African Journal of Social and Behavioural Sciences (AJSBS)
Volume 15, Number 2 (2025) ISSN: 2141-209X

ASSESSMENT OF THE CONTRIBUTIONS OF PSYCHOLOGICAL WELL-BEING THEORIES ON RETIREMENT

Sani A. S. Omaku[1]*, Abubakar Musa Tafida[2] & Andrew E. Zamani[3]

[1,2,3]Department of Psychology, Nasarawa State University, Keffi, Nigeria

*ahmadusanisuleomaku@nsuk.edu.ng

ABSTRACT: Prior research points to the gendered nature of work and private routines, however, surprisingly few studies have explored the influence of gender on the sources of psychological well-being in retirement in an attempt to apply the usefulness of psychological well-being theories to understand retirement. Drawing on resource theories and theories on the gendered division of labour, this article examines how preretirement resources relate to retirees' psychological well-being by using examples from the Wisconsin Longitudinal Study. It is hypothesized that possessing key resources prior to retirement as well as losing or gaining resources in the transition to retirement influence retirees' well-being and that these effects are partially conditioned by gender. Inferences from the hypothesis indicate that preretirement physical health, tenacity in goal pursuit, and flexibility in goal adjustment are beneficial for men's and women's well-being alike. By contrast, financial assets and job dissatisfaction are more strongly related to men's psychological well-being in retirement and preretirement social contacts to that of women. Thus, the article underscores the importance of considering gendered resources in retirement research.

INTRODUCTION

Retirement constitutes a major transition in older workers' lives. It ushers in a new stage in the life course, which requires the restructuring of daily routines and social contacts. Factors helping people to cope with these new requirements are personal, social, and financial resources (Szinovacz, 2003). Contingent on the resources available, people differ not only in their ability to adjust to retirement (Wang, 2007), but also in their attitudes toward retirement (Reitzes & Mutran, 2004) and in their well-being after retirement (Richardson & Kilty, 1991). When looking more thoroughly at the effects of resources on retirees' well-being, two different perspectives can be distinguished. One focuses on the current context, asking whether and which resources and activities available to retirees promote their well-being (see Szinovacz, 2003, for an overview). This type of research showed that being healthy and wealthy in retirement (e.g., Kim & Moen, 2002; Richardson & Kilty, 1991; Szinovacz, 2003), being married, identifying with the marital role, and joint leisure activities of spouses during retirement (Price & Joo, 2005) all contribute to well-being in retirement. The second, though less-often taken perspective, focuses on past experiences, status, and roles as predictors of retirees' well-being. Researchers following this perspective commonly pursue a life course approach (see, e.g., Elder, 1995; Moen, 1996). They showed that retirees' former work role, their pre-retirement social background, and their preretirement self-esteem and self-efficacy all exert an influence on postretirement well-being (Esteban, Haverstick, & Sass, 2009; Reitzes & Mutran, 2004; van Solinge & Henkens, 2005,

2008). Yet, despite the fact that well-being in retirement is now more widely recognized as a phenomenon that is influenced by preretirement resources, there is still ambiguity regarding the nature of important resources in promoting retirees' well-being. Specifically, personal resources, such as goal-directed behaviour, have received limited attention in the retirement literature (Taylor-Carter & Cook, 1995). The effects of losing or gaining resources in the course of retirement also remain unclear.

Furthermore, gendered experiences throughout the life course are only partially reflected in current retirement research (Calasanti, 1996; Slevin & Wing-rove, 1995). Although an increasing number of studies have explored gender differences in subjective well-being, which suggested that women report slightly lower levels of well-being than do men (Pin-quart & Sörensen, 2001), far less research has examined how gender conditions the sources of well-being in retirement (see Calasanti, 1996; Kim & Moen, 2002; Quick & Moen, 1998, for exceptions). This means that the role gender plays in determining pre-retirement sources of retirees' psychological well-being is still unclear.

This paper thus aims to narrow these two research gaps by looking deep into the relationship between psychological well-being in retirement and personal, social, and financial preretirement resources and by examining the theories of psychological wellbeing and how gender sets the context in which particular resources relate to retirees' well-being

For example, a study was conducted at Wisconsin, and in order to give consideration to the multifaceted nature of psychological well-being (Diener, Suh, Lucas, & Smith, 1999), two different outcome variables were examined: positive psychological functioning (Ryff & Keyes, 1995) and depressive symptoms. It was argued that by using positive and negative indicators of psychological well-being, broader and more diverse components of well-being would be captured than by a single satisfaction measure, and the following questions were raised:

1. In what ways preretirement social networks, as indicated by social contacts, social group involvement, and closeness to one's spouse, would be positively related to women's psychological well-being in retirement than to men's?
2. In what way would pre-retirement financial resources be positively related to men's psychological well-being in retirement than to women?
3. In what ways would flexibility in goal adjustment and persistence in goal pursuit prior to retirement be positively related to men and women's psychological well-being in retirement?
4. In what way would female and male workers who attach greater importance to their pre-retirement jobs report less psychological well-being in retirement?
5. In what way would female and male workers' pre-retirement job satisfaction be negatively related to psychological well-being in retirement?
6. In what way would poor health prior to retirement be negatively related to men and women psychological well-being in retirement?
7. In what way would poor health of a spouse prior to retirement be negatively related to women than to men psychological well-being in retirement?

8. In what way do male and female workers who perceived their preretirement jobs as monotonous report higher levels of psychological well-being in retirement?

From the foregoing questions, the theories below were reviewed to see their link to psychological well-being.

Theories of Psychological Wellbeing

There are numerous theories of psychological wellbeing. In this article, we attempt to review the theories that bear influence directly with retirement. The theories are as explained below.

Personal Orientation Theories of Psychological well-being

This theory posits that, socio-demographic factors like income, educational background, marital status, and health have traditionally been considered both factors and replacements for goals, needs, and activities. Research into individual temperament and how it may affect psychological wellbeing has increased as a result of the search for more accurate predictors. According to many of these theories, our innate tendencies play a major role in determining our psychological well-being (Tay & Diener, 2011; Lykken & Tellegen, 1996). According to personal orientation theories, personality and personality-environment fit may be just as significant in determining psychological wellbeing as meeting needs or achieving goals. However, an examination of these socio-demographic factors shows that they only significantly influence psychological wellbeing in small ways (Siedlecki, Tucker-Drob, Oishi & Salthouse 2008; Diener, Suh, Lucas & Smith, 1999).

According to personal orientation theorists who developed the dynamic equilibrium, Headey and Wearing in 1992, each person also has a distinct baseline level of psychological health that is primarily influenced by their personal orientation. Although there may be swings above or below this average, everyone eventually returns to it.

The Nested Model of Psychological Wellbeing

The Nested Model of Wellbeing (Henriques, Kleinman, & Asselin, 2014) propounds those four nested domains make up the construct of human well-being. These are: Domain 1—the Subjective Domain, which is the first person, phenomenological, conscious experience of happiness (vs. misery) along with the self-conscious, reflected levels of satisfaction (or dissatisfaction) with life and its various domains; Domain 2—the Health and Functioning Domain, which can be further divided into two broad dimensions of functioning, the biological and the psychological; Domain 3—the Environmental Domain, which can also be effectively divided into two broad domains of the material and the social environment; and Domain 4—the Values and Ideology Domain, which refers to the morals, ethical perspective, and worldview of the evaluator. We posit that authentic well-being is achieved when there is the positive alignment of these domains. That is, an individual is high in well-being when they are happy and satisfied with their lives, are functioning well psychologically and biologically, have access to necessary and desired material resources and social connections to meet their needs (and the relative absence of damaging or dangerous

stressors), and are engaging in life with a purpose and a direction that is deemed by the evaluator to be good and moral.

