

**THE TRANSITION TO RETIREMENT:
STAGES AND FACTORS THAT INFLUENCE
RETIREMENT ADJUSTMENT***

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ABSTRACT

A set of older workers from the Raleigh-Durham-Chapel Hill, North Carolina metropolitan area were followed from pre-retirement to 24 months post-retirement in order to explore stages in retirement and the impact of social psychological, social background, and gender factors on the retirement adjustment. First, we found general support for Atchley's model of retirement adjustment (1976). Second, the factors that influence retirement adjustment in the data analysis revealed that: 1) pre-retirement self-esteem and friend identity meanings, as well as pension eligibility, increased positive attitudes toward retirement at six months, 12 months, and 24 months post-retirement; 2) retirement planning and voluntary retirement increased positive attitudes toward retirement earlier, but not later, in the first two years of retirement; 3) poor health decreased positive attitudes toward retirement later rather than earlier in the first two years of retirement; and 4) there were only limited gender effects.

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INTRODUCTION

By the beginning of the twenty-first century, three demographic changes had significantly altered the character and experience of retirement. First, throughout the twentieth century in the United States, there was an increase in life expectancy, which resulted in an increase in the amount of time that workers spend in retirement (U.S. Bureau of the Census, 1992). Second, since the end of World War II, there has also been increased labor force participation for women that has both increased the workforce and expanded the number of men and women experiencing retirement (Richardson, 1999). Finally, since the 1950s, there also has been a trend toward early retirement, increasingly making retirement a midlife experience and not a marker of old age (Kim & Moen, 2001). Therefore, it is not surprising that retirement has become institutionally recognized as a normal stage in the life cycle with its own organizations, legal infrastructure, and planned communities (Savishinsky, 1995). Further, retirement is now more widely recognized as a process that is influenced by pre-retirement opportunities and constraints (Mutran, Reitzes, & Fernandez, 1997).

In this research, we used positive retirement attitudes (Atchley & Robinson, 1982) as an indicator of retirement adjustment and followed middle-aged, working men and women from pre-retirement through 24 months post-retirement. We focused on two sets of issues that are central to improving our understanding of the transition to retirement. First, we were interested in retirement adjustment as a dynamic, temporal process (Gall, Evans, & Howard, 1997; Richardson & Kilty, 1991). In particular, we explored whether retirement is a linear process, or one that is characterized by increases and decreases in positive attitudes toward retirement as individuals actively adjust to being retired (Atchley, 1982). Second, we were interested in identifying factors that increase retirement adjustment through the first two years of post-retirement. We proposed three social psychological processes that may contribute to positive changes in retirement attitudes: 1) self concepts, such as self-esteem, create stable and ongoing expectations that past positive assessments of self will continue in retirement; 2) continuity of roles, such as the roles of parent and spouse, provide social support through the transition to retirement; and 3) "bridge identities," such as the friend identity, that continue from pre-retirement to post-retirement and can make retirement a more satisfying and fulfilling experience. We investigated how these pre-retirement social psychological factors, together with social background and situational factors, contribute to changes in retirement attitudes as individuals move from pre-retirement through two years post-retirement. Further, since differences in work histories and occupational experiences of women and men might lead to different opportunities and challenges in retirement (Perkins, 1992; Richardson, 1999), we also examined whether there were gender differences in the influence of pre-retirement factors on retirement attitudes during the first two years of retirement.

RESEARCH EXPECTATIONS

Retirement Stages

What happens as men and women engage in the transition to retirement? One of the earliest attempts at an answer was offered by Robert Atchley (1976), who argued that the typical progression of retirement adjustment contains five stages: 1) *honeymoon* is characterized as a euphoric period where retirees relish their new freedom of time and space; 2) *disenchantment* reflects the emotional let-down as people face the reality of the everyday life in retirement; 3) *reorientation* refers to the development of a realistic view of the social and economic opportunities and constraints of retirement; 4) *stability* occurs when people have achieved a certain accommodation and adjustment to retirement; and 5) *termination* denotes the eventual loss of independence due to illness and disability. A problem with any stage model, including Atchley's, is that it identifies a single, "typical" pattern that is expected to fit the experiences and responses of most people. However, Atchley (1982) himself noted that in the United States there is not one retirement system but many programs, and that retirement adjustment need not necessarily be reduced to a single type of transition. Indeed, recent research does not find a consistent pattern. Ekerdt, Bosse, and Levkoff (1985) presented one of the first empirical tests of the phases of retirement adaptation. Using a cross-sectional data set of men, they found that only at the 13-18 month stage did life satisfaction and physical activities decline from their level at the initial stage of retirement. Richardson and Kilty (1991) followed men and women from pre-retirement through six months and 12 months post-retirement and found that there was a decline in well-being and satisfaction in the first six months of retirement. Gall et al. (1997) traced men from pre-retirement to one year and six to seven years post-retirement. Retirees in the first year reported increases in well-being, with declines in well-being recorded in six to seven years of retirement but not below the pre-retirement levels. Returning to the general contours of Atchley's retirement adjustment model, we propose:

Hypothesis 1: There will be an initial increase in positive attitudes toward retirement at six months post-retirement, followed by a decline in positive attitudes at the one year post-retirement mark and an increase in positive attitudes toward retirement by two years post-retirement.

