# Couples' Adjustment to Retirement: A Multi-Actor Panel Study

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*Objectives*. This study examines adjustment to retirement by couples. For both older workers and their partners, we investigate the extent to which adjustment is influenced by the context in which the transition is made and psychological factors shaped by individual expectations and evaluations prior to retirement. Moreover, we examine the extent to which partners influence each other in the process of adjusting to retirement.

*Methods*. With use of multi-actor panel data from 559 older Dutch couples who experienced the transition into retirement of one of the partners, ordinary least squares, and three-stage least squares regression models are used to explain adjustment to retirement by both partners.

*Results*. Adjustment to retirement is influenced by the context in which the transition is made as well as individual psychological factors. A strong "quantitative" attachment to work (full-time jobs, long work histories), a lack of control over the transition, retirement anxiety (negative preretirement expectations), and low scores on self-efficacy are predictors of difficult adjustment. The extent to which partners influence each other in the process of adjusting to retirement appears to be limited.

*Discussion*. Retirement affects both partners, albeit in a different way. Retirement preparation programs should pay attention to the fact that adjustment is an individualized process experienced differently by each partner.

M OST older workers approach retirement as a member of a couple. The transition from work to retirement brings about several changes for the retiring individual as well as his/her partner, requiring adjustment for both. In this article, we investigate adjustment to retirement by both members of a couple. Much research has been done in recent decades on adjustment to retirement, using different measures, including retirement satisfaction (Quick & Moen, 1998), life satisfaction (Atchley & Miller, 1983), depression (Reitzes, Mutran, & Fernandez, 1996), well-being (Richardson & Kilty, 1991), and other subjective evaluations of the retirement experience (Belgrave & Haug, 1995). A common element in these studies is that they concentrate on outcomes. The underlying assumption is that the outcome measures are valid indicators of the difficulties retirees experience in making the transition to retirement (Braithwaite & Gibson, 1987). This is not necessarily the case. First, low levels of well-being may have been present in preretirement years or may be caused by circumstances other than the retirement transition. Second, outcomes cannot be considered simply a function of the ease of adjustment. The fact that an outcome is positive does not necessarily imply that adjustment was easy. A positive outcome may be the end of a painful process (Henkens, Sprengers, & Tazelaar, 1996). In this article, we will focus on adjustment to retirement in a more direct way. Our conceptualization is based on the worker's and the partner's own evaluations of the difficulties they had in adjusting to retirement.

Past research concentrated heavily on the impact of resources on adjustment to retirement (Braithwaite & Gibson, 1987). More recently, traditional predictors of adjustment (health and wealth) have been supplemented by characteristics of the work role as well as information on the transition itself (Kim & Moen, 2002; Richardson & Kilty, 1991). Psychological determinants are usually neglected in models of retirement adjustment. Taylor and Cook (1995), however, argue that the ability to develop new roles and activities after retirement may be viewed as a psychological predisposition that varies among individuals, and psychological resources may determine whether people take advantage of the material and social resources available to them. We follow their suggestion by explicitly including psychological determinants in our model of adjustment to retirement.

A growing literature recognizes that decision making on retirement takes place in the context of the family (Henkens, 1999; Henkens & Van Solinge, 2002; Pienta & Hayward, 2002; Smith & Moen, 1998, 2004; Szinovacz & DeViney, 2000). In contrast to research on adjustment to events in other domains of life, such as long-term illness and disability (e.g., Northouse, Dorris, & Charron-Moore, 1995), studies on adjustment to retirement have largely adopted an individualistic approach. In the 1970s and 1980s, some research was carried out exclusively on wives' reactions to their husbands' retirement (e.g., Hill & Dorfman, 1982). There are very few studies that incorporate data from both members of a couple. In this article, we study how both members of a couple adjust to the retirement of one of the partners. The first question addressed is how we can explain that some individuals adjust more easily than others. The second question concerns the extent to which partners influence each other in the process of adjusting to retirement.

This article is based on multi-actor panel data from 559 older employees working in Dutch industry and trade and their partners. Couples were interviewed in 1995 in the preretirement phase and again in 2001 when all employees had made the transition into retirement. Contrary to the situation in the United States, in The Netherlands, retirement is defined as the end of paid employment.
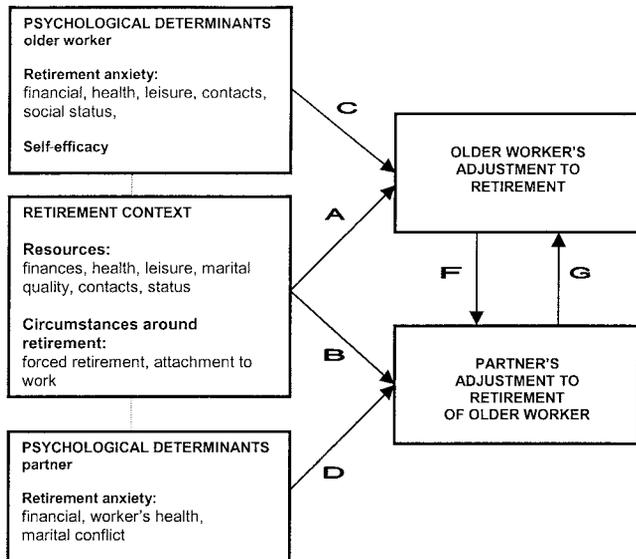
Figure 1. Graphical representation of the conceptual model.