The nested relationship of the fourth domain is of a different nature than the other three. According to the model, the subjective experiences of Domain 1 reside, spatially and temporally, within the functional flow of the biological and psychological domain. Domain 2 exists, spatially and temporally, within the environmental domain. That is what we mean by "nested." In contrast, the individual whose well-being is being considered by an external evaluator does not exist, spatially and temporally, within the worldview of the evaluator. Thus, in that sense, it is different. Nonetheless, the nested concept holds when the focus is on understanding how notions of well-being are constructed. Since Henriques, et al (2014) contention is that well-being is inherently an evaluative construct, a full understanding of it requires inclusion of how the evaluator is viewing the other three domains. Thus, when we areas such when considering the totality of the construct there must be a place for the evaluator's perspective.

Evaluative theories of psychological well-being

Evaluative theories view psychological wellbeing as a mental comparison between an individual's life, conditions, or circumstances with a specific objective or subjective standard. Personal conditions exceeding this standard result in higher subjective well-being, and vice versa. These comparisons and their related levels of psychological wellbeing can be conscious, as in life evaluation, or unconscious, as in emotional processes. As such, evaluative theories consider evaluations to be both key outcomes and determinants of psychological wellbeing.

Evaluative theories can be further divided into two sub-groups based upon how the standard used for comparison is formulated. In social construction theory, peers are often used as the standard for comparison. If an individual thinks of himself or herself as better off than others, he or she will have higher psychological wellbeing (Michalos, 1980; Emmons & Diener, 1985). In adaptation and range–frequency theory, an individual's past is often used to set this standard (Brickman, Coates & Janoff-Bulman, 1978; Parducci, 1968; Parducci, 1982). If his or her current life exceeds this standard, that person will have higher psychological wellbeing. Others, such as Meadow, Mentzer, Rahtz and Sirgy (1992), focus on income and suggest a combined effect where the standard is invariably a combination of one's past and the situation of others.

An arm of evaluative theories, "social construction theory" suggests that this standard is an individual's assessment of what life ought to be (Berger & Luckmann, 1966). This standard views subjective well-being as a shared societal or collective notion, such as "beauty" or "fairness", that frames how people make social comparisons. Under social construction theory, subjective well-being is the gap between perceptions of what life is and ideas of how life should be (Michalos, 1985). The standard for comparison is not experience-, event-, or feeling-driven; instead, it is driven by the notion of what psychological wellbeing is.

Also, one of the schools of thought of evaluative theory, which developed the "Adaptation Theory" of psychological wellbeing, warrants a distinct reference, as it relates to an individual's formulation of standards. The theory postulates that there is an individual baseline for

psychological well-being that moves up or down based on one's life conditions, situations, and experiences. In this way, it differs from both the dynamic equilibrium model and the set-point theory mentioned above, which focus on personality as the driving factor of the baseline. Adaptation theory suggests that when events first occur, they can have a positive or negative impact on psychological wellbeing. Over time, however, a person adapts to such events, and their impact on psychological wellbeing lessens (Brickman, Coates & Janoff-Bulman, 1978; kidder &Brickman, 1971). For example, if events in one's personal life are above the current standard, this will improve psychological wellbeing, but as these positive events continue, the person adapts to them, and their standard will rise until these positive events become the new standard.

The Six-factor Model of Psychological Well-being

This theory was developed by Professor Carol Ryff over 20 years ago. She ended up creating one of the first systematic models of psychological wellbeing, and her model remains one of the most scientifically verified and empirically rigorous today. Carol Ryff was motivated by two things: firstly, wellbeing should not be restricted to medical or biological description; instead, it is a philosophical question about the meaning of a good life (McNulty, Fincham, & Frank, 2012). Secondly, psychological theories of wellbeing at that time lacked empirical rigour, as they had not been and could not be tested. To construct a theory that joins philosophical questions with scientific empiricism, Ryff mined for building blocks in a diverse selection of well-being theories and research, from Aristotle to John Stuart Mill, from Abraham Maslow to Carl Jung. She identified the recurrence and convergence across these diverse theories and these intersections gave her the foundation for her new model of well-being.

Carol Ryffs model of psychological Well-being differs from past models in one important way: wellbeing is multidimensional and not merely about happiness or positive emotions. A good life is balanced and whole, engaging each of the different aspects of well-being, instead of being narrowly focused. Ryff roots this principle in Aristotle's Nichomachean Ethics, where the goal of life isn't feeling good, but is about living virtuously.

The theory determines six factors that contribute to an individual's psychological well-being, contentment, and happiness. Psychological well-being consists of positive relationships with others, personal mastery, autonomy, a feeling of purpose and meaning in life, and personal growth and development (Ryff, 1989). Psychological well-being is attained by achieving a state of balance affected by both challenging and rewarding life events. Six factors are considered key elements of psychological well-being. They are discussed below:

Autonomy

Autonomy is the regulation of one's own behaviour through an internal locus of control (Ryff, 1989; Ryff & Keyes, 1995). A fully functioning person has a high level of internal evaluation, assessing the self on personal standards and achievements while not relying on the standards of others.

Personal growth

Personal growth is the ability to develop and expand the self, to become a fully functioning person, to self-actualize and accomplish goals (Ryff, 1989; Ryff & Keyes, 1995).

Environmental mastery

Environmental mastery refers to choosing and controlling the surrounding and imagined - environment through physical and/or mental actions (Ryff, 1989; Ryff & Keyes, 1995).

Purpose in life

Purpose in life refers to the perceived significance of one's existence and involves the setting and reaching of goals, which contribute to the appreciation of life (Ryff, 1989b; Ryff, & Keyes, 1995).

Positive relations with others

Having Positive relations with others is an essential component in the development of trusting and lasting relationships as well as belonging to a network of communication and support (Ryff, 1989; Ryff, & Keyes, 1995).

Self-acceptance

Self-acceptance is a fundamental feature of mental health and an element of optimal functioning (Ryff, 1989b; Ryff & Keyes, 1995). Healthy levels of self-acceptance create a positive attitude and improved satisfaction with life (Ryff, 1989b).

This article is hinged on The Six-factor Model of Psychological Well-being developed by Carol Ryff. This is because the theory was able to develop six factors which contribute to an individual's psychological well-being, contentment, and happiness, these dimensions or factors are related to what prison inmates go through, and they provide the grounds to properly grasp and understand the mental, physical and emotional condition of these inmate, Additionally, the dimensions of the theory give proper explanations to the independent variables used in this work (Self-esteem, Stress and coping strategy).

The six dimensions, including Autonomy, positive relation with others, self-acceptance, Personal growth, Environmental mastery, etc, are all concerned with those mental, emotional, social and physical things retirees are required to do in order to live a happy and fulfilled life with a sense of purpose, even while they retire from service. Retirees who develop self-acceptance and positive relationships with others and decide to master the environment where he or she find him or herself will definitely overcome the issues of adjustment to retirement.