Social Psychological Factors that Influence Retirement Adjustment

Symbolic interaction theory is a sociologically-derived social psychological theory that highlights the importance of shared meanings in understanding human behavior. Three central tenets of symbolic interaction theory may further our understanding of retirement adjustment. First, the theory focuses on self concept,

the set of meanings that an individual uses to identify and distinguish him/herself from others (LaRossa & Reitzes, 1993). Charles Horton Cooley (1902), an early symbolic interactionist, noted that self concept emerges through social interaction and enables a person to develop a sense of *my* and *mine*, as well as a sense of *we* and *ours*. One of the current insights of symbolic interaction theory is that a self conception provides a person with an independent set of motives for individual action (Gecas & Burke, 1995). As men and women enter retirement, their self-esteem, positive evaluation of self, and sense of self-worth may motivate them to be positive and confident about their new experiences in retirement. Individuals with higher and more positive self-esteem have intrinsic motives, self-esteem enhancement and self-congruency, to assume a more positive set of retirement attitudes.

Hypothesis 2: Positive pre-retirement self-esteem will encourage more positive retirement attitudes.

A second important tenet of symbolic interaction theory is that social roles provide a set of meanings and expectations that identify and distinguish social positions and the behavior of their occupants (LaRossa & Reitzes, 1993). Retirement adjustment process is based on the recognition that adults occupy multiple roles (Atchley, 1982). While retirement may reflect an initial loss of the worker role, retirees typically still are involved with family, friendship, religious, and voluntary association roles which can provide stability and support as individuals work out the opportunities and constraints of retirement (Moen, Kim, & Hofmeister, 2001). Further, there is evidence that the worker role is not the most important role held by middle-aged workers, but that both men and women attribute greater importance to their family roles (Reitzes & Mutran, 2002). Thus, not only may other roles provide continuity and support as individuals enter retirement, but retirement may enable individuals to spend more time and energy in other valued roles. Therefore, we expect that family roles, such as spouse and parent, provide social psychological continuity to retirees as they adjust to retirement. In addition, these family roles may supply social anchorage that enables social integration and enhances well-being among adults. Being married may also provide a source of consistency and stability as individuals make the transition into retirement. On the other hand, being widowed may increase financial uncertainty and social isolation that lowers the assessment of retirement.

Hypothesis 3: Being a parent and married in pre-retirement will increase, while widowhood in pre-retirement will decrease, positive attitudes in retirement.

A third tenet of symbolic interaction theory is that individuals create identities or self meanings in their roles (LaRossa & Reitzes, 1993). Retirement adjustment entails more than coping with the loss of the worker role. Individuals may use non-worker identities as a “bridge” between pre-retirement and retirement. We will focus on friend identity meanings, an identity that Thoits (1992) found to be especially salient for adults. A person not only occupies the role of friend but also creates an identity as a friend, a set of self meanings that describe how one views him/herself as a friend. Individuals engaging in the transition to retirement may use pre-retirement friend identity meanings as reference points for evaluating or changing their assessment of retirement. In new situations individuals may turn to the recent past, in this case pre-retirement, to aid in efforts to structure and organize the present and future. So, we anticipate that individuals with more positive friend identity meanings before retirement will be more likely to define retirement as an opportunity to increase their interactions with friends and hence will become more positive about retirement.

Hypothesis 4: Positive pre-retirement friend identity meanings will encourage more positive retirement attitudes.

Social Background and Situational Factors that Influence Retirement Adjustment

Symbolic interaction theory and life course theory share the perspective that retirement is a long-term role process of first anticipating and then adapting to new circumstances (Reitzes, Mutran, & Fernandez, 1996). Having begun by considering three social psychological factors that may influence retirement adjustment, we now return to consider social background and situational factors that influence retirement adjustment. Clearly, social background characteristics influence the conditions of retirement. Indeed, factors such as health, income, occupational status, and education have been the most frequently studied factors that influence the opportunities and quality of the retirement experience (Kim & Moen, 2001). A consistent finding has been that health and income are associated with retirement morale, retirement satisfaction, and well-being (Richardson & Kilty, 1991). Good health in pre-retirement enables individuals to participate more fully in the roles and activities that bridge the transition to retirement, while poor health, with its pain, confinement, and high costs, may hamper adjustment to retirement. Similarly, pre-retirement income, pension coverage, and occupational prestige may provide the financial resources to increase the social and leisure opportunities available in retirement and buffer the person from some of the financial uncertainties associated with retirement (Dorfman, 1989; Hardy & Quadagno, 1995; Mutran, et al., 1997). Yet, dependent children and larger households generally reflect ongoing financial obligations that may limit

retirement opportunities (O'Rand, Henretta, & Krecker, 1992). Seccombe and Lee (1986) found that education exerted a positive effect on self-esteem for older men and women. Education might provide individuals with the social skills and self-direction to appreciate the opportunities in retirement for intrinsically satisfying and meaningful activities. Less well-studied have been the retirement adjustment experiences of African-Americans (Gibson, 1991). Fernandez, Mutran, Reitzes, and Sudha (1998) found that while retirement decreased depressive symptoms for white men, white women, and black women, it increased depressive symptom levels for black men.