## CONCEPTUAL MODEL

We assume that adjustment is influenced by the context in which the transition is made, individual psychological factors, as well as the spouse's adjustment to the retirement transition. The context is shaped by the resources (finances, health, leisure, marital quality, network, and status) available to the couple as well as the circumstances in which the transition takes place (forced retirement, work attachment). Given the context, individuals may experience the retirement transition differently. This may be true for two older workers within different households as well as for partners within one household—that is to say, the older worker may assess and evaluate the consequences of his/her retirement differently than his/her spouse (Smith & Moen, 2004). Following Taylor and Cook (1995), we assume that much of the variation in retirement adjustment is attributable to these psychological determinants. Two factors are deemed important: preretirement expectations of the consequences of retirement (we call this "retirement anxiety") and self-perceptions of the ability to cope with change (self-efficacy). Partners influence each other. As a result of this interdependency, adjustment processes among workers and their partners will not take place independently of each other (Haug, Belgrave, & Jones, 1992). A person who experiences difficulties in adjusting to (own or partner's) retirement will be a burden and may thus hinder adjustment of his/her partner. Figure 1 offers a graphic representation of our model. First, the retirement context is expected to influence adjustment to retirement of both the older worker and his/her partner (arrows A and B). Variations in adjustment may also stem from psychological factors that determine an individual's expectations of and responses to change (arrows C and D). Finally, partners may influence each other directly in the process of adjustment to retirement (arrows E and F). We will elaborate on these factors below.

### Retirement Context

Retirement brings about changes in a couple's financial situation. It is generally assumed that the couple's ability to

maintain their preretirement lifestyle is crucial to the adjustment process. Findings from the United States suggest that a lack of financial resources correlates negatively with the ease of adjustment in terms of postretirement satisfaction and well-being (Braithwaite & Gibson, 1987; Gallo, Bradley, Siegel, & Kasl, 2000; Richardson & Kilty, 1991). Though financial decline after (early) retirement tends to be relatively low in The Netherlands, we anticipate that among Dutch couples, too, low household income as well as a financial drawback after retirement constitute risk factors with regard to adjustment.

Poor health in retirement may disrupt the plans partners had for this stage of their lives. Both partners' health problems may hamper adjustment to retirement, as health problems of one of the partners restrict the possibility of taking up new activities for both partners (Haug et al., 1992). In addition, whenever a poor health condition of one of the partners implies demanding care responsibilities, this may place added strains on the relationship and thus hinder adjustment for both partners (Szinovacz, DeViney, & Davey, 2001).

Retirement requires a reorganization of activities and leisure time. Participation in activities contributes to retirement adaptation, whereas boredom is related to difficult adjustment. Vinick and Ekerdt (1991) found that only few people take up totally new endeavors and activities in retirement. Retirees tend to spend more time on activities they were already involved in prior to retirement. It may therefore be assumed that a greater involvement in leisure activities prior to retirement facilitates adjustment to retirement.

Marital quality can be considered a resource in the process of adjusting to retirement. Those with less satisfying marriages start the transition into retirement at a disadvantage and may be less well positioned to weather retirement adjustments (Myers & Booth, 1996). Marital interaction enhances marital satisfaction and can thus be regarded as an indicator of marital quality (Davey & Szinovacz, 2004).

The ability to take up new activities or to further develop existing endeavors is related to characteristics of the retiring couple's social network. Many relationships, in particular those with colleagues, are terminated, and the partner, family, and friends become more important (Bossé, Aldwin, Levenson, Spiro, & Mroczek, 1993). We hypothesize that the more children a couple has and the greater the number of retired people in a couple's social network, the easier adjustment to retirement will be. The possibility for couples to engage in shared postretirement leisure activities may be limited if the older worker's partner is still employed at retirement (Talaga & Beehr, 1995). Several studies have shown that simultaneous retirement is most conducive to marital satisfaction and that asynchronous retirement is negatively correlated to marital happiness (e.g., Moen, Kim, & Hofmeister, 2001). We expect that asynchronous retirement will also hamper adjustment to retirement.

Individuals strive for social status. Status is an aspect of well-being that is gained by the feeling of "being superior" to others in the eyes of relevant others and oneself. Status is largely determined by occupational prestige. After retirement, status will become difficult to maintain because status through occupational prestige is reduced. We hypothesize that the higher a worker's social status, the more difficult adjustment will be for both members of the couple.

Retirement often occurs under conditions that leave individuals little choice over the transition (e.g., Gallo et al., 2000). Figures from the United States suggest that "forced" retirement may account for 30%–40% of early retirement (Henkens & Van Dalen, 2003). Unanticipated and involuntary retirement tends to have negative effects on well-being (Marshall, Clarke, & Ballantyne, 2001). As planning for retirement is largely a couple affair (Henkens, 1999; Smith & Moen, 1998), we expect that forced retirement will cause adjustment problems for both partners in a household.

Individuals who express a strong attachment to their work feel less positive about leaving their jobs (Taylor & Shore, 1995). We expect that work attachment influences adjustment to retirement negatively, and we foresee greater difficulty in adjusting among people for whom work is more central to their lives, as captured by the number of years and hours per week spent in the labor force and the worker's evaluation of job challenge.

