change with anticipation for the future. When a worker anticipates a positive retirement experience, they are more likely to display a good attitude and have positive feelings about the experience. This future perspective is linked closely to goal-related behavior (Carstensen, et al., 1999, Ryff, 1989b; Villani & Roberto, 1997).

The life span theory of control has been used to assess how aging impacts the use of primary and secondary control to attain developmental goals. Aging has been found to moderate the connection between control and subjective well-being. An ethnically diverse group of 590 men and women were studied to “identify developmental self-regulatory pathways to optimal psychosocial outcomes in adulthood” (Frazier, Newman & Jaccard, 2007, p. 676). Participants were interviewed to develop a pool of possible selves and to assess the self-regulatory process in later life. The Tenacious Goal Pursuit and Flexible Goal Adjustment Scale (Brandstetter & Renner, 1990) was used to measure assimilative and accommodative strategies and the Optimization of Primary and Secondary Control Scale (Heckhausen, Schulz, & Wrosch, 1998) was used to assess primary and secondary control. Psychological well-being was measured using the

Psychological Well-being Scale. Three predictors of well-being emerged from this research: goal pursuit; goal adjustment; and optimization. Using accommodation and assimilation, one can manage life events, select new goals that fit the available resources, and maintain self-consistency. As one ages, the process of engagement, disengagement, and reengagement occurs as one redefines possible selves and works toward goals, thereby increasing primary control. The effects of aging can be mitigated by disengaging from unattainable goals and redirecting resources to preserving well-being (Frazier, et al., 2007).

A longer FTP will likely influence social relationships, which are key to subjective well-being. Possessing high self-regulation may be responsible for selecting and pursuing goals and social contacts when life is less structured in the retirement phase. There are fewer social norms in this life phase. Having a longer future time perspective may contribute to more segmentation of our lives separating work and family resulting in more importance in social relationships following retirement.

Looking at profiles of subjective life satisfaction change from the longitudinal Midlife in the United States Survey (MIDUS), 3,631 participants provided their past, present, and future assessments of life satisfaction. This research used a person-center as opposed to a group cluster in order to further examine individual differences. Participants reported their satisfaction was increasing from past to future, with older adults anticipating some future decline in their satisfaction and that future time perspective would become more limited with age. Maintaining self-consistency and satisfying the need for growth and improvement were directly related to satisfaction and

subjective well-being, as well as intact social relationships and a high sense of internal locus of control (Röcke & Lachman, 2008).

Four research studies were conducted to look at FTP longitudinally and the changes that occur in middle age with time perspective (Cate & John, 2007). Study 1 used a mixed-age sample of 285 women in three primary age groups: young adulthood (18-25), middle age (41-49), and late middle age (50-59). Using the Feelings About Life (FAL) questionnaire (6 questions), administered to Mills Longitudinal Study participants and a shortened version of Carstensen and Lang's FTP Scale (1996) (5 questions), results indicated FTP is two separate factors in the view of future time: focus on opportunities and focus on limitations.

Study 2 addressed the gender limitation in Study 1 surveying 509 male and female undergraduate psychology students at University of California-Berkeley. All 10 items from Carstensen and Lang's FTP Scale (1996) and the six items from the FAL were used. Using exploratory and confirmatory factor analyses, the results of this study confirmed the existence of two distinct factors. These findings indicated there is no difference for age or gender.

Study 3 examined age differences in FTP in women. Data was taken from Study 1 for the young and middle-aged participants with the expectation that the Focus on Opportunities factor would remain high across both groups of women. Results showed a significant rise in the Focus on Limitations factor from the 40 year old group to the 50 year old group; although the Focus on Opportunities factor declined from age 20 to 40, there was no further decrease from age 40 to 50. Although research findings were not entirely clear why this result emerged, if FTP is viewed as a two-dimensional construct,

individuals could score low and high on these dimensions since individuals are capable of viewing time from more than one perspective and personality differences likely played a role in perception (Cate & John, 2007).

Study 4 looked at longitudinal changes in FTP and to test the findings from Study 3 using data from 91 participants of the Mills Longitudinal Study. The women in this group graduated from Mills College located in Oakland, California in either 1958 or 1960. Mills' graduates are believed to be typical of the population in terms of aptitude, and these groups have been used in many gendered research studies. Results were consistent with Study 3; Focus on Opportunities experienced no decline, but Focus on Limitations did show an upward trend. These studies proved FTP is not unidimensional, but rather two-dimensional, as both factors, Focus on Limitations and Focus on Opportunities, depict negative correlation. This study was limited in its ability to confirm Focus on Opportunities declines and that Focus on Limitations does not increase from young adulthood to midlife. The focus was primarily on changes in FTP for women without fully evaluating changes in men's perspective. Cate and John (2007) hypothesized men may experience less change in Focus on Opportunities because their role in raising children is not as significant. As gender roles become less dissimilar, Focus on Opportunities for both genders may coincide more closely. It is not known how education may affect FTP; less educated samples may respond differently to opportunities and limitations. Because other cultures view time differently, merely focusing on a two-dimensional model of FTP may be a more universal way of viewing time. Further research is necessary to learn more about how latter middle-age people experience FTP, how timing of life events affect FTP and if FTP is related to life

satisfaction, and engaging in more positive versus risky behavior. Some evidence suggests as roles begin to change individuals may still be seeking informational goals rather than focusing on emotional goals, which may result from a strong focus on opportunities.

These same concepts were adapted in another study looking at future time perspective from an occupational and age context with 176 German workers (Zacher & Frese, 2009). This study added job complexity and job control to investigate their relationship to FTP and age. Focus on Opportunities at work were negatively related to age; however, individuals who viewed they had a higher level of complexity and control of their job tended to moderate a limited view of remaining opportunities. These findings have implications for job design for older workers. One limitation with this study is it was gathered using a convenience sample and the findings may not be generalizable to a broader population. Other FTP dimensions, such as hope and optimism, were not considered in this study and may play an important role in how remaining opportunities are viewed.

Future time perspective and personal goal orientation can be viewed using the SOC model: Selection, optimization and compensation. It is generally believed that resource limitations drive older adults into a maintenance role rather than striving for gains (Ebner, et al., 2006). Having a higher future time perspective has been highly correlated to future goal achievement and are often associated with those that participate in activities such as “energy conservation, recycling, preventative health behaviors, and career planning” (Petkoska & Earl, 2009, p. 246).

Understanding who has a high or low FTP would help formulate the link between demographic and environmental variables in determining what social variables shape our personality. Recognizing someone with low FTP would provide opportunities to work with them to plan for retirement and future life course changes. Research found that high future time perspective is associated with married men with high income and achieving high levels of education and there is an interaction effect among age, sex, and level of education. Older women shared the same future time perspective as older men; however, education level was not a factor important to younger women's FTP. This seems to support the researcher's position that the interplay of demographic markers seem to form one's future time perspective. Using other demographic factors such as having children or socioeconomic status might provide additional insight about FTP (Padawer, Jacobs-Lawson, Hershey, & Thomas, 2007).

The Zimbardo Time Perspective Inventory (ZPTI; Zimbardo & Boyd, 1999), designed to measure time perspective, was used on a group of 606 college students. A five-factor solution emerged: Past-Negative, Present Hedonistic, Future, Past-Positive, and Present-Fatalistic. A significant finding emerging from this study was women scored higher than men in the Future and Past-Positive factors indicating they were more focused on planning for success in future events, and they have a healthier outlook on life. Although the ZPTI appears to be a robust instrument, it tends to overlap with personality measures which may affect the independent variables of one's time perspective. Another limitation may be this instrument is problematic in predicting future orientation more than a few weeks or months into the future (Zimbardo & Boyd, 1999).

Research has established a connection between the importance of time orientation and retirement planfulness. Using four variables, two demographic (age and income) and two psychological (future time perspective and level of worry), researchers surveyed 184 participants to determine how time spent on retirement planning affected men and women. The study found the higher the future time perspective, the more prepared the retiree was for retirement. Women tended to be less future-oriented than men because they anticipated problems with financing their retirement, and they hold negative views about leaving the workplace (Jacobs-Lawson, Hershey, & Neukam, 2004).