Hypothesis 5: Pension eligibility, higher family incomes, higher educational attainment, being white, and higher occupational status at pre-retirement will increase positive retirement attitudes, and poor health and greater household size will decrease such positive retirement attitudes.

Three situational factors also may have an impact on social psychological adjustment to retirement. One of the major differences between childhood and adult role learning is that adults can be more actively involved in anticipatory socialization, that is, the process of beginning to prepare for the next role stage while still in the prior stage (LaRossa & Reitzes, 1993). Thus, the better informed a person is about the next role stage, the better able he/she will be to adjust to it and its new experiences. A straightforward research application of anticipatory socialization is that the more workers engage in retirement planning, the more positive will be their adjustment (Dorfman, Kohout, & Heckert, 1985; Mutran et al., 1997). Further, the circumstances that surround retirement may influence the receptiveness of workers to retirement. Retirees who describe their retirements as "voluntary" and the result of the "pull," or attractions, of retirement are expected to be more open to the new experiences and opportunities of retirement than workers who are "pushed" into retirement for more negative reasons such as poor health, job difficulties, or family problems (Hardy & Quadagno, 1995). Gall et al. (1997) found that voluntary retirement has a positive effect on interpersonal satisfaction at one year post-retirement, but not at six to seven years post-retirement. Finally, the trend to engage in some work for pay in retirement may impact retirement adjustment. Working in some capacity early in retirement may serve to ease the transition into the new role and stage in the life course. Kim and Feldman (2000) reported that employment inside and outside the university had positive effects on retired university professors, but that working for pay later in retirement may reflect financial strains that negatively impact retirement adjustment.

Hypothesis 6: Retirement planning, voluntary retirement, and working in retirement will increase positive retirement attitudes.

Gender Differences in Retirement Adjustment

There is some uncertainty about the impact of gender on retirement adjustment. Seccombe and Lee (1986) found that, while women experienced lower levels of retirement satisfaction than men, there were no gender differences in influence of social background variables, occupational status, income, health, and marital status on retirement satisfaction. In contrast, Calasanti (1996) concluded that gender significantly differentiates life satisfaction in retirement. Gender differences in retirement adjustment may operate in two potentially different ways. First, gender differences in positive attitudes toward retirement can be attributed to divergent life course experiences. Since women typically experience more precarious labor histories and fewer work-related benefits, factors related to the financial circumstances of retirement (e.g., pension coverage, past income, and voluntary retirement) may have a stronger impact on positive retirement attitudes for women than for men (Dorfman et al., 1985; Richardson, 1999). On the other hand, gender socialization and traditional family responsibilities suggest that employed, married women continue to be disproportionately responsible for domestic labor in retirement. Being married may be more advantageous for men than for women. Similarly, men have been found to be more negatively affected by the loss of a spouse in later life (Calasanti, 1996).

Hypothesis 7A: Pension eligibility, higher family income, and voluntary retirement may increase positive attitudes toward retirement more for women than for men.

Hypothesis 7B: Being married may increase, while being widowed may decrease positive attitudes toward retirement more for men than for women.

METHODS

Data

Our goal was to explore the transition into retirement. The first step, begun in 1992, was to gather data on middle-aged workers. The sampling procedures were designed to identify approximately 400 men and 400 women aged 58 to 64 who were working at least 35 hours a week and residing in the Raleigh-Durham-Chapel Hill, North Carolina metropolitan area. In order to gather a representative sample of middle-aged working men and women, we obtained the driver history files maintained by the North Carolina Department of Motor Vehicles. These files are estimated to include over 80% of the entire population in our subject age group. From the lists, which record age, address, and gender but not the telephone numbers or work status of applicants, we

randomly selected names in proportion to the size of the three counties included in the study area. Following Dillman (1978), we sent out introductory letters and screening postcards (three weeks apart) and made follow-up telephone calls (up to nine tries) to verify telephone numbers and to identify full-time working subjects living in the area. Of the people identified by our screening procedures as eligible, 62% (826) consented and participated in our two 20-minute telephone interviews (60% of the men, and 64% of the women).

Each of the 826 workers was tracked at intervals of six months for the next five years, or until they retired. In this study, respondents were considered "retired" if they reported that they were no longer working, or working less than 35 hours a week in their primary job, *and* they agreed that they were retired. If employment at their primary job dropped below 35 hours a week, the retirement screening protocol was initiated. The retirement literature suggests that a combination of self-definitions, which asked respondents if they considered themselves retired, as well as departure from full-time employment (i.e., working less than 35 hours a week) is the most appropriate way to operationally define retirement (Hayward, Hardy, & Grady, 1989). Once workers retired, they were interviewed within a four- to six-week period at six months, one year, and two years after their retirements.