Theories Linking Preretirement Resources and Psychological Well-Being in Retirement

An important factor common in studies on postretirement well-being is an emphasis on resources in the retirement transition and adaptation process (e.g., van Solinge & Henkens, 2005; Wang, 2007). In fact, numerous studies refer to the importance of an increasingly diverse set of resources

for retirees' well-being. Integrating these different approaches, resources can be defined as material, social, or personal characteristics or conditions that are valued by the individual or that are used as a means to achieve personal goals (see Hobfoll, 1989, for this definition of resources). For example, in the retirement context, close relationships or social group involvement may be valued goals in their own right, whereas socioeconomic status or the degree of goal pursuit may be the means to obtain valued goals because they may help in maintaining previous lifestyles or in taking up new activities.

Given the significance ascribed to resources, it is, however, astonishing that resource theories only play a marginal role in theoretical considerations on post-retirement well-being. To reduce this discrepancy between, on the one hand, empirical findings pointing to the relevance of resources in the retirement process and on the other, the lack of theoretical foundations, a promising approach seems to be the combination of key resource theories (e.g., Carver & Scheier, 1999; Skinner, 1996) with conservation of resources theory (Hobfoll, 1989).

Resource theories often focus on one single resource for managing stressful situations and maintaining psychological well-being (see, e.g., Carver & Scheier, 1999; Skinner, 1996). These approaches can, according to Hobfoll (2002), be subsumed under the rubric "key resource theories" (p. 308), because they share the assumption that possessing one specific resource—be it social support, control, or optimism, to name but a few—enables people to immediately cope with a problem or grants access to what is needed in meeting situational requirements. Key resources might, therefore, be viewed as "management resources" (Thoits, 1994). Among the social and personal factors identified as key resources so far, social networks, material resources, and goal-directedness seem of primary importance in the retirement context.

The conservation of resources theory shares the assumption with key resource theories that resources are central to conditioning an individual's well-being. But instead of focusing on one specific resource, this theory looks at the processes in the general use of resources (Hobfoll, 2002). More precisely, the conservation of resources theory proposes that individuals seek to obtain and preserve resources and that well-being declines when resources are threatened or lost or when an expected gain in resources after a significant resource investment is missing (Hobfoll, 2002). We can, therefore, identify two mechanisms whereby resources influence postretirement well-being: resource loss and resource gain.

1. Resource Loss

On the basis of the conservation of resources theory (Hobfoll, 1989), one could argue that significant declines in resources are associated with lower levels of psychological well-being in retirement. Losing one's work role reflects such a loss because one forfeits an important source of developing and holding a positive self-identity (George, 1993). Thus, retirees who considered their jobs as important or satisfying life domains may experience retirement as a loss. In support of this assumption, greater intrinsic job values were found to result in lower retirement satisfaction (van Solinge & Henkens, 2008), and bridge employment, which helps retirees maintain their work role, was found to relate to better physical and mental health in comparison with full retirement (Zhan, Wang, Liu, & Shultz, 2009). Therefore, those female and male workers who perceived their pre-

retirement jobs as important or satisfying life domains are expected to report less psychological well-being in retirement.

Resource loss may be experienced not only if one abandons an important and satisfying job but also if physical resources are lacking. Poor health prior to retirement prevents retirees from successfully maintaining previous lifestyles and from establishing new activities in retirement, thus reducing their opportunities and well-being (e.g., Calasanti, 1996; Kim & Moen, 2002; Wong & Earl, 2009). This negative association between one's own preretirement health status and psychological well-being should hold for both male and female retirees.

Spousal health problems may also relate to lower levels of well-being, be it because the partner's impaired health restricts opportunities to take up new roles in retirement or because demanding caring responsibilities strain the relationship. One might even argue that because of persisting gendered expectations and the prevailing gendered division of labor among heterosexual couples (Gildemeister & Robert, 2008), men and women who retired within the past decade differ with regard to the effect of spousal health status on individual well-being (Allmendinger, 1990). Men of the pre-baby-boom cohort were expected to be breadwinners and leave most household and caring responsibilities to their spouses, while women were expected to exit the labor force whenever caring for children, relatives, or spouses was required (Bottero, 2000; Crompton, 2006). Reflecting this gendered ethic of caring, women are more inclined to view caregiving for spouses as an obligation and tend to spend more time with caregiving tasks than men (Spitze & Ward, 2000). Perceiving care as obligatory and investing longer care hours has, in turn, been linked to increased stress (Chappell & Reid, 2002). In line with this reasoning, the chronic condition of a spouse was shown to affect women's but not men's adaptation to retirement (Haug, Belgrave, & Jones, 1992). We, therefore, expect a spouse's preretirement health problems to be a more important source of reduced psychological well-being for women than for men.

2. Resource Gain

Aside from the negative effect of resource loss, the conservation of resources theory predicts that gaining resources in the transition to or during retirement will be positively associated with higher levels of psychological well-being. People who gain resources by leaving unpleasant jobs may experience retirement as a relief and may benefit from abandoning the worker role (Adams, Prescher, Beehr, & Lepisto, 2002).

Given the multifaceted nature of psychological well-being and the presumably divergent consequences of retirement on positive and negative psychological functioning, two distinct indicators to measure psychological well-being were identified. The first indicator is a short version of Ryff's (1989) psychological well-being scale, which comprises six subscales. Respondents indicated their level of positive psychological functioning by agreeing or disagreeing on a 6-point rating scale to questions pertaining to self-acceptance, personal growth, purpose in life, positive relations with others, environmental mastery, and autonomy. A sample item from the self-acceptance subscale reads as follows: "In general, I feel confident and positive about myself." After recoding the 20 items that were enclosed in both the 1993 and the 2004 mail questionnaires so that higher values indicate better psychological functioning, confirmatory factor analyses were

conducted. The results supported the assumption that each of the six subscales belongs to a second-order well-being factor (Ryff & Keyes, 1995).

The second indicator is the Center for Epidemio-logic Studies Depression Scale (CES–D; Radloff, 1977), which consists of 20 items to assess depressive symptoms. For each item, respondents indicated how many days in the past week (0–7) they had experienced the respective feelings. For example, respondents stated how many days they felt bothered by things that usually did not bother them. Because the 8-point rating response format used in the WLS deviates from the original 4-point format, the answers were recorded to assure concordance with the original scale. The recoding seems feasible because the original response scale not only contains frequency adverbs but also specifies the corresponding number of days (e.g., "Most or all of the time (5–7 days)"; Radloff, 1977, p. 387). Hence, the number of days was grouped into categories of "0 days less than 1 day," "1–2 days," "3–4 days," and "5–7 days." Responses were then summed into an overall depression score, with higher values indicating more frequent symptoms of depression.

3. Predictor variables.

Predictor variables were drawn from the 1993 Wisconsin Longitudinal Study telephone and questionnaire survey. At that time, respondents were 53 years of age, on average, and approaching retirement. The coding algorithms and wordings of the predictor variables were identified. It was observed that single items represented some variables. Although effort has been made to include multi-item measures, well-established measures of constructs were not always available, a limitation that has been described as a common disadvantage of using archival data (Kosloski, Ekerdt, & DeViney, 2001). Nonetheless, previous research points to the utility of the WLS for retirement research in particular (Coursolle et al., 2010) and for occupational health psychology in general (Warren, Hoonakker, Carayon, & Brand, 2004).

4. Control variables,

By 2004, respondents had spent divergent amounts of time in retirement; therefore, time elapsed since retirement was included as a control variable, in addition to well-being in 1993, and amazing discoveries were made, as presented below.

Preretirement Resources and Gender

If resources help people achieve their personal goals, the importance of resources is likely to vary across individuals, depending on their personal strivings (Diener & Fujita, 1995). For example, individuals who gain joy from social activities and from sharing their spare time with friends and family are likely to regard their social network prior to retirement as a highly valued resource. Such individuals may concurrently perceive material resources as a less important source of well-being than do individuals who value social status and thus desire status goods. Consequently, we may expect the influence that resources have on psychological well-being to be contingent on the person's own values and goals.