When a retiree has done adequate planning and perceives they have sufficient postretirement income and good health, they adjust to retirement well and experience higher morale; however, retirement is not a single event but rather an extended experience. This may indicate some policy changes are in order to address the changing face of retirement. Policy shifts that can improve the retirement experience include the elimination of discrimination in the workplace to more equitably ensure women's economic well-being in retirement, retirement education needs to begin early in one's career, Human Resource personnel need to actively inform spouses on joint and survivor option plans for private and federal pensions and the consequences of not electing these options, social services need to raise awareness of preretirement planning for all classes of workers, retirement literature disseminated at many levels so workers become aware of their retirement options and allow for pre-planning activities that would help workers anticipate and deal with retirement issues (Villani & Roberto, 1997).

CHAPTER III

METHOD

The purpose of this study was to determine if gender, years in retirement, and future time perspective predict the psychological well-being of retirees. This chapter describes the participants, the instruments employed, the procedures used throughout this study, and the data analysis procedures.

Participants

The targeted population for this study was a convenience sample of men and women who have retired. To meet the qualifications for the status of retirement for this study, a participant must have reported that he or she was receiving Social Security benefits, a regularly scheduled payment from a company or government-sponsored retirement program, a privately-funded retirement program, or private savings. Age was not a qualifier for inclusion in this study as retirement could occur at any point in an individual's employment, such as before age 40 in the case of military retirement or permanent disability. Number of years retired was a more relevant variable in this study in order to determine if changes occur in psychological well-being at particular points during the retirement transition. Socio economic status (SES) was not collected from participants even though financial security is considered important in retirement. The

reality remains that families living in the same neighborhood with the same income may perceive their financial security differently due to factors like health or societal norms (Topa, Moriano, Depolo, Alcover, & Moreno, 2011). Other research discounts the use of SES as a variable because disadvantaged classes often adapt problem-solving skills that mitigate the importance of income to their well-being (Caspi & Elder, 1986).

Institutional Review Board approval (Appendix A) was obtained before the study began to assure the rights for human subjects were maintained. The snowball method, the process of asking participants to invite interested acquaintances to participate, was primarily employed to recruit participants that met the study criteria. Two organizations with membership that consists primarily of retired persons agreed to assist in recruiting participants for this study. IRB modification approval (Appendix B) was obtained to include distribution of study information within the membership of these organizations.

Participants were recruited primarily from two U.S. metropolitan areas, one in the Midwest and the other in the Southwest. Study participants included 137 retirees, of which 43 males and 92 females and two did not disclose gender. Other demographic information that was not fully completed by four participants was the source of retirement income, seemingly viewed as private information. Number of years retired was another demographic question that was not completed by 10 participants leaving minor gaps in the information available on various demographics for any one study participant. The majority of the 135 participants reported being married (n=78), with others reporting single (n=8), divorced (n=15) or widowed (n=34). No participant categorized themselves as separated. 'Some college' categorized the education level of a large section of the participants (n=61) followed by high school diploma (n=25), masters

degree (n=21), bachelors degree (n=19), doctorate or professional degree (n=8), with one reporting 'Other'. Time spent in retirement ranged from just retired to 52.75 years. Work histories were very diverse representing a broad spectrum of career fields from secretarial and other blue collar work to judges and Vice-Presidents of major corporations. When asked if the retirement decision was voluntary, 106 participants responded affirmatively and 26 participants reported they were not ready to retire, but factors outside their control had dictated the decision. Only 20 participants expressed plans to re-enter the workforce and they expressed equal views of needing an activity to fill their time, missing work each day, and needing extra income to live more comfortably in retirement. The remaining 114 participants reported no plans to work in the future. Social Security was selected most frequently as the source of retirement income (n=95), but a quarter of the participants (n=39) did not report receiving Social Security. Only about half the respondents (n=67) have an employer pension or retirement plan and only 40 respondents have private savings to draw on in retirement as a major source of income. Eight respondents reported they have returned to work either part- or full-time. Figure 3.1 displays a frequency analysis of retirement sources reported by study participants. Nineteen participants reported having three sources of income in retirement, 38 had two sources, while 68 had one source leaving 12 reporting no source of retirement income.

Source of Retirement Income	Frequency	Percent
Social Security	95	69.3
Employer Retirement Pension	68	49.6
Private Savings	40	29.9
Went Back to Work	8	5.8

Figure 3.1. Frequency Analysis of Retirement Income Source.

Two versions of the survey were used for this study; including both a paper and an online version. Participants were given the option of which version they preferred to complete and were either given a paper version to complete and return or they were given an information card with the web address for the survey. A Participant Solicitation Card (Appendix C) with the researcher's contact information was also made available to participants if they knew others that might be willing to participate in this study.

Instruments

Three instruments were used in the data collection phase of this study. The measure for psychological well-being was the Scales of Psychological Well Being (PWB; Ryff, 1989a). The Future Time Perspective Scale (FTP; Carstensen & Lang, 1996) was used to measure the perception of the time remaining in the future. A demographic survey was used for the variables of gender and years in retirement and further allowed collection of data such as marital status, education level, and job type.

Scales of Psychological Well Being

Psychological well-being was measured using Ryff's Scales of Psychological Well-Being (Ryff, 1989a). This instrument consists of six subscales: Autonomy, Environmental Mastery, Personal Growth, Positive Relations with Others, Purpose in Life, and Self-Acceptance. Autonomy is considered having qualities of independence, self-determination, and self-regulation and is measured with items such as "I am not afraid to voice my opinions, even when they are in opposition to the opinions of most people" and "People rarely talk me into doing things I don't want to do." Environmental

Mastery means being able to create an environment suitable to one's personal needs and values and is measured with such items as "In general, I feel I am in charge of the situation in which I live" and "I am quite good at managing the many responsibilities of my daily life." Continually developing one's potential and seeking opportunities for growth are characteristics of Personal Growth, which is measured with items such as "For me, life has been a continuous process of learning, changing, and growth" and "I think it is important to have new experiences that challenge how you think about yourself and the world." Positive Relations with Others signals one has the capacity to experience strong empathy for others and affection for all human beings and is measured by items such as "Most people see me as loving and affectionate" and "I enjoy personal and mutual conversations with family members or friends". Having a sense of life's purpose, with a sense of direction along with goals and intentions describes Purpose in Life and is measured by such items as "I enjoy making plans for the future and working to make them a reality" and "My aims in life have been more a source of satisfaction than frustration to me." Self-Acceptance is characterized by accepting one's self and one's past life and is measured by such items as "I like most aspects of my personality" and "The past had its ups and downs, but in general, I wouldn't want to change it. The mid-length version has nine items for each scale and was selected for this study. Each domain is scored on a 6-point Likert-type scale ranging from 1 (strongly disagree) to 6 (strongly agree). Several items in each of the scales are negatively scored and were reverse-coded prior to data analysis. Table 1 defines the inferred meaning of the high and low scores on each subscale dimension.

Table 1.**High/Low Score Definitions for Subscale Dimensions (Ryff, 1989a, p. 1072)**

<i>Subscale Dimension</i>	<i>High Score</i>	<i>Low Score</i>
Autonomy	Self-determining and independent; resists social pressures to think and act in certain ways; self-regulates behavior; evaluates self-by personal standards	Concerned about other's expectations and evaluations; relies on other's judgments to make decisions; conforms to social pressures to think and act in certain ways
Environmental Mastery	Sense of mastery and competence in managing environment; controls complex array of external activities; makes effective use of surrounding opportunities; able to choose/create contexts suitable to personal needs/values	Difficulty managing everyday affairs; feels unable to change/improve surrounding context; unaware of surrounding opportunities; lacks sense of control over external world
Personal Growth	Feeling of continued development; sees self as growing/expanding; open to new experiences; sense of realizing potential; sees improvement in self/behavior over time; changing in ways that reflect more self knowledge/effectiveness	Sense of personal stagnation; lacks sense of improvement/expansion over time; bored/uninterested in life; feels unable to develop new attitudes/behaviors
Positive Relations with Others	Warm satisfying/trusting relationships with others; concerned about welfare of others; capable of strong empathy/affection/intimacy; understands give/take of human relationships	Few close, trusting relationships; difficult to be warm/open/concerned about others; isolated/frustrated in interpersonal relationships; not willing to compromise to sustain important ties with others
Purpose in Life	Has goals in life and sense of directedness; feels there is meaning to present and past life; holds beliefs that give life purpose; has aims/objectives for living	Lacks sense of meaning in life; few goals/aims; lacks sense of direction; does not see purpose of past life; has no outlook/beliefs that give life meaning
Self-Acceptance	Possesses positive attitude toward self; acknowledges/accepts multiple aspects of self including good/bad qualities; feels positive about past life	Feels dissatisfied with self; disappointed with what occurred in past life; troubled about certain personal qualities; wishes to be different than what he/she is

Ryff (1989a) developed the Scales of Psychological Well-Being to measure different aspects of positive functioning and life span development by writing definitions for the six dimensions of well-being based on theoretical formulations. This measure was first tested on a group of 321 men and women in multiple age groups to examine life-course patterning of well-being (Ryff, 1989a).