The study began with 826 workers in 1992, and by the completion of the data collection at the end of June, 1997, 198 men and women were still working and thus were not included in the data analysis. Of the remaining 628 during the next five years, 103 people refused to continue with the study or could not be found, and were subsequently dropped from the study. Thus, the attrition rate was 12%. Further, 149 cases were incomplete. These respondents completed a six-month or 12-month survey but had not yet been retired for 24 months, and so were also excluded from the data analysis. The sample for this study consists of the 376 respondents who were interviewed at pre-retirement, as well as six months, 12 months, and 24 months post-retirement. When the respondents who dropped out were compared with the 376 retirees included in the data analysis, we found that the two groups were not statistically different in their mean positive attitudes toward retirement scores, but that the dropped group had a higher percentage of blacks (36% vs. 17%) and lower mean pre-retirement family incomes than did those included in the sample. Further, there were no statistically significant differences in attitudes toward retirement or social background characteristics between the respondents who had not yet completed all three post-retirement surveys and the retirees who had completed the three sets of post-retirement surveys.

Variables

Four sets of variables were employed in the data analysis. First, to gauge retirement adjustment, we used *positive attitudes toward retirement*. The measure

begins with the lead phrase, "I think retirement means being . . . ," followed by 14 adjective pairs (e.g., sad-happy, idle-busy, full-empty) suggested by Atchley and Robinson (1982). The 14 adjective pairs were organized into a 5-point semantic differential format (Osgood, Succi, & Tannenbaum, 1957) and coded, with responses closest to the positive adjectives receiving scores of 5, and responses closest to the negative adjectives receive scores of 1. Alpha reliability coefficients ranged from .91 for pre-retirement to .92, .94, and .93 for the three post-retirement measures.

Second, we included three pre-retirement social psychological measures to tap processes that might facilitate retirement adjustment. Our measure of *self-esteem* was derived from Rosenberg (1979), and has proven to be a durable indicator of a person's assessment of self. It measures self-worth, the evaluative dimensions of self-concept. The scale included items such as "I feel that I'm a person of worth, at least on an equal basis with others." Items were scored on a 4-point scale from *strongly agree* = 4 to *strongly disagree* = 1 with an alpha reliability coefficient of .86. We also included role and identity measures. *Parent* as well as *married* and *widowed* (with divorced/single as the reference category) were dummy variables that identified respondents who occupied these pre-retirement roles. *Friend identity meanings* referred to the meanings that a person attributed to himself/herself as a friend, and captured positive self descriptions in the role. Mortimer, Finch, and Kumka (1982) suggest a multi-dimensional construct that we adapted to measure friend identity meanings. After the leading phrase, "As a friend, I am . . . ," 10 adjective pairs were organized in a semantic differential 5-point format (Osgood et al., 1957) and included pairs such as active-inactive, successful-unsuccessful, and confident-anxious. Responses closest to the positive adjectives received scores of 5, and responses closest to the negative adjectives received scores of 1 (alpha = .89).

Next, we were interested in three situational variables. *Retirement planning* is composed of four items suggested by Dorfman et al., (1985; alpha = .63). In order to tap one of the "pull" factors that may encourage retirement, during their six months post-retirement interview we presented respondents with a list of possible reasons for retirement and asked which one was the most important reason for their retirement. *Voluntary retirement* was a dummy variable scored 1 if the respondent identified that the most important reason for his/her retirement was "voluntary." Finally, *work in retirement* was a dummy variable based on self-identification at each of the three post-retirement stages.

Social background characteristics were measured by eight indicators. *Poor health* (alpha = .80) was derived from a 7-item scale of functional activities. *Pension* was also a dummy variable with 1 coded for respondents who identified themselves, while still working full-time, as eligible for a pension. *Income* came from a question which asked for the total 1991 household income, with 10 response categories ranging from *\$7,500 or less* = 1, *\$35,001 to \$50,000* = 2, to *\$200,001 and over* = 10, with scores coded to the mid-point for each category.

Household size measured the number of people, excluding respondent and spouse, that live together. *Education* was based on the highest grade completed in school, and coded in years. *Occupation* referred to pre-retirement occupation and was measured by a 100-point occupational prestige scale using 1980 United States Census occupational categories and 1989 National Opinion Research Center prestige scores (N.O.R.C., 1991). Race was measured with a dummy variable, *black*, with blacks coded 1 and others coded 0, and *female* was also a dummy variable.

RESULTS

Retirement Stages and Gender Differences

Before proceeding to the analysis of factors that increase or decrease retirement adjustment, Table 1 reveals some interesting findings that pertain to retirement stages and gender differences in pre- and post-retirement. First, looking at changes in positive attitudes toward retirement over time, we found a pattern that is very similar to the one described by Atchley's (1976, 1982) retirement adjustment model, and a pattern that supports our first hypothesis. For men and women, there was a statistically significant increase in mean positive attitudes toward retirement scores as they moved from pre-retirement to six months post-retirement. This was followed by a decline in mean scores, so that at 12 months post-retirement, mean scores on positive attitudes toward retirement were below their pre-retirement levels for both men and women. Finally, by 24 months post-retirement, positive attitudes toward retirement were above pre-retirement levels for men, and similar to pre-retirement levels for women.