Most studies on women's retirement assume that women, given their different work histories and general life experiences, may adjust differently than men do (Gratton & Haug, 1983). Gender-based differences in work commitment, caused by the fact that women's primary role was in the home, are believed to result in fewer adjustment problems among women (Slevin & Wingrove, 1995). In line with this reasoning, we expect that female retirees adjust more easily than male retirees. Because more distal events may be subject to recall bias, time elapsed since retirement is included as a control variable.

### Psychological Determinants

People respond not only to the objective features of a situation but also to the meaning this situation has for them. Belief systems (i.e., expectations of change) have been identified as a central factor in determining adjustment to the aging process (Abel & Hayslip, 1986), and retirement research has shown that preretirement expectations are important determinants of the retirement decision (Henkens, 1999) and play a role in the retirement adjustment process (Gall & Evans, 2000). Retirement anxiety, that is, negative expectations about the consequences of the transition, may negatively influence adjustment (Fletcher & Hansson, 1991). We distinguish five domains that are particularly important to the older worker's adjustment to retirement: financial well-being, health, involvement in activities/leisure, social contacts, and social status (see also Henkens, 1999; Higginbottom, Barling, & Kelloway, 1993).

Self-efficacy, or the belief that one can effectively cope with a given situation, predicts whether people will enter a new and unfamiliar situation as well as the affective reactions to the situation (Bandura, 1982; Sherer, Maddux, Mercandante, Prentice-Dunn, Jacobs, & Rogers, 1982). Self-efficacy predicts confidence in the ability to deal with changes. Given that retirement is a new experience, we assume that higher scores on self-efficacy will be associated with greater ease in adjustment.

Previous research on adjustment of couples to retirement has focused almost exclusively on adjustment of housewives to their husbands' retirement. Three factors have been found to be particularly relevant to partners' evaluation of retirement. First, for the United States, Hill and Dorfman (1982) suggest that decline in income is an important negative aspect of retirement for partners. Second, partners may anticipate an improvement in health resulting from the withdrawal from an unhealthy work environment (Henkens, 1999). Third, many partners expect that retirement will result in marital problems arising from the division of housework, too much togetherness, and a decrease in personal freedom and privacy (Henkens, 1999; Hilborne, 1999; Vinick & Ekerdt, 1991). This study assumes that workers' partners will have more difficulty in adjusting to retirement if they expect problems concerning finances, worker's health status, and marital conflict.

### Interdependency of Partners

Health–psychological research shows that partners are important resources in the process of adjustment to illness or disability (e.g., Northouse et al., 1995). We argue that this holds for adjustment to retirement as well. Partners can provide resources such as companionship and social support, which make adjustment easier. Whereas having a partner who adjusts with ease to the changes involved in retirement can be considered a resource, a partner who experiences difficulty in adjusting will be a burden and may thus hinder adjustment. The influence is not necessarily symmetrical, however. For the worker, retirement creates the need to redesign his/her personal life (temporal structuring, purposefulness, changed interpersonal contacts, etc.) as well as to adjust to the changed relationship with the partner (couple adjustment). For the partner, couple adjustment is the dominant aspect in the process of adjusting to the partner's retirement. For both worker and partner, the spouse may be instrumental, and difficult adjustment by the partner may hamper the individual's own adjustment. Because couple adjustment is much more central to the adjustment process of the partner and difficult adjustment by the worker is likely to have direct and greater repercussions for the couple relationship, we expect that older workers will be more influential in the spousal adjustment process than their partners.

### METHODS

#### Data

This article is based on panel data about 559 older employees and their partners. In 1995 (first wave), data were collected among older employees working in >100 operating companies and branches of 2 large Dutch multinational companies active in the field of retail, trade, and industry. A mail questionnaire was sent to all employees aged 55 years and over and to their (married or unmarried) partners (for details, see Henkens, 1999). A follow-up study was conducted in 2001. A total of 824 questionnaires were mailed to the original participants in the first wave. A total of 629 questionnaires were sent back (76%). Sensitivity analysis using multivariate analysis revealed that no selective attrition between the first and the second wave could be established with respect to the independent variables in our model. As our interest was in couples who experienced the transition into retirement together, our sample contained only continuously married or unmarried cohabiting couples. Nonmarital couples constituted 3% of the sample. Excluded were couples where the partner failed to participate in either wave ($n = 37$) and couples whose marriage ended in divorce or widowhood ($n = 43$). As a result, the remaining sample consisted of 559 couples. The questionnaire contained mainly closed questions. Overall, the frequency of item nonresponse was low in the returned questionnaires (<3% on average).

Missing values were replaced by the mean value of the variables, computed from the nonmissing values (Anderson, Baselevsky, & Hume, 1983).

## Measures

Table 1 presents the means, standard deviations, coding algorithms, and wording of the survey questions of all measures as well as the psychometric properties of the scales used in this article. The context variables and psychological determinants were taken from Wave 1; transition characteristics were taken from Wave 2. The measure for self-efficacy was available only in the second postretirement wave. Our self-efficacy scale, however, measures generalized self-efficacy expectations. According to Mowen (2000), general self-efficacy meets the criteria for a so-called compound trait. A compound trait is a disposition that emerges from the interplay between elemental traits (dominated by genetic factors and early learning), from the culture in which the person lives, and from his/her learning history. Although general self-efficacy is partly dependent on past experiences, we assume that this measure is sufficiently stable over time to defend its use as an explanatory variable for adjustment.