Several versions of this scale have been adapted for use in different research studies. The long-version scale consists of 14 statements in each of the six subscales. The medium-version uses nine statements in each of the six subscales, and the short-version has only three statements per subscale, which has been used primarily for national and international telephone surveys.

The 14-statement version was used in the Wisconsin Study of Community Relocation, which studied women aged 55+ who planned within the next year to make a local move from one independent living situation to another. Information on psychological well-being was gathered prior to the move and then three times post move. Reliability coefficients for the 14-item scales are: autonomy, .80; environmental mastery, .82; personal growth, .84; positive relations with others, .86; purpose in life, .83; and self-acceptance, .87. The 14-statement version was used for the Life Histories and Health in Midlife Study. The purpose of this study was to determine how past work and family experiences influence health and well-being of mid-life adults. The Wisconsin Longitudinal Study (WLS) uses the 9-item version. This is a 40-year study of 10,317 men and women who graduated from Wisconsin high schools in 1957 and focuses on their work and occupational experience. Reliability coefficients for the 9-item scales for

this study are: autonomy, .66; environmental mastery, .68; personal growth, .72; positive relations with others, .71; purpose in life, .71; and self-acceptance, .79 (Ryff, 2002).

The Scales of Psychological Well-Being (Ryff, 1989a) have undergone extensive screening to ensure this instrument is valid as some research takes issue that the six subscales are not truly independent of one another (Kafka & Kozma, 2002; Springer & Hauser, 2005; Van Dierendonck, 2004). Ryff has done extensive work to validate this instrument as it is widely used in research concerning psychological well-being and to measure positive psychological functioning. Shortening the subscale items from the original 20-statement version has eliminated most of the overlap items that may be responsible for the highly-correlated subscales. Each of the subscales was constructed in a multi-step process using theoretical definitions and three independent authors to build the self-descriptive items. This construct-oriented approach was followed where item-to-scale correlations for all subscales and all items resulted in iterative versions of this instrument where each item had to correlate higher with its own scale than with another scale. The scales have been used to measure psychological well-being in randomly selected populations from young adults to those considered old age in both subscale and total score form (Ryff, 1989a).

Confirmatory factor analysis on a probability sample of 1108 U.S. adults supported the six-factor model and demonstrated the six theoretical dimensions of well-being were distinct. This research also confirmed “the six factors come together as a single latent construct at a second-order level” (Ryff & Singer, 2006, p. 1107). Internal consistency coefficients and test-retest reliability coefficients reported over a six-week period ranged from .86 to .93 for internal consistency and .81 to .88 for test-retest

reliability (Ryff & Singer, 2006). Internal consistency for the total score form has reached .93 (Fernandes, Vasconcelos-Raposo, & Teixeira, 2010).

This study used both the total score and the individual subscale forms of this instrument to test relationships between variables. The initial analysis was performed using the total score form and subsequent analyses was performed using the short form when testing for the influence of years in retirement and gender on psychological well-being.

Future Time Perspective Scale

Future time perspective was measured using Carstensen and Lang's Future Time Perspective Scale (FTP) (Carstensen & Lang, 1996). This scale was developed to measure SST, which claims the perception of time is fundamental in the selection and pursuit of social goals and integral to human motivation (Carstensen, Isaacowitz, & Charles, 1999). It is theorized if one perceives time as open-ended, one is more open to learning new skills and enlarging one's social network, defined as knowledge goals. If one perceives time as limited, the focus of remaining resources is on maintaining a present focus with a tight social network of close family and friends with little interest expressed in making new friends or learning new skills, defined as emotional goals.. The scale consists of 10 statements with participants using a 7-point Likert-type scale ranging from 1(Very untrue) to 7 (Very true). Three items in this scale are negatively scored and were reverse-coded prior to data analysis. This scale measures FTP by asking respondents to answer questions such as "I expect that I will set many new goals in the

future,” “My future is filled with possibilities,” and “There are only limited possibilities in my future.”

The internal consistency for FTP was alpha .92 in the initial study by Carstensen and Lang (1996). When compared to chronological age, the factor communality was .852. When controlling for covariates such as marital status, gender, health, and socioeconomic status, FTP remained relatively unchanged ($r = -.69$).

Demographic Survey

A demographic survey (Appendix D) was used to gather data on gender, retirement date, educational level, marital status, and source of retirement income to validate fitness with the study criteria and to explore theoretical findings from the literature review for this study. Work history was collected to determine if there were any dominant patterns of attitudes that could be associated with occupation. Table 2 lists the variables collected by the demographic survey.

Table 2.

Demographic Survey Variables

Demographic Variable	
1.	Gender
2.	Marital Status
3.	Education Level
4.	Retirement Month/Year
5.	Work History
6.	Control over Retirement Decision
7.	Plans to Re-enter Workforce
8.	Workforce Re-entry Options
9.	Source(s) of Retirement Income

Gender was used as an independent variable in this study. There is strong theoretical evidence to suggest gender affects the retirement experience. Men have longer work histories than women and often feel the loss of their work role as a very unsettling experience when they transition into retirement because they have not developed other roles in life. As men work their way through the transition process to retirement, research suggests men experience higher morale than women and that retirement may actually boost their psychological well-being. Women experience more discontinuity in their work life spending less time in the work force than men, which allows them to build alternative role identities, but relegates women to specific occupational categories. This often affects the quality of their retirement experience. (Calasanti, 1996; Moen, 1996; Quick & Moen, 1998; Stewart & Ostrove, 1998).

Years in retirement was an independent variable included in this study. Research suggested there are multiple ways to view the patterns that develop during the retirement transition and subsequent years that affect one's psychological well-being. Theories ranged from a class system that categorizes psychological well-being based on increases and decreases in functioning (Pinquart & Schindler, 2007), a ranking system based on chronological age and differing needs and abilities (Romsa, Bondy, & Blenman, 1985) to a pattern system of maintaining, recovering, and a U-shaped curve signaling one has moved from seeing only the negative in retirement to finding positive functioning in one's situation (Wang, 2007). This research indicates there is no uniform transition to retirement,. Atchley's stage model of retirement (1976) offers a more comprehensive view of the retirement process and was adapted for the collection of this variable. This model recognizes retirement adjustment is a complex process, which impacts

psychological well-being as a result of the time spent in postretirement and having access to adequate resources. This variable was collected as a continuous variable reflecting the number of years each participant has been retired from the paid workforce.

Procedure

Participants completed the survey either in paper format or online. Participants were first asked if they were retired and if they would be willing to spend approximately 15-20 minutes filling out the survey. Each participant was given a Participant Information Sheet (Appendix E) about the study to ensure they understood the scope of the study and that they understood participation was completely voluntary. The paper version was given to each participant and returned once completed. The online version was uploaded to a dedicated website at www.retirement-study.com for the express purpose of this study. The information about the study form displays as the opening page of the website and participants are then instructed to “Enter the Survey” if they were willing to participate in the survey. The survey consists of 73 items: 54 questions in the Scales of Psychological Well-Being (Ryff, 1989a), 10 questions in the Future Time Perspective Scale (Carstensen & Lang, 1996) and nine questions in the demographic survey.

Data were entered on a spreadsheet for analysis using SPSS. The analysis conducted was designed to respond to the following research question:

Do gender, years in retirement, and future time perspective predict the psychological well-being of retirees?

CHAPTER IV

FINDINGS

The purpose of this study was to determine if gender, years in retirement, future time perspective predict the psychological well-being for retirees. This chapter outlines the results of this study. Study data were analyzed with SPSS using the general linear model to answer the research question that guided this study.

Do gender, years in retirement, and future time perspective predict the psychological well-being of retirees?

Based on the findings of the guiding research question, other investigative procedures were conducted and results are reported here.