Table 1 also reveals some other interesting patterns. Similar to past accounts (Perkins, 1992; Richardson, 1999), we found differences in the social background characteristics of middle-aged, working men and women. On the cusp of retirement, working men were in better health and had higher family incomes, as well as higher educational attainment and occupational status, and were more likely to be married and less likely to be widowed than middle-aged, working women. But the men were similar to the women in their retirement planning, voluntary retirement, pension eligibility, and race. Further, for both men and women, time in retirement increased the likelihood of returning to some form of work for pay. At six months post-retirement, 33% of the men returned to some sort of work for pay, and the percentage rose to 51% at 12 months and 24 months post-retirement, respectively; while for women, 28% returned to some sort of work for pay at six months post-retirement, and the percentage rose to 39% and 43% at 12 months and 24 months post-retirement, respectively. At both 12 months and 24 months post-retirement, there were statistically significant differences in retirement work for men and women. Finally, despite men's socio-economic advantages, there were no differences by gender in positive attitudes toward retirement in

Table 1. Gender Differences in Positive Attitudes toward Retirement and Independent Variables: Tests for Differences of Means

	Men (N = 150)		Women (N = 226)	
	M (%)	SD	M (%)	SD
Positive attitudes toward retirement at preretirement	62.01 ^{abc}	7.89	62.30 ^{ab}	9.48
Positive attitudes toward retirement at 6 months	63.57 ^a	8.11	63.93 ^a	8.14
Positive attitudes toward retirement at 12 months	60.35 ^b	7.05	59.69 ^b	8.20
Positive attitudes toward retirement at 24 months	63.24 ^c	7.64	63.28	8.87
Self-esteem	34.46	3.87	34.01	3.96
Married	.92 ^{**}	.27	.59 ^{**}	.49
Widowed	.01 ^{**}	.11	.17 ^{**}	.38
Parent	.95 [*]	.21	.88 [*]	.31
Friend identity meanings	42.83	6.31	43.93	5.65
Poor health	9.25 [*]	2.64	9.88 [*]	2.90
Pension	.87	.34	.82	.39
Income	64,571.92	39,951.06	41,548.17 ^{**}	27,868.76
Household size	2.33 ^{**}	.70	1.90 ^{**}	.77
Education	14.78 ^{**}	3.31	13.62 ^{**}	2.38
Occupation	51.03 ^{**}	14.02	46.07 ^{**}	11.91
Black	.19	.39	.19	.39
Retirement planning	7.90	1.89	7.88	1.75
Voluntary retirement	.60	.49	.59	.49
Work in retirement at 6 months	.33 ^{d,e}	.47	.28 ^{d,e}	.45
Work in retirement at 12 months	.51 ^{*d}	.50	.39 ^{*d}	.49
Work in retirement at 24 months	.55 ^{*e}	.50	.43 ^{*e}	.50

^aBaseline and 6 months means scores are different, $p < .05$. ^bBaseline and 12 months means scores are different, $p < .05$. ^cBaseline and 24 months means scores are different, $p < .05$. ^dSix months and 12 months mean scores are different, $p < .05$. ^eTwelve months and 24 months mean scores are different, $p < .05$.

* $p < .05$. ** $p < .01$.

pre-retirement, or at the three post-retirement benchmarks, as well as no gender differences in either pre-retirement self-esteem or friend identity meanings.

Pre-Retirement

Table 2 allows us to probe factors that influence positive attitudes toward retirement in pre-retirement. Since there may be gender differences in the ways that independent variables influence pre-retirement positive attitudes toward retirement, we began with a Chow test (Chow, 1960) to explore whether separate models for men and women provide a better fit than a general model that includes both men and women. We found that there were no systematic differences by gender, and so proceeded with the general model. Two of our social psychological variables influenced responses to retirement. Self-esteem and friend identity meanings both exerted a positive influence on pre-retirement positive attitudes toward retirement. Thus, it appears that middle-age workers who hold a more positive self concept and who are more positive about themselves as friends tend to anticipate a more favorable retirement transition. Among the social background variables, only pension eligibility influenced positive attitudes toward retirement in pre-retirement. Retirement planning also did not influence pre-retirement positive attitudes toward retirement. Further, while there were not systematic differences by gender in the way that the independent variables influenced pre-retirement retirement meanings, there may be a gender difference in the effects of individual variables. Therefore, we compared by means of a *t*-test (Kleinbaum, Kupper, & Muller, 1988) the unstandardized coefficients for men and women on each of the independent variables. There was a statistically significant gender difference in the effect of being a widow on positive attitudes toward retirement in pre-retirement, $t = 2.84, p < .05$. For men, the negative effect of being widowed was much stronger than it was for women.

Six Months Post-Retirement

Table 2 also allows us to pursue our central interest in exploring the impact of social psychological, social background, and situational factors on adjustment to retirement. Once again, we found that there were no systematic gender differences, and there also were no statistically significant gender effects for individual variables, so we focused attention exclusively on the general model that includes both men and women. We found that two of the social psychological variables, self-esteem and friend identity meanings, increased positive attitudes toward retirement. Among the social background factors, only pension eligibility contributed to increasing positive responses toward retirement. Further, both retirement planning and voluntary retirement increased positive attitudes toward retirement at six months post-retirement, but work in retirement, the third situational variable, did not influence retirement adjustment.