## Analytical Strategy

As we conceptualize that workers' and partners' adjustments to retirement are reciprocally related, single-equation estimate techniques are not appropriate and will produce biased and inefficient estimates of the specified relationships. To account for nonindependence of actors, we use a simultaneous equation model. There are two fundamental methods of estimation for simultaneous equations: maximum likelihood and least squares. Following Pienta and Hayward (2002), we use a three-stage least squares (3SLS) model. An alternative approach to study nonindependent data that has recently been applied in the retirement literature is structural equation modeling (SEM) (Davey & Szinovacz, 2004). SEM allows the explicit representation of a distinction between observed and latent variables (Kline, 1998). The 3SLS model is an extension of the ordinary least squares (OLS) regression model, except that older workers' and partners' adjustment to retirement are two simultaneously determined dependent (endogenous) variables. In the first stage, each dependent variable is regressed on all the independent variables (retirement context and individual psychological factors of the older worker and the partner) in the model, which is called the estimation of the reduced-form coefficients. In the second stage, the estimated values of the dependent variables derived in the first stage are included as independent variables to obtain two-stage least squares estimates for each equation in the system. In the third stage of 3SLS, generalized least squares is used to simultaneously estimate all the coefficients in the entire system of equations. Identification in a two-equation system requires that at least one variable in each equation does not appear in the other equation. In our model, two dependent variables—older workers' and their partners' adjustments to retirement—are both affected by the retirement context, and each is uniquely determined by each of the partner's individual evaluations of the consequences of retirement (see Figure 1). Mutual influence is represented by the two direct effects of partners' adjustment on each other.

## RESULTS

The majority of older workers (and their partners) in our study adjusted well. For almost half of the older workers, adjustment was very quick: They had become accustomed to a nonworking life within 1 month, over three-fourths within 1 year (Table 2). In about 9% of the cases, adjustment took >1 year. Half the older workers adjusted very easily, and about 13% reported (severe) difficulties in adjusting to retirement. Partners were found to adjust more easily than the employees themselves; only 6% reported difficulties ($\chi^2 = 13.85$, $df = 2$, $p < .01$). At the couple level, 17% had problems adjusting in the sense that either the retiree or the partner or both reported difficulty adjusting.

The results of the multivariate regression analysis to explain adjustment to retirement among older workers and their partners are shown in Table 3. Three models have been estimated. First, we used OLS regression to present the relationships between the retirement context and the dependent variables (Model 1). In the second model, psychological determinants were added to the regression equation (Model 2). In doing so, we underlined the importance of these determinants in addition to the context. Moreover, parts of the effects of the contextual variables may manifest themselves via the individual's evaluations and expectations. The third model presents the results of 3SLS regression to establish the extent to which the adjustment of one partner is related to that of the other.

Interactions were tested in line with standard regression procedures. Priority was given to interaction effects of contextual variables with gender and control over the retirement transition (involuntary retirement). In addition, we explored whether combinations of circumstances, or contingencies, generate cumulative disadvantage. For example, does poor health in combination with low income create more problems in adjustment to retirement? As none of the interaction terms proved to be significant, they have not been included in the models presented in Table 3.

## Retirement Context

The results of Model 1 in Table 3 show that the "traditional predictors" of adjustment—wealth and health—play a minor role in explaining differences in adjustment to retirement in The Netherlands. We did not find significant effects of the household's financial situation on the difficulties they experienced in adjusting to retirement. The same holds for the other resources (health, leisure, network, and social status). The expected influence of marital interaction on adjustment has been confirmed for the partners of the retirees, not for the retirees themselves. Adjustment to retirement was found to be easier for workers with part-time jobs and employees with shorter work histories. We did not find evidence for the hypothesis that a strong attachment to work, as expressed by the worker's evaluation of job challenge, is related to difficult adjustment. We found strong empirical support for our hypothesis that control over the decision to retire is of primary importance: Forced retirement is a strong predictor of adjustment problems. Contrary to our expectations, the labor market position of the partner was not found to have a significant effect on adjustment to retirement. The results suggest that women experience more problems adjusting to retirement, both as workers and as partners. Partners of recently

Table 1. Means, Standard Deviations, Coding Algorithms, Wording of Survey Questions, and Psychometric Properties of the Dependent and Independent Variables ($N = 599$)