Reliability Analysis

Internal consistency reliability was assessed for the two scaled instruments used in this study: Scales of Psychological Well-Being (Ryff, 1989a) and Future Time Perspective Scale (Carstensen & Lang, 1996) through Cronbach's alpha. The results of each reliability measure were evaluated based on the following scale: >.9, excellent; >.8, good; >.7, acceptable (George & Mallery, 2003).

Scales of Psychological Well-Being

Ryff's (1989a) Scales of Psychological Well-Being consists of six subscales: autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, and self-acceptance. The internal consistency for the total scale form of this instrument has reached .93 (Fernandes, Vasconcelos-Raposo, & Teixeira, 2010). Each subscale consisted of nine questions for a total of 54 questions in this portion of the study instrument. Each question was scored with a Likert-type scale with responses ranging from 1 (strongly disagree) to 6 (strongly agree). Several items in each subscale area were negatively scored and were thus reverse-scored. Reliabilities were calculated using Cronbach's alpha and are displayed in Table 3.

The Cronbach's alpha result for the autonomy subscale was .75 based on 129 valid cases showing acceptable internal consistency of this subscale (George & Mallery, 2003). Questions 3, 5, 7, and 8 in this subscale were negatively scored items and were reversed for data analysis.

The Cronbach's alpha result for environmental mastery was .80 based on 134 valid cases showing good internal consistency of this subscale (George & Mallery, 2003). Questions 2, 3, 5, and 8 in this subscale are negatively scored items and were reversed for data analysis.

The Cronbach's alpha result for personal growth was .82 based on 135 valid cases showing good internal consistency of this subscale (George & Mallery, 2003). Questions 1, 2, 4, 6, 8, and 9 were negatively scored in this subscale and were reversed for data analysis.

The Cronbach's alpha result for positive relations with others was .71 based on 133 valid cases showing acceptable internal consistency of this subscale (George & Mallery, 2003). Questions 2, 3, 5, 6, 8, and 9 were negatively scored and were reversed for data analysis.

The Cronbach's alpha result for purpose in life was .81 based on 132 valid cases showing good internal consistency of this subscale (George & Mallery, 2003). Questions 1, 2, 3, 4, 5, and 9 were negatively scored and were reversed for data analysis.

The Cronbach's alpha result for self-acceptance was .81 based on 134 valid cases showing good internal consistency of this subscale (George & Mallery, 2003). Questions 3, 6, and 7 were negatively scored and were reversed for data analysis.

Future Time Perspective Scale

The Future Time Perspective Scale (Carstensen & Lang, 1996) measures how the respondent perceives their future time: As limited with the focus on emotional goals (spending all time left nurturing close family and friend relationships), or open-ended with the focus on knowledge goals, exploring new skills and crafting new friendships. This scale consists of 10 questions scored on a Likert scale ranging from 1 (very untrue) to 7 (very true). Questions 8, 9, and 10 were negatively scored and were reversed for data analysis. The Cronbach's alpha (Table 3) result was .90 based on 129 valid cases showing good internal consistency of this scale (George & Mallery, 2003).

Table 3.

Internal Consistency of Items for Each Scale

	Cronbach' s alpha	Number of Items	Valid Cases
Psychological Well-Being Subscales:			
Autonomy	.75	9	129
Environmental Mastery	.80	9	134
Personal Growth	.82	9	135
Positive Relations with Others	.71	9	133
Purpose in Life	.81	9	132
Self Acceptance	.81	9	134
Future Time Perspective Scale	.90	10	129

Descriptive Statistics

This section presents the sample characteristics and discusses each of the variables used in this study. Correlations for all study variables are provided in Table 5.

Sample Characteristics

A total of 141 retired persons responded to the retirement survey instrument, either online or by submitting a completed survey instrument to the researcher. Four participants were eliminated from the study since they failed to meet the study criteria of being retired from the paid workforce based on their response to work history and retirement income source on the demographic survey. An additional two individuals did

not disclose their gender and were eliminated from data analysis leaving 135 participants. Additionally, data were missing from various parts of participants' surveys; therefore, the researcher allowed listwise to eliminate cases based on the missing responses resulting in a valid N =107.

Each participant's individual scores from the six subscales of psychological well-being (PWB) were aggregated for a total PWB score for each participant, which ranged from a low of 204 to a high score of 331. The mean score for participants was 280.87.

Future Time Perspective (FTP) for each participant was achieved by adding the scores for each of the 10 questions in the FTP scale. The low range of possible scores is 10 and the high range is 70 with a mean score of 42.05, and sd = 13.54.

Years in Retirement was developed from the demographic data using each participant's retirement date. The years retired ranged from just retired, or 0, to 52.75 years.

Table 4 summarizes the descriptive characteristics of the surveyed sample on each of the study variables. The table provides the valid N for each variable based on completed survey information, and includes the range of scores for each variable, the mean, and standard deviations.

Table 4.
Sample Characteristics for Study Variables

	N	Min	Max	Mean	Std. Deviation
Years in Retirement	129	.00	52.75	13.32	9.88
PWB	119	204.00	331.00	280.87	32.23
FTP	129	10.00	70.00	42.05	13.54
Gender	135	1	2		
Valid N (listwise)	107				

Correlations

Correlations were calculated between scales for all measures to further describe the sample in this study. Correlations of the four study variables were then checked to determine if statistical significance existed between variables. Table 5 displays the correlation of study variables for the entire study sample. Statistical significance was obtained between future time perspective and psychological well-being ($r = .519$; $\alpha = .01$; $r^2 = .269$) when considering all study participants which resulted in 27% of the variability in psychological well-being shared with variation in future time perspective.

Table 5.

Correlation of Study Variables

	FTP	PWB	Years in Retirement
FTP	-	.519(**)	-.253(**)
PWB	.519(**)	-	-.103
Years in Retirement	-.253(**)	-.103	-

** Correlation is significant at the 0.01 level (2-tailed).

Research Question: Do Gender, Years in Retirement, and Future Time Perspective Predict the Psychological Well-Being of Retirees?

The functional relationship between gender, years in retirement, and future time perspective on the psychological well-being was explored using a standard multiple regression analysis. Psychological well-being was regressed on the set of three predictors simultaneously.

The results of the regression are presented in Table 6. The squared multiple correlation coefficient for the regression was significantly different from zero [$F(3,103) =$

15.209; $p < .01$]. The RSQ of .307 indicated approximately 31% of the variability in psychological well-being was predicted for by the set of independent variables.

Unstandardized regression coefficients along with their corresponding t-values are shown in Table 4. It should be noted that FTP was the only independent variable to contribute significantly to prediction of psychological well-being [$t(104) = 6.630$; $p < .01$]. Gender and years in retirement did not contribute significantly to the regression equation.

Table 6.

Regression Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	208.704	16.002			
FTP	1.386	.209	.566	6.630	.000
retire_stage	.884	1.911	.039	.463	.645
Gender	7.151	5.731	.103	1.248	.215

a Dependent Variable: PWB

Gender and Psychological Well-Being

Most of the retirement research has focused on men (Gall & Evans, 2000; Onyx & Benton, 1996; Seccombe & Lee, 1986; Talaga & Beehr, 1995; Taylor & Shore, 1995; Villani & Roberto, 1997). Since little research exists on the retirement experiences of women, this variable was further explored in the current study. As an initial assessment, bivariate correlations between psychological well-being and future time

perspective were determined for each gender. Psychological well-being was significantly related to future time perspective for men ($r = .688$; $p = .01$) and women ($r = .441$; $p = .05$), however, the shared variance between the two was about 47%, for men with only about 19% of the variance shared for women.

A mixed model ANOVA was then performed to examine gender differences across the subscales of psychological well-being. This 2 x 6 design incorporated the two levels of gender and the six subscales of psychological well-being. Results of the ANOVA revealed a statistically significant interaction effect between gender and the psychological well-being subscales (see Table 7).

Table 7.

Mixed Model ANOVA Results for Gender by Psychological Well-Being

Source	SS	df	MS	F	Sig
Gender	14.676	1	14.676	.083	.774
Error	20322.088	115	176.714		
PWB	451.071	5	90.214	2.801	.016
PWB x Gender	498.678	5	99.736	3.097	.009
Error	18516.353	575	32.202		

The subscale means were plotted for women and men (see Figure 4.1). A simple effect post-hoc (Keppel & Wickens, 2004) was conducted to test gender differences for each subscale (see Table 8 for the results).