12 Months Post-Retirement

Table 3 presents the analysis of factors influencing changes in positive attitudes toward retirement at 12 months post-retirement. Once again, separate models for men and women were not an improvement over the general model, and there also were no statistically significant gender effects for individual variables. Among the social psychological variables, self-esteem and friend identity meanings increased positive attitudes toward retirement, as they did at earlier stages of retirement. Among the social background variables, poor health decreased and pension eligibility increased positive attitudes toward retirement. Turning to the situation factors, voluntary retirement was the only variable that exerted a statistically significant effect on changes in positive attitudes toward retirement at 12 months post-retirement. Finally, workers who voluntarily retired increased their positive attitudes toward retirement beyond their pre-retirement levels.

24 Months Post-Retirement

Table 3 also reports on the analysis of factors that influence changes in positive attitudes toward retirement at 24 months post-retirement. Here too, the general model fit the data better than the separate model for men and women. Beginning with the social psychological variables, we found that, in addition to self-esteem and friend identity meanings, being married also increased positive attitudes toward retirement. Pension eligibility continued to increase positive responses to retirement at this stage, as in the earlier stages of retirement. In addition, there was an interesting gender difference. Poor health at 24 months post-retirement decreased positive attitudes toward retirement in the general model, but here we found that there was a gender difference: poor health had a stronger effect for men than for women, $t = 3.13, p < .05$. Finally, neither voluntary retirement nor work in retirement changed retirement attitudes at this stage.

DISCUSSION

We began this investigation focusing on two related issues. First, we were interested in exploring whether retirement adjustment follows the general contours of Atchley's (1976) model. We found strong support for Hypothesis 1 and Atchley's retirement adjustment model. As predicted, there was an initial increase in positive attitudes toward retirement at six months post-retirement, followed by a decline at 12 months and a recovery to at least pre-retirement levels by 24 months post-retirement. Our findings are more supportive of Atchley's model than recent studies (Gall et al., 1997; Richardson & Kilty, 1991), which tended to find some rise and fall in outcome measure. However, it is very difficult to compare our results with past studies, in part because of differences in measures of retirement adjustment and the duration of retirement stages.

Table 2. Factors Influencing Positive Attitudes toward Retirement at Pre-Retirement and Changes in Positive Attitudes toward Retirement from Pre-Retirement to Six Months Post-Retirement

	Positive attitudes toward retirement at pre-retirement			Positive attitudes toward retirement at six months post-retirement		
	General	Men	Women	General	Men	Women
Positive attitudes toward retirement at pre-retirement				.332**	.407**	.301**
				.295	.403	.251
Self-esteem	.191**	.222**	.170*	.088*	-.033	.151*
	.430	.455	.405	.176	-.067	.300
Married	.106	.002	.117	.059	-.055	.147*
	2.082	.070	2.240	1.034	-1.587	2.345
Widowed	-.055	-.266**	-.020	-.043	-.093	-.027
	-1.540	-18.099 ^a	-.499 ^a	-1.074	-6.261	-.556
Parent	-.022	-.030	-.028	.063	.076	.055
	-.701	-1.118	-.824	1.750	2.800	1.365
Friend identity meanings	.200**	.259**	.143*	.144**	.153*	.133*
	.298	.325	.239	.191	.191	.186
Poor health	-.025	-.024	-.031	-.072	-.055	-.069
	-.081	-.072	-.103	-.201	-.162	-.187
Pension	.130**	.096	.121*	.137**	.062	.148*
	3.051	2.251	2.945	2.866	1.455	2.998
Income	-.074	-.079	-.074	-.065	.033	-.135*
	-.001	-.001	-.001	-.001	.001	-.001
Household size	.034	.014	.063	-.073	.032	-.122*
	.387	.154	.768	-.742	.359	-1.239
Education	.111	.100	.093	-.035	-.134	.026
	.346	.239	.370	-.097	.317	.085
Occupation	-.082	-.087	-.069	.044	-.025	.081
	-.056	-.049	-.054	.027	-.014	.053

Table 2. (Cont'd.)

	Positive attitudes toward retirement at pre-retirement			Positive attitudes toward retirement at six months post-retirement		
	General	Men	Women	General	Men	Women
Black	.026 .592	.028 .568	.001 .259	-.048 -.955	-.086 -1.720	-.043 -.849
Female	.062 1.112			.027 .434		
Retirement planning	.030 .147	.065 .272	.007 .038	.104* .451	.152* .632	.075 .336
Voluntary retirement				.138** 2.198	.082 1.304	.183** 2.921
Work in retirement 6 months				.009 .159	.088 1.460	-.037 -.642
<i>N</i>	376	148	225	376	148	225
<i>R</i> ²	.13	.25	.07	.26	.24	.28

Note: Independent variables are measured at pre-retirement unless specifically labeled. Standardized coefficients are presented with unstandardized coefficients below.
^aUnstandardized coefficients are statistically different at the .05 level.

* $p < .05$. ** $p < .01$.

The data analysis reveals that retirement adjustment involves high points and low points. The initial increase in positive attitudes toward retirement at six months post-retirement may be due to new freedom from the time demands and daily structure of work life and the reduction in work-related stress (Gall et al., 1997). The declines in response to retirement at 12 months post-retirement may possibly reflect the realization of limited or inadequate financial resources, or constraints on activities and travel due to a working spouse (Kim & Moen, 2001). The rise in positive attitudes toward retirement at 24 months post-retirement suggests that individual retirees are adapting to the opportunities of retirement, possibly by learning to enjoy less-focused and structured activities, making accommodations to the financial realities of retirement, and resolving lingering ambivalence about retirement (Mutran et al., 1997).