| Parameter | M | SD | Coding Algorithm | Wording | Psychometric Properties |
|---|---|---|---|---|---|
| Adjustment: worker | 3.89 | 2.28 | 3-item scale. A single measure for adjustment was constructed by summing standardized and unweighted items. The scale was subsequently linearly transformed into a range from 0 to 10, where 0 indicates very few difficulties and 10 very many difficulties in adjusting to retirement. | Questions: How long did it take you to get used to retirement? (4 answer categories ranging from 1 = <1 mo to 4 = >1 yr/not yet) How difficult has it been for you to adjust to retirement? (5 answer categories ranging from 1 = very difficult to 5 = not difficult at all) It took quite some getting used to retirement for me. (5 answer categories ranging from 1 = completely agree to 5 = completely disagree) | $\alpha = 0.82$ |
| Adjustment: partner | 2.85 | 2.22 | 3-item scale ranging from 0 = very few difficulties in adjustment to 10 = very many difficulties (identical procedure as described above) | Questions: How long did it take you to get used to your partner's retirement? (4 answer categories ranging from 1 = <1 mo to 4 = >1 yr/not yet) How difficult was it for you to adjust to your partner's retirement? (5 answer categories ranging from 1 = very difficult to 5 = not difficult at all) My husband/wife's retirement took quite some getting used to for me. (5 answer categories ranging from 1 = completely agree to 5 = completely disagree) | $\alpha = 0.62$ |
| **Retirement context** | | | | | |
| Household income (t1) | 3.9 | 2.3 | Sum of workers and partners yearly income (in € divided by 10,000), ranging from 0.6 to 15.4 | Worker's salary obtained from the Central Salary Administrations, partner's income asked in questionnaire | N/A |
| Replacement rate (net) | 81.3 | 3.2 | Continuous variable ranging from 68.8 to 88.4 | Net replacement rate is the percentage of net monthly salary received upon retirement (obtained from Central Salary Administrations) | N/A |
| State of health: worker (t1) | 1.9 | 0.9 | 2-item scale ranging from 1 = very poor to 5 = very good health | Questions: What is your general state of health? (5 answer categories ranging from 1 = very poor to 5 = very good) Do you have recurring health problems? (yes/no) | $\alpha = 0.76$ |
| State of health: partner (t1) | 2.1 | 0.7 | 1-item scale ranging from 1 = very poor to 5 = very good health | Question: What is your general state of health? (5 answer categories ranging from 1 = very poor to 5 = very good) | N/A |
| **Health deterioration** | | | | Constructed on the basis of the following question: | |
| Worker | 0.12 | 0.3 | Dummy variable: 1 = yes, 0 = no | Has your health changed since retirement (worker)/in last 3 yrs (partner)? (5 answer categories ranging from 1 = yes, much worse, to 5 = yes, much better) | N/A |
| Partner | 0.19 | 0.4 | | | |
| Number of hobbies of older worker (t1) | 6.08 | 1.90 | Summed answers to 1 question concerning leisure activities of older worker, ranging from 0 to 12 | On which of the following activities do you spend your free time (16 categories)? | N/A |
| Marital interaction (t1) | 6.0 | 1.9 | 2-item scale, ranging from 0 = very few to 10 = very many shared interests | Questions: Do you and your husband/wife share many interests? (posed to both worker and partner) (5 answer categories ranging from 1 = yes, many, to 5 = no, very few) (coding reversed) | $\alpha = 0.62$ |

(*Table 1 continues*)

Table 1. Means, Standard Deviations, Coding Algorithms, Wording of Survey Questions, and Psychometric Properties of the Dependent and Independent Variables ($N = 599$; *Continued*)

| Parameter | M | SD | Coding Algorithm | Wording | Psychometric Properties |
|---|---|---|---|---|---|
| No. of children | 2.2 | 1.0 | No. of children, ranging from 0 to 8 | — | N/A |
| Friends/family have retired (*t1*) | 3.09 | 0.98 | 4-item scale ranging from 1 = most of social network active in labor force to 5 = most of social network retired | Items asked to both worker and partner: Most of our friends have stopped working, and most of my brothers and sisters have stopped working (5 answer categories ranging from 1 = completely agree to 5 = completely disagree) (coding reversed) | $\alpha = 0.74$ |
| Partner works at retirement: worker | 0.23 | 0.42 | Dummy variable: 1 = yes, 0 = no | Variable constructed on basis of information on moment of retirement of worker and spouse | N/A |
| Job prestige (*t1*) | 41.0 | 16.8 | Occupations coded according to the Occupational Classification 1992 of Statistics Netherlands (SBC 92) | The codes of SBC92 have been converted to occupational prestige scale developed by Sixma & Ultee (1983) | — |
| Involuntary retirement | 3.31 | 2.74 | 4-item scale ranging from 0 = voluntary to 10 = involuntary | Questions: Was your decision to retire (early) entirely voluntary or not (2 answer categories: 1 = yes, 2 = no not [entirely] voluntary) Items asked: I would have liked to have taken early retirement a few years later; you could say I was reluctant to retire; My decision to retire was voluntary. (5 answer categories ranging from 1 = completely agree to 5 = completely disagree) | $\alpha = 0.85$ |
| Job challenge (*t1*) | 2.4 | 1.5 | 3-item scale ranging from 0 = not challenging at all to 5 = very challenging | Items: My work is characterized by many challenging tasks. (2 answer categories: 0 = no, 1 = yes) The work I am doing is not very challenging; The work I am doing has become more and more boring and routine. (5 answer categories ranging from 1 = completely agree to 5 = completely disagree) | $\alpha = 0.72$ |
| No. of hours worked | 30.9 | 9.9 | Continuous variable ranging from 4 to 40 | Question: How many hours did you work shortly before you retired? | N/A |
| Work history (yrs) | 39.5 | 7.9 | Continuous variable ranging from 7 to 51 | No. of years in labor force | N/A |
| Psychological determinants: worker | | | | | |
| Retirement anxiety (*t1*) | | | | Question: | |
| Financial | 3.00 | 1.01 | 1-item scale ranging from 1 = many negative consequences to 5 = few negative consequences | To what extent would you miss income if you were to retire early? (5 answer categories ranging from 1 = very much to 5 = not at all) | N/A |
| Health | 2.68 | 1.25 | 1-item scale ranging from 1 = negative consequences to 5 = positive consequences | Item: Early retirement will be beneficial to my health. (5 answer categories ranging from 1 = completely agree to 5 = completely disagree) | N/A |
| Social contacts | 2.92 | 1.13 | 1-item scale ranging from 1 = many negative consequences to 5 = few negative consequences | Question: To what extent would you miss social contacts with co-workers if you were to retire early? (5 answer categories ranging from 1 = very much to 5 = not at all) | N/A |
| Leisure | 2.13 | 0.79 | 4-item scale ranging from 1 = many negative consequences to 5 = few negative consequences | Items: I'm always very busy, even in my spare time; I think I'll continue to be pressed for time once I retire; With so many hobbies, I'll never be bored; if I don't work, I'll get bored. (5 answer categories ranging from 1 = completely agree to 5 = completely disagree) | $\alpha = 0.77$ |
| Status | 1.76 | 0.83 | 2-item scale ranging from 1 = many negative consequences to 5 = few negative consequences | Question: To what extent would you miss self-esteem/social status if you were to retire early? (5 answer categories ranging from 1 = very much to 5 = not at all) | $\alpha = 0.79$ |