One important arena in which individuals' world views, values, and goals are formed is that of their work experiences (Calasanti, 1996; Kohn & Schooler, 1983). Given the gendered allocation of occupations and industries, the job conditions for and tasks engaged in by women and men differ greatly. Although men's jobs, in general, involve more supervisory behavior, greater autonomy, and more task variety, women's occupational mobility is often more restricted (Bottero, 2000), and they receive fewer intrinsic rewards from their work in terms of task diversity and challenge. Another important factor in shaping men's and women's worldviews and values is their divergent commitment to household and family tasks. In comparison with men, women experience the demands of caring for others, such as spouses, children, or elderly relatives, more frequently. The gendered division of labour both on and off the job leads to different experiences for men and women. These are presumed to influence their identification of personal goals and the resources valuable to obtaining them. Following this line of argument, we hypothesise that the relationship between preretirement resources and postretirement psychological well-being is partially conditioned by gender.

Key Preretirement Resources

Key resources are social networks, material resources, and goal-directed behaviour; these helps manage the requirements associated with the transition to retirement. Social networks can be viewed as interactions and ties among individuals that are based on different types of interdependencies, such as kinship, friendships, sexual relationships, or common interests. In addition to the number of people in a network, the quality of the relationships is also an important consideration. Granovetter (1973), for example, showed that the weak ties characterising acquaintances are even more important for receiving information, news, and other resources than are the strong ties of close friendships. In order to capture this spectrum of social relations, we consider closeness to one's spouse, social contact with friends and family, and wider social group involvement as constituting an individual's social network. We assume that social networks prior to retirement increase the likelihood of retirees receiving instrumental or emotional support during and subsequent to the transition process and that they facilitate the adoption of new roles and leisure activities. As a result, they enhance postretirement well-being (e.g., Szinovacz, 1992). Given that cultural and social constructions of gender associate femininity with relatedness, the importance of social networks should differ for men and women. In line with this reasoning, Barnes and Parry (2004) found, in their interviews with female and male retirees, that women's close relationships tend to be more intimate and supportive and that loneliness was particularly problematic for women in retirement. Similarly, marital status and marital quality were shown to contribute only to women's and not to men's retirement well-being (Kim & Moen, 2002; Reitzes & Mutran, 2006). We, therefore, expect pre-retirement social networks to be of greater importance for psychological well-being in retirement for women than for men.

In addition to social networks, preretirement finances can be seen as a key resource in the retirement context, for they aid in acquiring or gaining other kinds of resources. This substitutive function of money may account for the consistently positive effect of income and wealth on postretirement well-being (Shultz, Morton, & Weckerle, 1998; Taylor & Doverspike, 2003; Taylor & Shore, 1995). Men, in concordance with the societal expectations tied to their status as breadwinners, may attach greater importance to finance than do women. Preretirement financial

resources may, therefore, have a greater bearing on the psychological well-being of men than of women.

The proposition that key resources stimulate the development and use of other resources is not limited to financial or social factors but also holds for preretirement personal resources such as goal-directed behaviour. Strategies supporting goal achievement as well as the ability to cope with failure are crucial to maintaining psychological well-being in retirement, for this life stage is associated with inevitable gains (e.g., freedom and leisure time; Rosenmayr, 1983) and losses (e.g., loss of the worker role, declining health), which have to be balanced. Two strategies for keeping such a balance have been identified (Brandsta¨dter & Renner, 1990). One tackles problems or losses by actively altering life circumstances in order to achieve personal aims. People who habitually use this strategy are likely to pursue their goals tenaciously despite hindrances. The other seeks to maintain balance by adjusting personal preferences to the life circumstances at hand. This coping strategy is characterised by flexible goal adjustment. People using it are likely to dismiss unreachable goals and to adapt their personal strivings when confronted with insurmountable obstacles. Both strategies, though almost independent of each other, seem to be crucial personal resources in determining the responses of individuals to change. In line with this argument, tenacious goal pursuit and flexible goal adjustment were both found to relate positively to optimism in general (Brandsta¨dter & Renner, 1990) and to life satisfaction and self-esteem in retirement (Trépanier, Lapierre, & Baillargeon, 2001). As retirement requires adopting new roles and setting new goals, it has been assumed that flexibility in goal adjustment and persistence in goal pursuit are important resources for all retirees, regardless of gender.

Gender Differences in Psychological Well-Being

Looking first at psychological well-being in general, it was observed that on average, retirees report moderate to high levels of positive psychological functioning and low levels of depressive symptoms. Sample averages for 1993 and 2004 indicate a decline in psychological functioning, $t(1727) = -5.19$, $p < .01$, $d = 0.10$, and in depressive symptoms from working life to retirement, $t(1608) = -11.46$, $p < .01$, $d = 0.26$. Mean-level analysis revealed significant, but small, gender differences, with women scoring slightly higher on psychological functioning, $t(1726) = 3.54$, $p < .01$, $d = 0.17$, Ms = 4.91, and4.81, respectively, and reporting more frequent symptoms of depression than did men, $t(1607) = 4.68$, $p < .01$, $d = 0.23$, Ms = 8.57 and 6.92, respectively. With regard to psychological functioning, gender differences are attributable to differences in five of the six subscales, namely, environmental mastery, personal growth, positive relations with others, purpose in life, and autonomy. Whereas women score slightly higher on the first four scales, autonomy scores are higher among men.

General and Gendered Resources of Retirees' Psychological Well-Being

The adequacy of the aforementioned research questions was ascertained by estimating a set of hierarchical ordinary least squares (OLS) regressions. In a first step, well-being in 1993 was entered in the regression equation as a control variable. In a second step, time elapsed since retirement, gender and all predictor variables were included simultaneously in the regression model. We chose this procedure to evaluate whether preretirement resources contribute to

psychological well-being in 2004 above and beyond the effect of psychological well-being in 1993. Indeed, the inclusion of preretirement resources yields significant improvements in model fit. As a set of predictors, preretirement resources explain an additional 3% of the variance in positive psychological functioning and in depressive symptoms, respectively.

In order to obtain evidence as to whether gender affects the context in which preretirement resources influence retirees' psychological well-being, aggregated (gender invariant) regression models were estimated first. Then, gender-specific models were conducted. Comparisons in model fit between the general models and the gender-specific models were obtained using a Chow test (Chow, 1960). The significant Chow statistics—$F(14, 1700) = 2.56$; $p < .05$ for psychological functioning; $F(14, 1581) = 3.17$; $p < .01$, for depressive symptoms—suggest that the gender-specific models do indeed differ from the respective general models. These results lend initial support to the assumption that the influence of preretirement resources is contingent on gender. To assess whether specific regression coefficients differ among men and women, we calculated difference scores between the respective t values (von Eye & Schuster, 1998). Significant t value differences indicate that the respective resource is qualified by gender.