The second issue deals with pre-retirement factors that increase retirement adjustment. While past research has tended to concentrate on social background

Table 3. Factors Influencing Changes in Positive Attitudes toward Retirement at 12 Months and 24 Months Post-Retirement

	Positive attitudes toward retirement at 12 Months post-retirement			Positive attitudes toward retirement at 24 months post-retirement		
	General	Men	Women	General	Men	Women
Positive attitudes toward retirement at pre-retirement	.364** .317	.282** .249	.403** .348	.379** .359	.462** .445	.339** .317
Self-esteem	.098* .193	-.029 -.053	.185** .380	.121** .259	.027 .053	.183** .407
Married	.089 1.519	.012 .311	.162* 2.669	.143* 2.660	-.013 -.370	.213* 3.814
Widowed	-.061 -1.488	-.070 -4.219	-.043 -.912	-.008 -.227	-.114 -7.494	.031 .715
Parent	.011 .306	.084 2.761	-.011 -.290	.042 1.257	.121* 4.333	.019 .527
Friend identity meanings	.159** .206	.299** .332	.098 .142	.143** .201	.157* .190	.093 .145
Poor health	-.125** -.342	-.131* -.347	-.104* -.294	-.125** -.372	-.313** -.903 ^a	-.032 -.099 ^a
Pension	.106* 2.160	.091 1.889	.109* 2.228	.096* 2.132	.055 1.241	.104* 2.374
Income	-.012 -.001	.069 .001	-.080 -.001	-.028 -.001	-.056 -.001	-.079 -.001
Household size	-.033 -.325	.028 .284	-.070 -.729	-.052 -.559	-.055 -.600	-.030 -.341
Education	-.014 -.039	-.017 -.036	.015 .051	-.030 -.089	-.090 -.207	.030 .112
Occupation	-.012 -.007	-.043 -.022	-.011 -.007	.060 .039	.193** .105	-.005 -.004

Table 3. (Cont'd.)

	Positive attitudes toward retirement at 12 months post-tirement			Positive attitudes toward retirement at 24 months post-retirement		
	General	Men	Women	General	Men	Women
Black	-.019 -.378	.002 .042	-.040 -.826	.052 1.116	.027 .530	.046 1.034
Female	.002 .030			.046 .794		
Retirement planning	.038 .163	-.013 -.048	.081 .375	.074 .345	.012 .049	.113* .568
Voluntary retirement	.125** 1.952	.095 1.345	.156** 2.573	.052 .874	.071 1.096	.044 .784
Work in retirement 12 months	.053 .819	.017 .233	.096 1.595			
Work in retirement 24 months				-.041 -.680	-.080 -1.219	-.020 -.350
<i>N</i>	376	148	225	376	148	225
<i>R</i> ²	.30	.25	.33	.33	.49	.27

Note: Independent variables are measured at pre-retirement unless specifically labeled. Standardized coefficients are presented with unstandardized coefficients below.

^aUnstandardized coefficients are statistically different at the .05 level.

* $p < .05$. ** $p < .01$.

factors, we propose to extend the inquiry by adding three social psychological factors, inspired by symbolic interaction theory, that may increase positive attitudes toward retirement. The findings strongly support Hypotheses 2 and 4. Self-esteem and friend identity meanings increased positive attitudes toward retirement at all three retirement benchmarks. This finding suggests that men and women are motivated by their existing pre-retirement sense of self-worth to be positive and confident about their new experiences in retirement. It is also consistent with Gall et al.'s (1997) finding that another self variable, internal control, influenced some of the retirement adjustment indicators at six to seven years post-retirement. Further, as expected, a positive identity as a friend in

pre-retirement appears to provide a bridge between pre-retirement and post-retirement. Positive friend identity meanings may encourage retirees to define retirement as an opportunity to increase interactions with friends and become more positive about retirement.

In contrast, we did not find much support for Hypothesis 3. Being married increased positive attitudes toward retirement only at 24 months post-retirement. It is unclear whether being married is a later emerging effect, or only an anomaly. Kim and Moen (2001) suggest that the quality of the roles may be more important than role occupancy in influencing retirement adjustment. In sum, two of the social psychological variables, self-esteem and friend identity meanings, proved to be among the strongest and most consistent pre-retirement factors to increase positive retirement attitudes.

Hypotheses 5-7 considered social background, situational, and gender factors that may change retirement adjustment. The strongest support for Hypothesis 5, and the expectation that social background factors influence retirement adjustment, was the finding that pension eligibility increased positive attitudes toward retirement at six months, 12 months, and 24 months post-retirement. Pensions provide an important source of financial security during the transition into retirement (Hardy & Quadagno, 1995; Mutran et al., 1997). Poor health had a more limited effect. It decreased positive attitudes toward retirement at 12 months post-retirement for both men and women, and also decreased positive attitudes toward retirement at 24 months post-retirement, but the effect was more pronounced for men than for women. The negative effects of poor health may initially be ignored by the euphoria of the initial honeymoon stage of retirement, but the limitations of poor health on activities and quality of life appear to emerge by the end of the first year of retirement.