Table 8.**Simple Main Effect Interaction Post-hoc Results**

	<i>Gender</i>	<i>Mean</i>	<i>SD</i>	<i>N</i>	<i>F</i>	<i>Sig</i>
Autonomy	male	47.33	6.65	36	14.643	.0003*
	female	44.49	7.32	81		
Environmental Mastery	male	48.75	6.48	36	2.131	.1405
	female	47.67	7.82	81		
Personal Growth	male	46.25	8.12	36	8.945	.0032*
	female	48.47	8.60	81		
Positive Relations with Others	male	44.53	5.73	36	10.024	.0020*
	female	46.88	6.72	81		
Purpose in Life	male	46.58	8.05	36	1.465	.2240
	female	47.48	8.46	81		
Self-Acceptance	male	46.19	6.36	36	.207	.6544
	female	46.53	7.28	81		

Post-hoc results indicated an interesting pattern of results. Three of the psychological well-being subscales (Autonomy [$F(1,1) = 14.643$; $p = .0003$], Personal Growth [$F(1,1) = 8.945$; $p = .0032$], and Positive Relations with Others [$F(1,1) = 10.024$; $p = .0020$] showed male-to-female differences. Men scored higher on autonomy and women tended to score higher than men on personal growth and positive relations with others. These three subscale results were statistically significant. No gender differences were uncovered for Environmental Mastery, Purpose in Life, or Self-Acceptance.

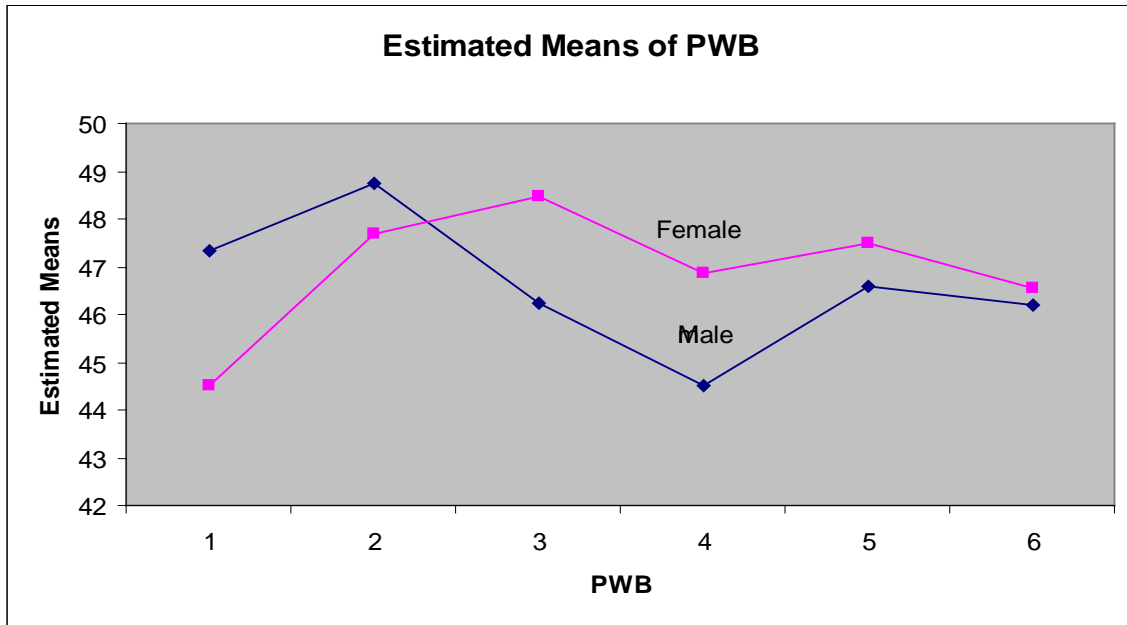


Figure 4.1. Estimated Means of PWB by Gender

Note: Psychological Well-Being subscales codes (Autonomy=1; Environmental Mastery=2; Personal Growth=3; Positive Relations with Others=4; Purpose in Life=5; Self-Acceptance=6).

Years in Retirement and Psychological Well-Being

A mixed model ANOVA was then performed to examine years in retirement across the subscales of psychological well-being. For this analysis it was necessary to convert years in retirement to a new variable Retirement Stage. This variable was developed from the demographic data using each participant's retirement date with the range of responses from 0 to 52.75 years. These data were recorded as a continuous variable; however, developing stages was helpful in data interpretation. A frequency distribution was developed based on the reported retirement date from each participant. The distribution showed five retirement stages naturally occurring in the data as evidenced in Table 9.

Since some research suggests specific stages may exist in retirement adjustment and these stages affect psychological well-being, looking at the relationship between retirement stage and psychological well-being was warranted (Atchley, 1976; Fletcher & Hansson, 1991; Gall & Evans, 2000). Retirement stages allowed data to be viewed and interpreted more easily in relation to the theoretical framework for this study

Table 9.

Retirement Stage Frequency Analysis

Retirement Stage	Retirement In Years	Frequency	Valid Percent	Cumulative Percent
1	0 - 5	28	21.7	21.7
2	5.1 - 10	29	22.5	44.2
3	10.1 - 15	24	18.6	62.8
4	15.1 - 20	25	19.4	82.2
5	20.1 – 52.75	23	17.8	100
Missing Data		8		

As noted in the table, the frequencies of respondents were relatively equal across the stages. This 5 x 6 design incorporated the five levels of retirement stage and the six subscales of psychological well-being. Table 10 provides the results of this mixed model analysis.

Table 10.

Mixed Model ANOVA Results for Retirement Stage by Psychological Well-Being

Source	SS	df	MS	F	Sig
Retirement Stage	252.225	4	172.238	.366	.832
Error	18429.513	107	172.238		
PWB	694.158	5	138.832	4.378	.001
PWB x Retirement Stage	508.284	20	25.414	.802	.713
Error	16963.925	535	31.708		

As shown in the Table of Means (Table 11), the mean values are all reasonably consistent. This analysis did not yield a statistically significant effect of retirement stage on psychological well-being.

Table 11.**Table of Means for Retirement Stage by Psychological Well-Being**

<i>PWB Subscale</i>	<i>Retirement Stage</i>	<i>Mean</i>	<i>SD</i>
Autonomy	1	47.46	8.20
	2	45.63	7.93
	3	43.65	6.90
	4	44.42	6.26
	5	46.05	5.47
Environmental Mastery	1	48.15	8.61
	2	49.67	4.90
	3	49.17	6.74
	4	47.42	7.58
	5	47.30	8.10
Personal Growth	1	48.19	9.74
	2	49.67	5.71
	3	48.35	8.32
	4	48.11	9.05
	5	46.75	7.93
Positive Relations with Others	1	46.77	5.78
	2	47.25	6.64
	3	46.21	5.78
	4	46.05	6.47
	5	45.85	7.76
Purpose in Life	1	47.50	7.70
	2	48.46	7.90
	3	49.43	8.85
	4	45.84	9.04
	5	45.35	7.45
Self-Acceptance	1	46.81	6.97
	2	46.79	6.79
	3	45.78	8.12
	4	48.52	6.56
	5	45.50	6.42

Summary of the Chapter

This chapter presented the results of the data collection and analysis for this study.

Reliability results were provided first to demonstrate the soundness of the two

instruments used in this study. The descriptive statistics were supplied next to illustrate sample characteristics, and the relations between the study variables. The major research question addressed was to determine how gender, years in retirement, and future time perspective predict psychological well-being. Using a multiple regression analysis, a statistically significant functional relationship between future time perspective and psychological well-being emerged from the data analysis. This suggests the more future-oriented one becomes the higher one's resulting psychological well-being.

Follow-up analyses were conducted to further explore gender and retirement stage to psychological well-being. A mixed model Analysis of Variance with repeated measures on each of the six subscales of the Scales of Psychological Well-Being (Ryff, 1989a) revealed a statistically significant relationship between gender and three of the subscales. Men tended to score higher on the autonomy subscale, and women tended to score higher on the personal growth and positive relations with others subscales. The influence of retirement stage on psychological well-being was checked with no significant findings.

CHAPTER V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

The purpose of this study was to determine if gender, years in retirement, and future time perspective predict the psychological well-being of retirees. This chapter summarizes this study, provides conclusions based on the analysis of the study data, and explores the theory, practice, and research recommendations based on the findings.