Key preretirement resources

Key resources, which are assumed to stimulate the availability and use of other resources, foster psychological well-being in retirement, as is indicated by high levels of positive psychological functioning and low levels of depressive symptoms were examined. Three such key resources were considered: social networks, finances, and goal-directed behaviour. In contrast to general expectations, social networks predict psychological well-being in retirement only in part. Although social contacts and social group involvement are not related to psychological functioning, they do play a significant role in determining depressive symptoms in retirement. As is suggested by the significant difference terms, these associations are clearly qualified by gender, in that the effect of preretirement social contacts holds only for female retirees ($\eta^2 = .01$), whereas the effect of preretirement social group involvement holds only for male retirees ($\eta^2 = .01$). In congruence with research question raised, social contacts seem to be more important a resource for women than for men. However, contradicting the hypothesis, men who were more frequently engaged in organizational activities prior to retirement report higher levels of depressive symptoms in retirement. Being close to one's spouse, the third social networks indicator, proves to be an important preretirement resource for women's psychological functioning ($\eta^2 = .01$), but is not associated with CES–D scores in 2004. Thus, research question 1 is only partially supported.

In conformity with general expectations, financial resources are more strongly related to men than to women psychological well-being in retirement. Although hourly wage is only positively associated with women's psychological functioning in retirement, no significant gender difference was found. The effect of net assets on psychological functioning is, however, clearly qualified by gender, as is indicated by the significant t value difference. Thus, having higher assets at one's disposal is conducive only to men's psychological functioning ($\eta^2 = .01$) but not to women's. We were able to replicate this finding for depressive symptoms. Again, only for male retirees, having higher preretirement assets is associated with higher levels of well-being, that is, with lower levels of depressive symptoms ($\eta^2 = .01$). These results lend support to research question 3.

Flexibility in goal adjustment and tenacity in goal pursuit prior to retirement contribute, as was hypothesized, to women's and men's psychological functioning in retirement (η^2 = .01 and .03 for women, and .01 for men). With regard to depressive symptoms, the beneficial effect of goal-directed behaviour could only be replicated for male retirees (η^2 = .02 for flexibility and η^2 = .01 for tenacity). Thus, research question 3 is fully supported for positive psychological functioning, but only in part for depression.

Resource loss

With regard to our second hypothesis, stating that resource loss over the course of retirement reduces psychological well-being, we found that leaving an important job is not related to psychological functioning but to depressive symptoms among female retirees (η^2 = .01). The more importance women attached to their preretirement job, the more frequently they reported depressive symptoms in retirement. Although the regression coefficients for male retirees point in the same direction, they are not significantly different from zero. Thus, research question 5 is only partially supported.

The relationship between job satisfaction and psychological well-being in retirement is contingent on gender, as is indicated by the significant difference scores. Only for men, but not for women, leaving a satisfying job is detrimental to their psychological functioning (η^2.01). This gender effect could also be replicated with regard to depression in retirement. Although the main effects are not statistically significant, the t value difference points to the gendered nature of leaving a satisfying job, with men showing a positive association, and women a negative association, between job satisfaction and depressive symptoms. Thus, research question 6 on the gender-invariant effect of leaving a satisfying job on psychological well-being in retirement is not supported.

Being worried by health problems does also predict psychological well-being in retirement. As we hypothesized, men and women with impaired health prior to retirement report lower levels of psychological functioning (η^2 = .02 for women and .01 for men). In addition, the poorer women's health was prior to retirement, the more frequently they reported depressive symptoms in retirement (η^2 = .01). Thus, our hypothesis on the detrimental effect of resource loss over the course of retirement in terms of poor health is fully supported in the case of positive psychological functioning and partly supported in the case of depression.

By contrast, spouse's preretirement health status is not related to psychological well-being in retirement, neither to positive psychological functioning nor to depressive symptoms. And the assumed gender-differentiated effect is not supported by the data.

Resource gain

Turning to our third hypothesis, stating that resource gain over the course of retirement, as manifested in abandoning an unpleasant job, shows a positive relationship with psychological well-being in retirement, we found no empirical evidence. Contrary to our expectations, leaving a

monotonous job does not relate to higher but to lower levels of psychological functioning among retired men ($\eta^2 = .01$). In addition, leaving a monotonous job is not associated with depression in retirement. Thus, our hypothesis on the beneficial effect of gaining resources in the course of retirement because of abandoning an unpleasant job is not supported by the data.

On the basis of resource theories and theories on the gendered division of domestic and paid labour, we derived hypotheses to assess general and gendered preretirement resources of psychological well-being in retirement. Resource theories propose that possessing key resources is crucial for retirees' well-being and that changes in psychological well-being will occur if resources are lost or gained in the transition to retirement. Gendered experiences in the work and the family domains, on the other hand, suggest that the spouse's health status and social networks are more important as sources of women's psychological well-being, and financial resources are more important as a source of men's psychological well-being in retirement. In summary, the research results provided partial support for these research questions. It was shown that personal resources -namely, goal-directed behaviour and resource loss, in terms of health problems- are related to positive psychological functioning, regardless of retirees' gender. Furthermore, it has been found that some resources are contingent on gender. First, fewer pre-retirement social contacts increased depressive symptoms among female retirees but not among male retirees. Second, greater social group involvement prior to retirement showed a detrimental effect on men's depressive symptoms in retirement but not on women's. Third, pre-retirement job satisfaction had opposing effects on men's and women's depressive symptoms and psychological functioning; men's psychological well-being was negatively affected, and women's was positively affected. Finally, men's, but not women's, psychological well-being in retirement was associated with higher net assets prior to retirement.

Predicting Psychological Well-Being in Retirement

Our findings indicate that key resources, resource loss, and resource gain in the course of retirement contribute to the understanding of psychological well-being in retirement above and beyond the effect of preretirement well-being. Although most of the variance in the outcome variables was explained by the corresponding baseline well-being scores, the amount of variance explained by the resource variables is comparable to that in previous research findings (e.g., Coursolle et al., 2010; Zhan et al., 2009). It should further be noted that controlling for individual baseline well-being (i.e., psychological well-being prior to retirement) represents a rigorous test of the influence of preretirement resources on psychological well-being in retirement.

Looking at the effects of preretirement resources more thoroughly, we found that possessing key resources prior to retirement plays an important role in fostering well-being in retirement. Having personal, social, and to a lesser extent, financial resources prior to retirement contributed to retirees' well-being. In contrast to earlier findings, showing financial considerations to be of particular importance in the retirement context, our study points to the dwindling influence of finances in the retirement process—as did a study by Gall and Evans (2000). Goal-directed behaviour turned out to be a more important determinant of retirees' positive psychological functioning and depressive symptoms than did net assets or hourly wage prior to retirement. Actually, flexibility in goal adjustment and tenacity in goal pursuit proved to be the most consistent

predictors of well-being. These findings support prior evidence that retirees' well-being is influenced by personal resources (e.g., Kim & Moen, 2002; Taylor-Carter & Cook, 1995; Trépanier et al., 2001; van Solinge & Henkens, 2005, 2008).

Contrary to our expectations, losing and gaining resources in the context of abandoning the worker role did not yield consistent results. On the one hand, job satisfaction prior to retirement showed opposing effects for male and female retirees. Whereas men's psychological well-being in retirement was, as hypothesized, negatively associated with job satisfaction, women's psychological well-being in retirement was positively associated with job satisfaction prior to retirement. This finding questions our assumption that abandoning a satisfying job in the transition to retirement always creates feelings of loss. Rather, female workers seem to appreciate the experiences made in working life and benefit from the esteem and approval associated with their former work roles. Therefore, in order to assess the influence of resource loss or gain, more information about the meaning people ascribe to these experiences is needed. Instead of placing emphasis solely on objective loss or gain, people's appraisal and perception of resource changes are important aspects to be considered in future research (see, e.g., Lazarus & Folkman, 1984).