Among the situational factors, while work in retirement did not increase positive attitudes toward retirement, there was some support for the expectation that retirement planning and voluntary retirement would increase retirement adjustment. At six months post-retirement, both retirement planning and voluntary retirement increased positive attitudes toward retirement, as did voluntary retirement at 12 months, but neither increased positive retirement attitudes at 24 months post-retirement. The pattern suggests that retirement planning and voluntary retirement aid initial retirement adjustment. The anticipation and preparation for retirement provided by retirement planning may make the first six months of retirement less strange and uncertain and more of a "honeymoon," but the advantage provided by pre-retirement retirement planning is short-termed. The positive effects of voluntary retirement persist a little longer. Gall et al. (1997) similarly found that voluntary retirees experienced an increase in interpersonal satisfaction at one year post-retirement, but not at six to seven years post-retirement. In voluntarily choosing to retire, these men and women are poised and ready to make retirement a positive experience. However, with time, the situational factors surrounding the initial transition to retirement appear to be less

important than factors that more directly shape the opportunities and constraints of daily life in retirement.

Finally, three findings relate to our interest in the retirement experiences of men and women. First, as mentioned earlier, the results summarized in Table 1 highlight the socio-economic and health advantages of men in pre-retirement, and are consistent with accounts of the different employment patterns and divergent life-course experiences of men and women (Perkins, 1992; Richardson, 1999). Second, the expectation that there would be gender differences in retirement adjustment, as summarized in Hypotheses 7A and 7B, was not supported. We found that there were not systematic gender differences in either the set of pre-retirement factors that influence pre-retirement positive attitudes toward retirement, or the set of factors that changes positive attitudes toward retirement at each of the three post-retirement benchmarks. Third, there were gender differences in the effects of two factors. We found that before retirement, being widowed had a stronger negative effect on attitudes toward retirement for men than for women. However, the gender effect did not persist, and widowhood did not change positive attitudes toward retirement at six months, 12 months, or 24 months post-retirement. Further, poor health decreased positive attitudes toward retirement more for men than for women at 24 months post-retirement, but once again, this gender difference appeared only once. Overall, the findings are consistent with Secombe and Lee's (1986) conclusion that, despite differences in past experience, pre-retirement factors tend to influence the retirement adjustment of men and women in similar ways. However, with a more extensive set of work history variables and variables that tap the gender differences in family responsibilities, there may indeed emerge a systematic difference in ways that men and women experience retirement adjustment (Calasanti, 1996).

There are other limitations to the research. Our sample is local. All respondents came from the Raleigh-Durham-Chapel Hill, North Carolina metropolitan area. While the sample provided a diverse set of retired men and women, a national, representative sample would allow us to generalize our descriptive findings. A larger sample with more blacks also would enable us to explore the distinctive retirement experiences of African-Americans (Gibson, 1991), as well as differences by race and gender. It would be interesting to compare the experiences of black men with those of black women and whites. The analysis of dropped cases suggests that we have lost a statistically significant number of African-Americans and lower-income retirees. It is possible that, with a more representative sample, race and family income would emerge as stronger factors that influence retirement adjustment. Further, retirement adjustment is clearly a multidimensional process. It is a limitation of this study that we used only a single indicator, positive attitudes toward retirement, to explore its stages and factors. A variety of well-being and satisfaction measures would provide a complete and valid foundation for investigating retirement adjustment (Richardson & Kilty, 1991). Finally, we recognize that retirement is an experience that influences and is

influenced by couples and not just individuals (Kim & Moen, 2001). More information on spouses' employment and plans, as well as interaction and negotiation of retirement-related decisions would enable us to better understand the retirement process.

In conclusion, retirement, as Atchley (1976, 1982) noted, must be understood as part of the continuity and changes associated with the set of adult roles and careers. The emerging picture shows that retirement is a dynamic, temporal process. Pre-retirement factors influence retirement adjustment in three ways. Pre-retirement self-esteem and friend identity may help individuals organize and structure the new opportunities of retirement. A prior sense of self-worth and a positive identity as a friend may motivate a person to make retirement a positive experience. Similarly, pension eligibility provides the financial security to make retirement a rewarding and satisfying experience. These pre-retirement factors persist and increase positive attitudes toward retirement throughout the first two years of retirement. Situational factors, such as retirement planning and voluntary retirement, have an initial positive impact on retirement adjustment, but the effect dissipates after the first year of retirement. In contrast, pre-retirement poor health may be ignored or masked by the early retirement "honeymoon," but the influence of poor health emerges after 12 months post-retirement and persists, especially for men, through 24 months post-retirement. It may also be that the effect of being married does not emerge until retirement adjustment settles down toward the end of the second year of retirement. Further, we expect that, with greater time in retirement, new or changing roles and identities will become increasingly important factors in supporting and maintaining retirement adjustment. Whether they use friend identity meanings or self-esteem, these retired men and women are actively striving to work out the opportunities and demands of their retirement.

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