Summary of the Study

This study examined the relationship between gender, the number of years spent in retirement, and the perception of time left in life for 141 retirees. The study participants were comprised of individuals mainly from two metropolitan areas, one in the Midwest and the other in the Southwest United States who were willing to share their retirement experiences. Participants responded to 54 questions divided between six subscales of psychological well-being from the Scales of Psychological Well-Being (Ryff, 1989a), 10 questions from the Future Time Perspective Scale (Carstensen & Lang, 1996), and a nine-question demographic survey that provided information on gender, years retired and source of retirement income to validate each participant met the study criteria of being retired from the paid work force. These participants were primarily recruited using the snowball technique. Two organizations whose membership consists

primarily of retired persons agreed to allow the researcher to provide additional information about this study to their members in case they wished to participate in this study. An information sheet was given to each prospective participant that provided more information about the study. Those wishing to participate could select whether they would complete the retirement survey in paper or online version. A website was created specifically for this study for those participants that preferred using their computer to complete the survey. The survey was located at www.retirement-study.com. Data were analyzed using multiple regression and a one-way ANOVA to explore the research question, How do gender, years in retirement, and future time perspective predict the psychological well-being of retirees?

Conclusions

The analysis conducted in this study was designed to learn more about how psychological well-being is affected in retirement. Measuring the influence of gender, years spent in retirement, and how future-focused participants see themselves were important components in gauging how psychological well-being may be predicted by these variables. The conclusions are:

1.) Future time perspective does have predictive value for psychological well-being. When time left in life is seen as open, psychological well-being remains higher than if viewed from a perspective of limited time left.

2). Years in retirement had no influence on the psychological well-being of the study participants.

3). Gender influences psychological well-being. Men tended to score higher on the autonomy subscale, and women tended to score higher on the personal growth and positive relations with others subscales than men.

Future Time Perspective and Psychological Well-Being

Socio emotional selectivity theory (Lang & Carstensen, 2002) predicts individuals who perceive future time as open-ended tend to be more committed to autonomy and social acceptance goals. One's perception of time exerts influence over the choices made on a daily basis and how the past and future are viewed and valued (Lang & Carstensen, 2002; Zimbardo & Boyd, 1999).

Findings of this study corroborate research conducted on a group of older adults where positive affect predicted meaning in life as a function of perceived time. Using the socioemotional selectivity theory as the guiding framework, participants were asked to mark an 'X' on a continuum representing their life at that moment in time after responding to questions about positive affect. The results of this study suggest how an individual assesses meaning in life is key to understanding the goals an individual pursues and how satisfied they feel about life (Hicks, et al., 2011). The concept of time has many dimensions that affect how an individual responds. Time perspective is just one of the dimensions of psychological time that goes beyond clock or calendar time. It may carry a different meaning based on an individual's perspective, socio economic status, and culture. Demographic markers may provide an important key to how future time perspective is shaped. The interaction of age, sex, and education is pivotal to this process (Padawer, Jacobs-Lawson, Hershey, & Thomas, 2007). When considering future

time perspective, an individual makes a personal judgment about the length of time remaining in their lifetime, and what they wish to accomplish in that time. They decide what goals to pursue whether they are knowledge-related or emotionally fulfilling and what goals are not worth the investment of valuable resources to attain (Carstensen, Isaacowitz, & Charles, 1999; Roe, 2008).

Gerontological research supports the finding of this study in that older adults sometimes exhibit higher levels of psychological well-being, which may be explained by the development of adaptation skills throughout life and the desire to maintain balance in one's life (Shmotkin & Eyal, 2003). Research also suggests that older adults have a better view of positive functioning realizing positive relations with others are important to their own psychological well-being (Ryff, 1989b).

Some research suggests an association between older age and limited future time perspective (Fung & Carstensen, 2004; Lang & Carstensen, 2002); however, recent research found shortened time perspective is not a function of age, but by a personal perception of one's time horizon that affects goal selection (Hicks, et al., 2011).

Although this study's population consisted primarily of older adults, there was no trend indicating study participants felt time was too short to still pursue knowledge and social goals.

Future time perspective was predictive of psychological well-being in this study. The participants in this study were primarily active retirees taking part in YMCA programs, community senior centers, or were otherwise active members in organizations that provide opportunities for socialization and meeting new friends, have organized exercise programs, and offer diet and nutrition counseling as well as enrichment classes

to learn how to paint or play an instrument, for example. These social networks encourage a more future-oriented perspective because the retiree has the opportunity to make new friends, take part in activities that interest them and they are better able to maintain a healthy lifestyle. These aspects are important in maintaining psychological well-being as the retiree is more future-oriented as a result.

Years in Retirement and Psychological Well-Being

Research has suggested retirees' needs and the retirement satisfaction they experience is a function of years in retirement. An increase in psychological well-being is normally witnessed in the first year of retirement, which may result from newfound freedom from work responsibilities and deadlines (Gall, Evans, & Howard, 1997). When study participants report a large variation in length of time retired, it is more difficult to predict how well they are adjusting to retirement (Fouquereau, et al., 2005).

Current retirement models revolve around compulsory retirement at age 65 and were based on populations that still viewed retirement in a traditional way: retire at 65 and engage in leisure activities for whatever time was left. Most studies have been conducted on U.S. populations and European Union countries, so they do not reflect present trends in retirement or how retirement in other parts of the world may occur such as in Asia or South America. Social and cultural norms will drive varying attitudes about how and when retirement occurs. Significant differences in work populations include more women in the labor force, individuals retire from one job and then enter bridge employment, there is uncertainty about the future of Social Security benefits and a growing number of individuals chose to stay in the labor market in order to maintain

health insurance other employer-provided benefits (Fouquereau, et al., 2005; Topa, Moriano, Depolo, Alcover, & Moreno, 2011). This research also found that health is closely tied to psychological well-being and the decision to retire. If one is healthy, the decision to retire can be made voluntarily. If one experiences ill health, the decision may be involuntary with a subsequent impact on income and the ability to fund retirement.

This research did not reveal a significant relationship between years in retirement and psychological well-being. This suggests years in retirement is not important to maintaining psychological well-being or the data on retirement duration needs to be collected in another way. It is likely, given sufficient time, every individual creates new roles they feel comfortable in identifying themselves. Roles shift from work-related to family- and community-centered. As an example, the individual that participated in this study that has been retired 52.75 years, told the researcher he identifies his new main role as volunteer. He spends every day of the work week, volunteering for a different organization. He reported feeling personal satisfaction he could contribute to so many organizations that service the needy in the community.

Another possible explanation for no significant relationship between years in retirement and psychological well-being may be the large range of years retired reported by the study participants. Although retirement stages were developed to better interpret the data, additional research may be helpful in determining the most effective way to capture this data, and at what time points changes are occurring in retirement attitude and adjustment. Conducting longitudinal studies may provide additional information to determine how retirement adjustment occurs.

Gender and Psychological Well-Being

This study found statistically significant relationships existed between gender and three of the six subscales of the Scales of Psychological Well-Being (Ryff, 1989a). Men scored higher in the area of autonomy, and women scored higher on the personal growth, and positive relations with others subscales. The three remaining subscales were not statistically significant: environmental mastery, purpose in life, and self-acceptance.

The results indicate there is a gender difference in how psychological well-being is experienced although current research on retirement generally reports few differences in psychological well-being between men and women. However, this result is a direct reflection on study populations consisting mostly of older men (Ryff, 1989b). This underlies a persistent issue of most retirement models in they are incomplete because they do not acknowledge diverse needs in retirement nor do they consider diverse subpopulations (Szinovacz, DeViney, & Davey, 2001).

Research supports these findings. Access to more preretirement resources often allow men to develop a stronger sense of autonomy in retirement as this often results in more assets in the retirement stage of life (Kubicek, Korunka, Raymo, & Hoonakkere, 2011). Women scoring higher than men on the positive relations with others and personal growth subscales are also consistent with previous findings. Ryff (1989a) found a statistically significant gendered result on the positive relations with others subscale and although personal growth did not reach significance, women did score higher than men on this subscale in this study..

Another explanation for the statistically significant result may be that women do experience retirement differently than men because they have developed skills over their

lifetime in helping them to more easily create positive relations with others, and they are more open to learning new skills as a result of discontinuous work histories. Research supports the strengthening of identity certainty and generativity for women as they age, which translates to a realistic sense of aging and an enhanced sense of personal identity. These two factors contribute to the well-being of women (Stewart & Ostrove, 1998).