On the other hand, leaving a monotonous job was negatively (instead of positively) related to psychological functioning among male retirees. One viable explanation for the unexpected detrimental effect of preretirement job monotony on men's well-being is that work experiences spill over to retirement. As was indicated primarily by research on the work– home interface, moods, skills, and behaviours associated with one domain can spill over to another (Grzywacz & Marks, 2000). Thus, experiences made in the work context, such as restricted task variety, can carry over to leisure activities and overshadow employees' lives outside the workplace. Our results suggest that experiences during working life can even foster or impinge on well-being after leaving one's job because of retirement. This is in concordance with Reitzes and Mutran's (2006) finding that previous work roles continue to shape retirees' identities. A second explanation for the unexpected finding is that positive or negative changes in well-being after retirement are only short-lived, as is suggested by Atchley's (1976) phases of retirement adjustment. In that sense, the effects of resource gains or losses in the transition to retirement—in terms of job characteristics or attitudes toward one's job—are only transient in nature. After phases of heightened or reduced well-being immediately after the transition, retirees' adjustment to life in retirement may help them return to initial levels of well-being. By studying the effect of temporally somewhat distal experiences on well-being over the course of retirement, we were, however, not able to assess such short-term effects of job characteristics.

Psychological Well-Being in Retirement and Gender

An unexpected finding of our study is the contradictory gender difference in psychological well-being, with women, on average, reporting higher levels of positive psychological functioning and more depressive symptoms than men. According to a recent cross-national comparison of the prevalence of depression in 25 European countries, based on the CES–D scale, women's tendency to report more complaints of depression are not attributable to measurement bias; rather, the authors discuss psychobiological and social conditions, ranging from role expectations and gender beliefs to gendered welfare state regimes, as causes of gender differences in depressive symptoms

(Van de Velde, Bracke, Levecque, & Meuleman, 2010). One might expect that these results would also hold for the United States. Unfortunately, studies on the measurement invariance among subgroups do, to our knowledge, not exist for Ryff's (1989) psychological well-being scale. Yet, prior research supports the gender differences in psychological functioning found in this study (Lindfors, Berntsson, & Lundberg, 2006; Ryff, 1989; Ryff & Keyes, 1995). Now, how can the inconsistent gender differences in psychological well-being be explained other than by referring to measurement errors? The overall pattern of gender differences (women scoring higher on depressive symptoms, positive relations with others, purpose in life, environmental mastery, and personal growth; men scoring higher on autonomy) seems consistent with gendered expectations and may reflect unequal social and economic roles and opportunities. Relatedness and caring for others has been culturally constructed and coded as female throughout Western tradition, whereas carrying a sense of autonomy and agency "is decisively coded as male" (Bordo, 2003, p. 205).

In addition, the gender differences found suggest that positive psychological functioning and depressive symptoms are independent, though negatively related, indicators of psychological well-being, rather than the ends of a continuum. This reasoning is in line with evidence showing that positive and negative affect are not opposite poles but independent unipolar dimensions (see, e.g., Watson & Clark, 1997). It highlights the importance of considering and comparing positive as well as negative outcome variables.

Another important issue raised in this study is the gendered pattern of resources. Divergences among men and women revealed in this study concerned financial, social, and job resources. Congruent with our expectations, men's psychological well-being in retirement was more strongly related to financial resources than was women's well-being (see Kim & Moen, 2002, for a similar pattern of findings), and depressive symptoms were more strongly associated with social contacts among women than those among men. Women's stronger reliance on other people, together with men's reliance on financial resources, reflect general patterns of gendered expectations among the pre-baby-boom generation. Women and men of this cohort show different patterns of lifetime employment and caring roles in the family, with men predominantly being breadwinners and women predominantly being responsible for most caring and household responsibilities. Moreover, men and women differ in their employment experiences (Calasanti, 1996) as well as in their friendships and social contacts (Barnes & Parry, 2004). These gendered experiences throughout the life course seem to translate into the found pattern of resources for men's and women's psychological well-being.

One finding that deviates from this general pattern is the positive association between men's social group involvement prior to retirement and their levels of depressive symptoms in retirement. To understand this unexpected and, at first sight, counterintuitive result, we took a closer look at men's and women's social group involvement. What we found was that the level of involvement decreased more strongly among men than among women. Whereas both male and female retirees reported less involvement in professional or business groups, women were able to substitute these losses by increasing their engagement in community centres or charity groups. Men, by contrast, were not able to compensate for their losses. It may be that the men who reported high levels of involvement in 1993 experienced a particular decline in their social networks and were therefore more susceptible to depressive symptoms. This could have been due to decreased involvement in

professional groups or sports teams, the former because of retirement; the latter because of impaired health.

Practical Implications

From a practical perspective, the current findings have implications for retirement preparation programs. As it is suggested that psychological functioning and depressive symptoms are independent dimensions of psychological well-being, they should be addressed separately. The fact that they have partially different predictors means retirement preparation programs need to consider divergent sources of psychological well-being. In other words, reducing depressive symptoms and fostering positive psychological functioning may not be achievable by improving the same resources. In addition, retirement preparation programs should address potential predictors of psychological well-being beyond financial planning. Increasing prospective retirees' knowledge of the beneficial effects of personal and situational resources, such as goal-directed behaviour, and training them to use goal setting and goal pursuit in everyday life should contribute to workers' adjustment to retirement.

Finally, gender differences in the predictors of psychological well-being in retirement should be taken into account when developing retirement preparation programs. For example, it should be considered that male retirees are less likely than are their female counterparts to compensate for losses in social networks and that those with high levels of social group involvement are particularly inclined to face depressive symptoms in retirement. Therefore, apart from general information on finances and general support in preparing future retirees for potential changes in daily routines and activities, gender-related issues could be addressed in homogeneous groups.

In summary, supporting people in the transition to retirement may help to reduce health costs in the long run—an important issue given the increasing prevalence of mental health problems such as depression in the Western world.

In evaluating the findings of the present study, there are some limitations to be considered. Because the initial purpose of the WLS was not to assess the association between preretirement resources and retirees' psychological well-being, the measures available from the dataset were limited. Future studies could include more sophisticated measures of the former work role and of resource gain in the transition to retirement. For example, we expect other stressful working conditions besides limited task variety to have potential implications for psychological well-being in retirement. Working long hours and experiencing time pressure during work may contribute to workers' view of retirement as a relief. This assumption concurs with recent findings by Coursolle et al. (2010), showing that workers who previously experienced a spillover from stressful work experiences to family life do benefit from retirement and report higher levels of emotional well-being in retirement. Future research could be expected to elaborate further on the relationship between preretirement working conditions, resource gain in the course of retirement, and psychological well-being in retirement. In addition, although one important personality variable, namely, the degree of goal-oriented behaviour, was included in the current study, future work could assess other personal resources of relevance to the retirement context, such as openness to change.

With regard to the generalizability of our results, one has to keep in mind that, on average, the respondents were better educated, and probably also better off in terms of their socioeconomic status, than was the general population. This fact may partly account for the marginal role financial resources played within our sample of pre–baby boomers.

These limitations to generalizability notwithstanding, our study suggests that well-being in retirement is embedded in prior personal as well as gendered contextual resources. In our view, therefore, resource theories, in combination with theories on the gendered division of domestic and paid labour, herald the advent of promising theoretical approaches to the future study of retirees' psychological well-being. In fact, looking more closely at gendered experiences in midlife seems warranted in order to better understand the gendered effects of preretirement resources on psychological well-being in retirement. However, whether the gendered patterning of resources found in this study of pre–baby boomers holds for future cohorts remains an open question. As the traditional gendered division of labour and the gender-specific expectations of femininity and masculinity lose importance, so too should gendered resources in this sphere.