(*Table 1 continues*)

Table 1. Means, Standard Deviations, Coding Algorithms, Wording of Survey Questions, and Psychometric Properties of the Dependent and Independent Variables ($N = 599$; *Continued*)

| Parameter | *M* | *SD* | Coding Algorithm | Wording | Psychometric Properties |
|---|---|---|---|---|---|
| Self-efficacy (*t2*) | 6.47 | 1.89 | 4-item scale ranging from 0 = low level of self-efficacy to 10 = high level of self-efficacy | Shortened version of General Self-Efficacy Scale (Scherer et al, 1982). Items: If I make plans, I am convinced I will succeed in executing them; If I absolutely want something, it usually goes wrong; I doubt myself; If I have the impression something new is complicated, I don't start. (5 answer categories ranging from 1 = completely agree and 5 = completely disagree) | $\alpha = 0.58$ |
| Psychological determinants: partner | | | | | |
| Retirement anxiety (*t1*) | | | | | |
| Financial | 2.46 | 1.11 | 1-item scale ranging from 1 = many negative consequences to 5 = few negative consequences | Question: Do you expect to encounter income problems if your partner were to retire early? (5 answer categories ranging from 1 = very much to 5 = not at all) | N/A |
| Worker's health | 2.43 | 1.24 | 1-item scale ranging from 1 = negative consequences to 5 = positive consequences | Item: Early retirement will be beneficial to my partner's health. (5 answer categories ranging from 1 = completely agree to 5 = completely disagree) | N/A |
| Marital conflict | 1.64 | 0.66 | 4-item scale ranging from 1 = many negative consequences to 5 = few negative consequences | Question: If your husband/wife were to stop working, to what extent would you expect problems to arise with respect to (a) joint leisure time activities, (b) division of household chores, (c) your social life, (d) relationship between you and your partner? (5 answer categories ranging from 1 = very much to 5 = not at all) | $\alpha = 0.79$ |

retired workers report more adjustment problems than partners of workers who retired longer ago.

### Psychological Determinants

The results of Model 2 indicate that individual psychological determinants provide additional insight into the adjustment to retirement. In Step 2, the explanatory power ($R^2$) increases by 9.5% for the worker and by 6.6% for the partner. The results show that two dimensions of retirement anxiety are of particular relevance. Negative preretirement expectations about the consequences of retirement for social contacts and status predict difficulty in adjusting among retirees. As hypothesized, we also found a strong effect of self-efficacy. Workers with higher scores on self-efficacy were much more likely to adjust easily. Among partners, anxiety about the implications of retirement on marital conflict was felt to be particularly important. Anticipated postretirement financial strain was associated with adjustment problems for partners, not for workers.

### Partners' Interdependency

Model 3 presents the final model. The 3SLS regression analysis shows the factors that influence the adjustment of older

workers and their partners and the extent to which partners influence each other. The table presents asymmetrical results for the partner and for the older worker. When workers experience problems adjusting to retirement, their partners' adjustment is hampered. We did not find significant effects of the partners' adjustment on that of the older workers, however. Our results suggest that the extent to which partners influence each other in the process of adjusting to retirement is limited.

The incorporation of additional variables in the successive models does not change the effects of the original variables. There is one exception, however. Initially, forced retirement was found to negatively affect the partner's adjustment. The results of the full model suggest that this effect is spurious and can be traced back to influence processes within the couple: The way the retiree deals with forced retirement is crucial to the adjustment of his/her partner.

### DISCUSSION

This study provides strong support for the suggestion put forward by Taylor and Cook (1995) that both the context in which the transition is made and psychological factors are important predictors of difficult adjustment. First, our study

Table 2. Univariate Descriptive Statistics for Items Constituting the Adjustment Scale for Older Workers and Their Partners (N = 559)

| | Older Worker | Older Worker's Partner |
|---|---|---|
| **How long did it take you to get used to (your partner's) retirement?** | | |
| <1 mo | 46 | 59 |
| Between 1 and 6 mos | 32 | 25 |
| Between 6 mos and 1 yr | 13 | 9 |
| >1 yr | 9 | 7 |
| Total | 100 | 100 |
| **How difficult has it been for you to adjust to (your partner's) retirement?** | | |
| Very difficult | 3 | 1 |
| Quite difficult | 10 | 5 |
| Neither difficult nor easy | 19 | 19 |
| Not very difficult | 19 | 21 |
| Not difficult at all | 49 | 54 |
| Total | 100 | 100 |
| **"It took quite some getting used to (my partner's) retirement for me."** | | |
| Strongly agree | 8 | 6 |
| Agree | 23 | 16 |
| Neither agree nor disagree | 19 | 26 |
| Disagree | 34 | 47 |
| Strongly disagree | 16 | 5 |
| Total | 100 | 100 |