Years in Retirement and Future Time Perspective

This study did not find a relationship between years in retirement and future time perspective. Research on the retirement event and differential experiences between men and women suggest retirement may be more stressful for men than women. Loss of work role accounts for much of the stress men experience because they have not developed multiple identity roles to the extent women have done so (Matthews & Brown, 1987). Retiring from full-time employment creates a vacuum that needs to be filled with other activities such as hobbies or volunteerism.

Little research exists on the effect of years in retirement on future time perspective; however, research does document attitudes about retirement based on length of time from the retirement event. Early research reported no change in retirement adjustment regardless of length of time from the event, but when attitude toward retirement was correlated with gender, health, and retirement income adequacy, men, persons with good health and those with adequate retirement income had a more positive attitude about retirement (Atchley & Robinson, 1982).

Successful adjustment in retirement depends largely on the retiree finding a balance between goals and purpose in life (Gall, Evans, & Howard, 1997). Positive

adjustment in retirement has also been related to dissatisfaction with a job and voluntary retirement where the retiree is motivated by new interests and goals (Floyd, et al., 1992). Since it is hard to make a judgment about adjustment and psychological well-being based on a single snapshot of one's life, it may be more appropriate to collect this variable longitudinally and watch for trends and changes as one progresses into retirement.

Recommendations

The findings of this study demonstrate that perspectives about the time remaining in life is related to psychological well-being for retirees. When men and women view greater opportunities in their futures, psychological well-being increases. One aspect research suggests must be studied further is the changing nature of retirement based on current economic conditions. Studying the resources brought to this transition are important to developing a holistic approach to help individuals to navigate through this process (Kim & Moen, 2001; Topa, et al., 2011). The implications for the substantiation of the SST, the practical implications and suggestions for further research are included in this section.

Theoretical Implications

The major finding from this study that future time perspective predicts psychological well-being fits the existing body of research, which suggests suggest as people perceive endings, they experience less negative affect and are generally more positive about life. FTP is a central principle of SST, and was used as an independent variable in this study.

Age patterns emerge when considering FTP since aging is associated with a shortening lifespan, but individuals often adopt a time perspective that is incongruent with their life cycle position. Findings from experimental studies suggest FTP can be manipulated in both the young and the old and SST has been used on old as well as young populations, but little research reflects the application of the theory to retired persons as a criterion or as an independent variable to determine what influence it may exert directly on psychological well-being.

As a core construct of SST, FTP is thought to drive human motivation and the appraisal process that leads to goal selection. Achieving goals positively impacts meaning in life, which is directly related to psychological well-being. According to SST, goals fall into two categories: 1). those related to knowledge acquisition, and 2). those related to regulation of emotion (Carstensen, et al., 1999). The Future Time Perspective Scale (Carstensen & Lang, 1996) asks respondents to provide their perspective about the future and if the respondent has goals, but the instrument does not distinguish what the goal may be or the type of goal.

SST presumes three social motives are in play throughout one's life; however, the transition to retirement may influence the relative importance of each social motive. Retirement may signal an impending ending for some which may result in increasing one's focus on time perspective. This may result in one becoming more present focused rather than worrying about what may or may not happen in the future or more future focused anticipating freedom from the constraints of the workplace. Most of the empirical research using SST has focused on goal selection based on FTP rather than adaptive outcomes (Lang & Carstensen, 2002).

The findings from this study also pointed to gendered differences in psychological well-being. Men scored higher in autonomy and women scored higher in personal growth and positive relations with others. Studies using SST have not focused on differences based on gender, only age distinctions and study participants that may perceive an ending is imminent (Lang & Carstensen, 2002).

FTP, as a defining concept of SST, is considered important in maintaining psychological well-being, so studies should be extended to look at other factors that may influence FTP. SST provides a snapshot of time perspective on the day the information is collected and assumes the participant's time perspective remains unchanged and is not affected by environmental factors or psychological disorders, such as stress over an impending event. Predicting one will select emotional goals based on a limited time perspective or knowledge goals based on an open-ended perspective may not reflect what universally occurs.

Practical Implications

Implications for practice as a result of this research may exist for counselors, human resource personnel, and public policy makers. Life expectancy has doubled in the last century as a result of improvements to adult mortality through improved nutrition and medical procedures. This shift in longevity will result in the largest aging populations ever experienced with the average life expectancy now approaching 85 years (www.prb.org). As a result of a larger, older population, public policy makers will have to be more sensitive to the issues facing this population and how to best service their needs through new programs designed to help these retirees maintain their independence.

Independent living communities, transportation system accommodations, and senior programs located in most towns and cities must be funded to provide the means for retired persons to not only live longer lives, but to maintain the quality of their life. Having meaning in life is important to maintaining psychological well-being and future time perspective (Hicks, Trent, Davis, & King, 2011). Health and nutrition education programs as well as social and skill-enhancement opportunities are key to maintaining a future-oriented perspective.

The director of one of the programs the researcher visited during the data collection phase of this study expressed concern over maintaining funding for the senior center. The center receives public funding based on being able to provide outcome statistics on how their programs are improving the lives of their members; however, no standardized tool exists to provide this information to public policy makers. If funding were lost, many lives would be affected. Developing measurement tools and assisting these programs in assessing outcomes would benefit both the centers and those they service. Knowing the types of programs that are most beneficial to helping seniors maintain psychological well-being and positive functioning may reduce other program costs like Medicare or public mental health.

Developing workplace programs to help working adults transition to retirement or to bridge employment is a mandate human resources personnel and counselors need to address. Losing a work or role identity created at the job can create a traumatic transition. Preparing workers to retire by helping them find new identities through volunteer work in their communities or developing new interests outside of work can ease the transition.

Future Research

Although it is important to know future time perspective predicts psychological well-being, further research with retired populations should explore how baby boomers experience retirement. Current research, including this study, has captured retiree data where a more traditional approach to retirement was the norm. Since baby boomers are just starting to retire, it will be several years before large populations of new retirees will be available for study. Baby boomers face many new challenges not faced by earlier retirees from no retirement income from former employers to loss of personal savings invested in the stock market during the past few years due to the economic downturn to the challenges of living longer in retirement than any other generation before. This generation may find new ways to remain in the workforce in order to maintain an income and health insurance or to simply stay engaged in life. A shift in how retirement is viewed may provide interesting insights into how to help retirees remain in good physical and mental health.

Working with older adults also means research instruments must be geared to their special needs. Administering research instruments should factor in reading or vision problems of older participants. Assistants to read the questions to the participant, if needed, should be part of the research protocol. In some cases pages of this research survey were overlooked because of unfamiliarity with the instrument and the number of pages that needed to be completed in order to maintain the reliability of the instrument. Some participants were intimidated by the length of the instrument and mildly complained. This is consistent with other research where compromises were made in the construction of the research instrument. The researcher must create a balance between

being comprehensive yet mindful participants may not fully participate if they perceive the instrument is too long or difficult to complete (Floyd, et al., 1992).

Longitudinal studies may offer the best insight into how retirees experience retirement and the changes that occur in their positive functioning and psychological well-being over time. Without understanding one's life course, attitudes and beliefs are often difficult to interpret.

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Appendix A

Institutional Review Board Approval

Oklahoma State University Institutional Review Board

Date: Wednesday, May 11, 2011
IRB Application No ED11115
Proposal Title: The Influence of Gender, Retirement Stage, and Future Time Perspective on Psychological Well Being for Retirees

Reviewed and Processed as: Exempt

Status Recommended by Reviewer(s): Approved Protocol Expires: 5/10/2012

Principal Investigator(s):
Patricia K. Delcambre
14393 Lantana Boulevard
Skiatook, OK 74070
Diane Montgomery
424 Willard
Stillwater, OK 74078

The IRB application referenced above has been approved. 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.

The final versions of any printed recruitment, consent and assent documents bearing the IRB approval stamp are attached to this letter. These are the versions that must be used during the study.

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 protocols are subject to monitoring by the IRB and that the IRB office has the authority to inspect research records associated with this protocol at any time. If you have questions about the IRB procedures or need any assistance from the Board, please contact Beth McTernan in 219 Cordell North (phone: 405-744-5700, beth.mcternan@okstate.edu).