REFERENCES

Adams, G. A., Prescher, J., Beehr, T. A., & Lepisto, L. (2002). Applying work-role attachment theory to retirement decision-making. *International Journal of Aging and Human Development, 54*, 125–137. https://doi.org/10.2190/NV7T-6B69-LWEG-6C41

Allmendinger, J. (1990). Der Übergang in den Ruhestand von Ehepaaren: Auswirkungen individueller und familiärer Lebensläufe. *Kölner Zeitschrift für Soziologie und Sozialpsychologie, Sonderheft, 31*, 272–303.

Atchley, R. C. (1976). *The sociology of retirement.* Cambridge, MA: Schenkman.

Barnes, H., & Parry, J. (2004). Renegotiating identity and relationships: Men and women's adjustments to retirement. *Ageing & Society, 24*, 213–233. https://doi.org/10.1017/S0144686X03001505

Bordo, S. (2003). *Unbearable weight: Feminism, western culture, and the body.* Berkeley, CA: University of California Press.

Bottero, W. (2000). Gender and the labour market at the turn of the century: Complexity, ambiguity and change. *Work, Employment and Society, 14*, 781–791. https://doi.org/10.1177/09500170022118823

Brandstädter, J., & Renner, G. (1990). Tenacious goal pursuit and flexible goal adjustment: Explication and age-related analysis of assimilative and accommodative strategies of coping. *Psychology and Aging, 5*, 58–67. https://doi.org/10.1037/0882-7974.5.1.58

Calasanti, T. M. (1996). Gender and life satisfaction in retirement: An assessment of the male model. *Journal of Gerontology: Social Sciences, 51B*, S18–S29. https://doi.org/10.1093/geronb/51B.1.S18

Carver, C. S., & Scheier, M. F. (1999). Optimism. In C. R. Snyder (Ed.), *Coping. The psychology of what works* (pp. 182–204). New York, NY: Oxford University Press.

Chappell, N. L., & Reid, C. R. (2002). Burden and well-being among caregivers: Examining the distinction. *Gerontologist, 42,* 772–780. https://doi.org/10.1093/geront/42.6.772

Chow, G. C. (1960). Tests of equality between sets of coefficients in two linear regressions. *Econometrica, 28*, 591–605. https://doi.org/10.2307/1910133

Clogg, C. C., Petkova, E., & Haritou, A. (1995). Statistical methods for comparing regression coefficients between models. *American Journal of Sociology, 100*, 1261–1293. https://doi.org/10.1086/230638

Cortina, J. M. (1993). Interaction, nonlinearity, and multi-collinearity: Implications for multiple regression. *Journal of Management, 19*, 915–922. https://doi.org/10.1016/0149-2063(93)90035-L

Coursolle, K. M., Sweeney, M. M., Raymo, J. M., & Ho, J.-H. (2010). The association between retirement and emotional well-being: Does prior work–family conflict matter? *Journal of Gerontology: Social Sciences.* https://doi.org/10.1093/geronb/gbp116

Crompton, R. (2006). *Employment and the family: The reconfiguration of work and family life in contemporary societies.* New York, NY: Cambridge University Press.

Diener, E., & Fujita, F. (1995). Resources, personal strivings, and subjective well-being: A nomothetic and idiographic approach. *Journal of Personality and Social Psychology, 68*, 926–935. https://doi.org/10.1037/0022-3514.68.5.926

Diener, E., Suh, E. M., Lucas, R. E., & Smith, H. L. (1999). Subjective well-being: Three decades of progress. *Psychological Bulletin, 125*, 276–302. https://doi.org/10.1037/0033-2909.125.2.276

Elder, G. H., Jr. (1995). The life course paradigm: Social change and individual development. In P. Moen, G. H. Elder, Jr., & K. Lüscher (Eds.), *Examining lives in context: Perspectives on the ecology of human development* (pp. 101–139). Washington, DC: APA Press.

Esteban, C., Haverstick, K., & Sass, S. A. (2009). Gradual retirement, sense of control, and retirees' happiness. *Research on Aging, 31,* 112–135. https://doi.org/10.1177/0164027508324642

Gall, T. L., & Evans, D. R. (2000). Preretirement expectations and the quality of life of male retirees in later retirement. *Canadian Journal of Behavioural Sciences, 32*, 187–197. https://doi.org/10.1037/h0087111

George, L. K. (1993). Sociological perspectives on life transitions. *Annual Review of Sociology, 19*, 353–373. https://doi.org/10.1146/annurev.so.19.080193.002033

Gildemeister, R., & Robert, G. (2008). *Geschlechterdifferenzierungen in lebenszeitlicher Perspektive: Interaktion - Institution - Biographie.* Wiesbaden, Germany: Verlag für Sozialwissenschaften.

Granovetter, M. S. (1973). The strength of weak ties. *American Journal of Sociology, 78*, 1360–1380. https://doi.org/10.1086/225469

Grzywacz, J. G., & Marks, N. F. (2000). Reconceptualizing the work–family interface: An ecological perspective on the correlates of positive and negative spillover between work and family. *Journal of Occupational Health Psychology, 5*, 111–126. https://doi.org/10.1037/1076-8998.5.1.111

Haug, M. R., Belgrave, L. L., & Jones, S. (1992). Partners' health and retirement adaptation of women and their husbands. *Journal of Women and Aging, 4*, 5–29. https://doi.org/10.1300/J074v04n04_02

Hobfoll, S. E. (1989). Conservation of resources: A new attempt at conceptualizing stress. *American Psychologist, 44*, 513–524. https://doi.org/10.1037/0003-066X.44.3.513

Hobfoll, S. E. (2002). Social and psychological resources and adaptation. *Review of General Psychology, 6*, 307–324. https://doi.org/10.1037/1089-2680.6.4.307

Kim, J. E., & Moen, P. (2002). Retirement transitions, gender, and psychological well-being: A life-course, ecological model. *Journal of Gerontology: Psychological Sciences, 57B*, P212–P222. https://doi.org/10.1093/geronb/57.3.P212

Kohn, M. L., & Schooler, C. (1983). Stratification, occupation, and orientation. In M. L. Kohn & C. Schooler (Eds.), *Work and personality* (pp. 5–33). Norwood, NJ: Ablex.

Kosloski, K., Ekerdt, D. J., & DeViney, S. (2001). The role of job-related rewards in retirement planning. *Journal of Gerontology: Psychological and Social Sciences, 56B*, P160–P169. https://doi.org/10.1093/geronb/56.3.P160

Lazarus, R. S., & Folkman, S. (1984). *Stress, appraisal and coping.* New York, NY: Springer.

Lindfors, P., Berntsson, L., & Lundberg, U. (2006). Factor structure of Ryff's psychological well-being scales in Swedish female and male white-collar workers. *Personality and Individual Differences, 40*, 1213–1222. https://doi.org/10.1016/j.paid.2005.10.016

Moen, P. (1996). A life course perspective on retirement, gender, and well-being. *Journal of Occupational Health Psychology, 1*, 131–144. https://doi.org/10.1037/1076-8998.1.2.131

Nunnally, J. C. (1978). *Psychometric theory.* New York, NY: McGraw-Hill.