*Note*: Values are percentages.

shows that, in the Dutch context, health and financial considerations are of relatively minor importance to adjustment to retirement. This is an interesting finding in light of the results of an earlier study on the same data set, showing that financial and health considerations are important determinants in decision making on retirement (Henkens, 1999). Recent studies for the United States and Canada, however, suggest that finances and health are losing their effect as predictors of difficult adjustment to retirement in these countries too (Belgrave & Haug, 1995; Gall & Evans, 2000). Though there is no strong empirical support for a negative influence of retirement on the quality of marriage (Davey & Szinovacz, 2004; Vinick & Ekerdt, 1991), our results suggest that preretirement concerns about marital conflict predict problems adjusting to retirement among partners.

Second, our study suggests that social embeddedness is an important determinant of adjustment to retirement. Older workers who expressed anxiety about the consequences of retirement for their social contacts and social status had greater problems adjusting. This study is among the first to give empirical evidence for the importance of (perceived) loss of social status as a determinant of difficult adjustment. In this respect, it is interesting that we did not find an effect for the individual's preretirement social status as such, indicating that anxiety about a loss of status is not restricted to the higher social strata.

Third, this study provides additional evidence that a lack of control, as is the case with forced retirement, is a risk factor for the development of adjustment problems (e.g., Marshall et al., 2001). Moreover, there is empirical support for the hypothesis put forward by Taylor and Cook (1995) that perceived control (self-efficacy) is an additional factor with regard to adjustment to retirement. Workers who expressed more confidence in the ability to deal with changes adjusted with greater ease. Many studies (e.g., Mowen, 2000) have shown that elemental personality traits,

such as extraversion and neuroticism, predict self-efficacy. Examination of the direct effects of these higher-order personality traits is an important issue for future research on adjustment to retirement.

Another issue raised in this article is the way partners influence each other in the process of adjusting to retirement. Several studies (Henkens, 1999; Henkens & Van Solinge, 2002; Smith & Moen, 1998) have shown that the partner plays an important role in decision making with regard to retirement. In this light, it is interesting to note that adjustment to retirement within couples was found to be much more of an individualistic process. The extent to which partners influence each other appears to be limited. This is, however, not unique to adjustment to retirement. Grief and adjustment after the death of a child have, for example, been shown to be a highly individualized process experienced differently by each partner (Rando, 1991).

Among the unexpected findings in this study is the fact that the partner's labor market position does not appear to affect adjustment to retirement. Two possible explanations can be put forward. First, in The Netherlands, there is still little opportunity for couples to retire at the same time because eligibility for a benefit is subject to strict age limits. Couples may accept this situation. Second, adjustment to and enjoyment of retirement are different concepts, referring to different dimensions of the retirement experience (MacLean, 1982). The determinants underlying these phenomena may also differ. Asynchronous retirement may be important to well-being and satisfaction with or within retirement, but less relevant to adjustment.

An interesting finding in this study is the strong gender difference with regard to adjustment. Women tend to have greater problems adjusting to retirement, both as retirees and as partners. Two possible explanations can be put forward. First, because for women the majority of obligations remain unchanged, the reality of being a retiree may be less attractive to women than to men. Earlier findings point in this direction (Szinovacz, 1982). Second, it has been suggested that women have a greater tendency to admit symptoms such as pain, depression, or other negative feelings (Schwarzer & Schulz, 2002). Future research should explore in more detail possible gender specificity in the way partners influence each other in the process of adjustment to retirement, for example, by means of SEM.

When evaluating the results presented here, some limitations need to be emphasized. First, though the sample has substantial variation in relevant variables such as gender, occupational classification categories, and health, this research is not representative of all Dutch older workers or couples in the age bracket studied.

A second limitation concerns the absence of information on preretirement well-being, which can be seen as a resource in adjustment to retirement. Though our study does have information on some of the major determinants of well-being among older adults, such as their financial resources, health, and social contacts, a low level of subjective well-being may be an important determinant of adjustment problems.

Despite these limitations, the results of this study show that it is possible to identify potential indicators of adjustment problems. Research has shown that individuals benefit from preretirement courses and planning programs (Gall & Evans, 2000; Hershey, Mowen, & Jacobs-Lawson, 2003). These courses and programs should, however, not be limited to