Sincerely,


Shelia Kennison, Chair
Institutional Review Board

Appendix B

Institutional Review Board Approval of Modification to Study

Oklahoma State University Institutional Review Board

Date: Tuesday, June 14, 2011 Protocol Expires: 5/10/2012

IRB Application No: ED11115

Proposal Title: The Influence of Gender, Retirement Stage, and Future Time Perspective on Psychological Well Being for Retirees

Reviewed and Processed as: Exempt
Modification

Status Recommended by Reviewer(s) **Approved**

Principal Investigator(s):

Patricia K. Delcambre ✓
14393 Lantana Boulevard
Skiatook, OK 74070

Diane Montgomery
424 Willard
Stillwater, OK 74078

The requested modification to this IRB protocol has been approved. Please note that the original expiration date of the protocol has not changed. The IRB office MUST be notified in writing when a project is complete. All approved projects are subject to monitoring by the IRB.

- The final versions of any printed recruitment, consent and assent documents bearing the IRB approval stamp are attached to this letter. These are the versions that must be used during the study.

The reviewer(s) had these comments:

The modification request to expand the recruitment procedures is approved.

Signature :


Shelia Kennison, Chair, Institutional Review Board

Tuesday, June 14, 2011
Date

Appendix C

Participant Solicitation Card

Attachment D – Participant Solicitation Card

Are you retired and receiving Social Security, a pension from a former employer, or a privately-funded retirement plan?

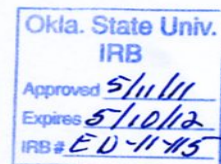
Would you like to participate in a research study on retirement?

Do you have 20 minutes to spare?

If the answers to the above questions are 'yes', then contact the person below or go to www.retirement-study.com to complete this questionnaire online. Your responses are private and completely confidential.

For more information, contact:

Kathy Delcambre
School of Applied Health and Educational Psychology
Oklahoma State University
Kathy.delcambre@okstate.edu
918-798-5476



Appendix D

Demographic Survey Instrument

Demographic Information

Please check the box that best describes you or your situation.

What is your gender?

- Male
- Female

What is your marital status?

- Single
- Married
- Separated
- Divorced
- Widowed

What is the highest level of education you have completed?

- High school or GED
- Some College
- Bachelors degree
- Masters degree
- Doctorate or Professional Degree (doctor, lawyer)
- Other

When did you retire? Please enter the month/year you retired.

What is your work history? Please start with your most recent position working backwards. Please provide position held (for example: manager), industry (type of business), and years employed in that position.



Did you feel you had control over your decision to retire?

- Yes, I was ready to retire and I made the decision voluntarily.
- No, the decision to retire was outside my control. I was not ready to retire when I did.

Do you have any plans to re-enter the workforce?

- Yes
- No

If you plan to re-enter the workforce, which option best describes your situation?

- I want an activity to occupy my time.
- I need the income to live more comfortably in retirement.
- I miss working each day.

What is your main source of income in retirement?

- Social Security
- Former Employer Retirement Pension/Plan
- Private Savings Plan
- I went back to work either part- or full-time

Appendix E

Participant Information Sheet

Attachment A

Participant Information Sheet – Paper Version Survey

Project Title: The Influence of Gender, Retirement Stage, and Future Time Perspective on Psychological Well-Being for Retirees

Investigator(s): Patricia K. Delcambre, Oklahoma State University

Purpose: The purpose of this study is to determine the influences of gender, retirement stage and future time perspective on psychological well-being for men and women who have retired from the paid workforce.

Procedures: A survey that should take approximately 20 - 30 minutes to complete has been included with this letter. The survey consists of three parts. The first part is 54 questions designed to measure your autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, and self acceptance. You will decide to what extent you agree with each statement as it pertains to your retirement experiences. The second part consists of 10 questions. You will rate your agreement with each question based on your experiences. Lastly, you will be asked to complete a short demographic survey about how you might describe yourself. Please complete the survey and return it in the stamped self addressed envelope that has been provided.

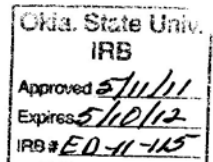
Risks of Participation: There are no known risks associated with this project which are greater than those ordinarily encountered in daily life.

Benefits: Understanding how gender, retirement stage, and psychological well-being influence future time perspective may be beneficial in learning how programs and policies can be updated or changed to better transition older adults into retirement.

Confidentiality: All information will be anonymous as no names or identification numbers will be recorded on the survey or data file. The surveys will be destroyed in May 2012. All results will be reported as aggregated data and no individual responses will be reported. Data will be stored on a SPSS spreadsheet for analysis purposes. Upon completion of data analysis, the spreadsheet will be transferred to a thumb drive and locked in the Principal Investigator's office. The thumb drive will be destroyed five years from the completion of this study. The OSU IRB has the authority to inspect data files to assure compliance with approved procedures.

Contacts: If you have questions about the research or your rights as a participant in this study, please contact Patricia K. Delcambre at 918-798-5476/ kathy.delcambre@okstate.edu or Dr. Diane Montgomery from Oklahoma State University at 405-744-9441/ diane.montgomery@okstate.edu. If you have questions about your rights as a research volunteer, you may contact Dr. Shelia Kennison, IRB Chair, 219 Cordell North, Stillwater, OK 74078, 405-744-3377 or irb@okstate.edu.

Participant Rights: Your participation in this project is appreciated and completely voluntary. You may choose not to participate at any time without any penalty or problem. Returning your completed survey in the envelope provided indicates your willingness to participate in this study.



VITA

Patricia Kathleen Delcambre

Candidate for the Degree of

Doctor of Philosophy

Thesis: THE INFLUENCE OF GENDER, YEARS IN RETIREMENT AND FUTURE TIME PERSPECTIVE ON THE PSYCHOLOGICAL WELL-BEING OF RETIREES

Major Field: Educational Psychology

Biographical:

Education:

Completed the requirements for the Doctor of Philosophy/Education in Educational Psychology at Oklahoma State University, Stillwater, Oklahoma in December, 2011.

Completed the requirements for the Master of Arts in Public Administration at Golden Gate University, San Francisco, California in 1979.

Completed the requirements for the Bachelor of Science in Business Education at University of Missouri, Columbia, Missouri in Year in 1975.

Experience: Small Business Owner, 1999-2011; Adjunct Faculty, University of Phoenix, Online and Onground Modes, 1998-2011; Real Estate Sales Agent, Allison and Associates, Broken Arrow, OK, 1999 - 2001; Training Director, Computer Sciences Corporation, 1989-1998; Adjunct Professor, Parks College, Cahokia, IL, 1987-1988; Logistics Officer, United States Air Force, 1975-1987.

Professional Memberships: American Educational Research Association, American Psychological Association, International Society for the Scientific Study of Subjectivity,

Name: Patricia K. Delcambre

Date of Degree: December, 2011

Institution: Oklahoma State University

Location: Stillwater, Oklahoma

Title of Study: THE INFLUENCE OF GENDER, YEARS IN RETIREMENT AND
FUTURE TIME PERSPECTIVE ON THE PSYCHOLOGICAL WELL-
BEING FOR RETIREES

Pages in Study: 119 Candidate for the Degree of Doctor of Philosophy/Education

Major Field: Educational Psychology

Scope and Method of Study:

The purpose of this study was to determine if gender, years in retirement and future time perspective predict the psychological well-being for retirees. This study examined psychological well-being using the 9-item version of the Scales of Psychological Well-Being (Ryff, 1989a). Future time perspective was measured using the 10-item Future Time Perspective Scale (Carstensen & Lang, 1996). A 9-item demographic survey provided study information on gender, education, marital status, retirement date, work history and sources of retirement income. Participants were recruited using the snowball method and two organizations allowed the researcher to ask their membership to participate in this study. A total of 141 participants completed surveys either on a paper or online version of the survey instrument. Age was not a qualifier; however, receiving retirement income was a requirement for participation in this study. Data were analyzed using a standard multiple regression and a mixed model ANOVA design.

Findings and Conclusions: The standard multiple regression analysis yielded a statistically significant result. Statistical significance was obtained between future time perspective and psychological well-being ($r = .519$; $\alpha = .01$; $r^2 = .269$) when considering all study participants resulting in 27% of the variability in psychological well-being attributed to future time perspective. This finding suggests future time perspective does affect psychological well-being. The mixed model ANOVA resulted in a statistically significant finding when gender was compared to the six subscales of the Scales of Psychological Well-Being. Men reached significance on the Autonomy subscale and women reached significance on the Personal Growth, and the Positive Relations with Others subscales. This finding suggests a gender difference in how psychological well-being is experienced. Theoretical and practical implications were explored as well as areas for future research.

ADVISER'S APPROVAL: Diane M. Montgomery