Pinquart, M., & Sörensen, S. (2001). Gender differences in self-concept and psychological well-being in old age: A meta-analysis. *Journal of Gerontology: Psychological Sciences, 56B*, P195–P213. https://doi.org/10.1093/geronb/56.4.P195

Podsakoff, P. M., MacKenzie, S. B., Lee, J.-Y., & Podsakoff, N. P. (2003). Common method biases in behavioral research: A critical review of the literature and recommended remedies. *Journal of Applied Psychology, 88*, 879–903. https://doi.org/10.1037/0021-9010.88.5.879

Price, C. A., & Joo, E. (2005). Exploring the relationship between marital status and women's retirement satisfaction. *International Journal of Aging and Human Development, 61*, 37–55. https://doi.org/10.2190/MKHA-PMJG-T3BK-UQXQ

Quick, H. E., & Moen, P. (1998). Gender, employment, and retirement quality: A life course approach to the differential experiences of men and women. *Journal of Occupational Health Psychology, 3*, 44–64. https://doi.org/10.1037/1076-8998.3.1.44

Radloff, L. S. (1977). The CES–D scale: A self-report depression scale for research in the general population. *Applied Psychological Measurement, 1*, 385–401. https://doi.org/10.1177/014662167700100306

Raymo, J. M., & Sweeney, M. M. (2006). Work–family conflict and retirement preferences. *Journal of Gerontology: Social Sciences, 61B*, S161–S169. https://doi.org/10.1093/geronb/61.3.S161

Reitzes, D. C., & Mutran, E. J. (2004). The transition to retirement: Stages and factors that influence retirement adjustment. *International Journal of Aging and Human Development, 59*, 63–84. https://doi.org/10.2190/NYPP-8QHE-7U1L-5JCF

Reitzes, D. C., & Mutran, E. J. (2006). Lingering identities in retirement. *Sociological Quarterly, 47*, 333–359. https://doi.org/10.1111/j.1533-8525.2006.00049.x

Richardson, V., & Kilty, K. M. (1991). Adjustment to retirement: Continuity vs. discontinuity. *International Journal of Aging and Human Development, 33*, 151–169. https://doi.org/10.2190/19A1-2M9V-R53N-TB6H

Rosenmayr, L. (1983). *Die späte Freiheit: Das Alter—Ein Stück bewußt gelebten Lebens.* Berlin, Germany: Siedler.

Ryff, C. D. (1989). Happiness is everything, or is it? Explanations on the meaning of psychological well-being. *Journal of Personality and Social Psychology, 57*, 1069–1081. https://doi.org/10.1037/0022-3514.57.6.1069

Ryff, C. D., & Keyes, C. L. M. (1995). The structure of psychological well-being revisited. *Journal of Personality and Social Psychology, 69*, 719–727. https://doi.org/10.1037/0022-3514.69.4.719

Shultz, K. S., Morton, K. R., & Weckerle, J. R. (1998). The influence of push and pull factors on voluntary early retirees' retirement decision and adjustment. *Journal of Vocational Behavior, 53*, 45–57. https://doi.org/10.1006/jvbe.1997.1610

Skinner, E. A. (1996). A guide to the constructs of control. *Journal of Personality and Social Psychology, 71*, 549–570. https://doi.org/10.1037/0022-3514.71.3.549

Slevin, K. F., & Wingrove, C. R. (1995). Women in retirement: A review and critique of empirical research since 1976. *Social Inquiry, 65*, 1–21. https://doi.org/10.1111/j.1475-682X.1995.tb00411.x

Spitze, G., & Ward, R. (2000). Gender, marriage, and expectations for personal care. *Research on Aging, 22*, 451–469. https://doi.org/10.1177/0164027500225001

Springer, K. W., Hauser, R. M., & Freese, J. (2006). Bad news indeed for Ryff's six-factor model of well-being. *Social Science Research, 35*, 1120–1131. https://doi.org/10.1016/j.ssresearch.2006.01.003

Szinovacz, M. E. (1992). Social activities and retirement adaptation: Variations by gender, marital status, and household composition. In M. E. Szinovacz, D. J. Ekerdt, & B. H. Vinick (Eds.), *Families and retirement* (pp. 236–253). Newbury Park, CA: Sage.

Szinovacz, M. E. (2003). Contexts and pathways: Retirement as institution, process, and experience. In G. A. Adams & T. A. Beehr (Eds.), *Retirement: Reasons, processes, and results* (pp. 6–52). New York, NY: Springer.

Taylor, M. A., & Doverspike, D. (2003). Retirement planning and preparation. In G. A. Adams & T. A. Beehr (Eds.), *Retirement: Reasons, processes, and results* (pp. 53–82). New York, NY: Springer.

Taylor, M. A., & Shore, L. M. (1995). Predictors of planned retirement age: An application of Beehr's model. *Psychology and Aging, 10*, 76–83. https://doi.org/10.1037/0882-7974.10.1.76

Taylor-Carter, M. A., & Cook, K. (1995). Adaptation to retirement: Role changes and psychological resources. *Career Development Quarterly, 44*, 67–83. https://doi.org/10.1002/j.2161-0045.1995.tb00685.x

Thoits, P. A. (1994). Stressors and problem-solving: The individual as psychological activist. *Journal of Health and Social Behavior, 35*, 143–160. https://doi.org/10.2307/2137362

Trépanier, L., Lapierre, S., & Baillargeon, J. (2001). Ténacité et flexibilité dans la poursuite de projets personnels: Impact sur le bien-être à la retraite. *Canadian Journal of Aging, 20*, 557–576. https://doi.org/10.1017/S0714980800011981

Van de Velde, S., Bracke, P., Levecque, K., & Meuleman, B. (2010). Gender differences in depression in 25 European countries after eliminating measurement bias in the CES–D8. *Social Science Research, 39*, 396–404. https://doi.org/10.1016/j.ssresearch.2010.01.002

van Solinge, H., & Henkens, K. (2005). Couples' adjustment to retirement: A multi-actor panel study. *Journal of Gerontology: Social Sciences, 60B*, S11–S20. https://doi.org/10.1093/geronb/60.1.S11

van Solinge, H., & Henkens, K. (2008). Adjustment to and satisfaction with retirement: Two of a kind? *Psychology and Aging, 23*, 422–434. https://doi.org/10.1037/0882-7974.23.2.422

von Eye, A., & Schuster, C. (1998). *Regression analysis for social sciences.* San Diego, CA: Academic Press.

Wang, M. (2007). Profiling retirees in the retirement transition and adjustment process: Examining the longitudinal change patterns of retirees' psychological well-being. *Journal of Applied Psychology, 92*, 455–474. https://doi.org/10.1037/0021-9010.92.2.455

Warren, J. R., Hoonakker, P., Carayon, P., & Brand, J. (2004). Job characteristics as mediators in SES–health relationships. *Social Science & Medicine, 59*, 1367–1378. https://doi.org/10.1016/j.socscimed.2004.01.004

Watson, D., & Clark, L. A. (1997). Measurement and mismeasurement of mood: Recurrent and emergent issues. *Journal of Personality Assessment, 68*, 267–296. https://doi.org/10.1207/s15327752jpa6802_4

Wong, J. Y., & Earl, J. K. (2009). Towards an integrated model of individual, psychosocial, and organizational predictors of retirement adjustment. *Journal of Vocational Behavior, 75*, 1–13. https://doi.org/10.1016/j.jvb.2008.12.010

Zhan, Y., Wang, M., Liu, S., & Shultz, K. (2009). Bridge employment and retirees' health: A longitudinal investigation. *Journal of Occupational Health Psychology, 14*, 374–389. https://doi.org/10.1037/a0015285