Table 3. Regression Analyses Explaining Older Workers' Adjustment to Retirement and Partners'
Adjustment to Their Partners' Retirement ($N = 559$)

| Explanatory Variables | Model 1 (OLS) Workers' Adjustment Coefficient | p Value | Model 1 (OLS) Partners' Adjustment Coefficient | p Value | Model 2 (OLS) Workers' Adjustment Coefficient | p Value | Model 2 (OLS) Partners' Adjustment Coefficient | p Value | Model 3 (3SLS) Workers' Adjustment Coefficient | p Value | Model 3 (3SLS) Partners' Adjustment Coefficient | p Value |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Constant | 3.10 | .331 | 3.45 | .334 | 3.45 | .270 | 0.99 | .752 | 2.99 | .318 | 0.43 | .887 |
| Couple's retirement context | | | | | | | | | | | | |
| Gender worker (female = 1) | 1.19** | .000 | | | 0.87** | .006 | | | 1.01** | .002 | | |
| Gender partner (male = 1) | | | −0.79* | .016 | | | −0.76* | .017 | | | −1.05** | .002 |
| Time elapsed since retirement | −0.04 | .499 | 0.13* | .025 | −0.02 | .746 | 0.11 | .067 | −0.04 | .486 | 0.12* | .034 |
| Resources | | | | | | | | | | | | |
| Financial–economic | | | | | | | | | | | | |
| Household income | 0.07 | .287 | 0.07 | .240 | 0.02 | .684 | 0.09 | .158 | 0.01 | .805 | 0.07 | .238 |
| Replacement rate | −0.02 | .624 | 0.05 | .872 | −0.02 | .522 | 0.01 | .843 | −0.02 | .488 | 0.01 | .744 |
| Health: | | | | | | | | | | | | |
| State of health: worker | 0.02 | .655 | 0.20 | .616 | −0.00 | .959 | 0.03 | .515 | −0.00 | .912 | 0.02 | .565 |
| State of health: partner | −0.10 | .487 | 0.27 | .844 | −0.21 | .110 | −0.03 | .786 | −0.21 | .099 | −0.01 | .943 |
| Health deterioration: worker (0–1) | 0.48 | .092 | 0.11 | .698 | 0.41 | .129 | 0.09 | .751 | 0.39 | .125 | −0.03 | .920 |
| Health deterioration: partner (0–1) | 0.26 | .273 | 0.34 | .161 | 0.20 | .373 | 0.38 | .107 | 0.16 | .487 | 0.31 | .173 |
| Leisure: No. of hobbies | −0.02 | .703 | −0.02 | .708 | 0.01 | .870 | −0.01 | .822 | 0.01 | .845 | −0.01 | .874 |
| Marital | | | | | | | | | | | | |
| Marital interaction | −0.08 | .088 | −0.23** | .000 | −0.02 | .732 | −0.13** | .007 | 0.02 | .767 | −0.12* | .011 |
| No. of children | 0.02 | .805 | −0.15 | .084 | 0.02 | .822 | −0.15 | .074 | 0.42 | .602 | −0.16 | .054 |
| Social | | | | | | | | | | | | |
| Friends/family have retired | −0.11 | .251 | −0.16 | .108 | −0.10 | .300 | −0.15 | .132 | −0.07 | .434 | −0.12 | .197 |
| Partner still working (0–1) | −0.42 | .055 | −0.16 | .472 | −0.28 | .174 | −0.19 | .362 | −0.26 | .187 | −0.09 | .671 |
| Social status: job prestige | −0.00 | .784 | 0.00 | .646 | 0.00 | .924 | 0.00 | .812 | −0.00 | .988 | 0.00 | .733 |
| Characteristics of transition | | | | | | | | | | | | |
| Involuntary retirement | 0.35** | .000 | 0.11** | .001 | 0.31** | .000 | 0.09** | .008 | 0.30** | .000 | 0.01 | .914 |
| No. of years in labor force | 0.26* | .045 | 0.01 | .532 | 0.02 | .065 | 0.01 | .650 | 0.02 | .067 | −0.00 | .971 |
| No. of hours worked before retirement | 0.23 | .087 | 0.00 | .878 | 0.03** | .007 | 0.00 | .889 | 0.03** | .006 | −0.01 | .769 |
| Job challenge | −0.10 | .196 | −0.04 | .643 | −0.05 | .493 | −0.06 | .406 | −0.05 | .497 | −0.04 | .626 |
| Psychological determinants: worker | | | | | | | | | | | | |
| Retirement anxiety | | | | | | | | | | | | |
| Financial | | | | | 0.10 | .234 | | | −0.11 | .192 | | |
| Health | | | | | 0.05 | .596 | | | 0.04 | .591 | | |
| Leisure | | | | | −0.06 | .644 | | | −0.06 | .650 | | |
| Social contacts | | | | | 0.22** | .015 | | | 0.20* | .017 | | |
| Social status | | | | | 0.53** | .000 | | | 0.51** | .000 | | |
| Self-efficacy | | | | | −0.26** | .000 | | | −0.24** | .000 | | |
| Psychological determinants: partner | | | | | | | | | | | | |
| Retirement anxiety | | | | | | | | | | | | |
| Financial | | | | | | | 0.18* | .028 | | | 0.17* | .028 |
| Worker's health | | | | | | | −0.02 | .764 | | | −0.03 | .717 |
| Marital conflict | | | | | | | 0.87** | .000 | | | 0.80** | .000 |
| Spousal interdependency | | | | | | | | | | | | |
| Adjustment: worker | | | | | | | | | | | 0.24* | .04 |
| Adjustment: partner | | | | | | | | | 0.16 | .318 | | |
| $R^2$ | 20.9 | | 15.1 | | 30.4 | | 21.9 | | 33.0 | | 25.2 | |

*Notes*: OLS = ordinary least squares; 3SLS = three-stage least squares.
*$p < .05$; **$p < .01$.

financial planning for retirement. Social adjustment should be addressed in preretirement programs too. Moreover, retirement preparation programs should acknowledge the fact that adjustment is an individualized process experienced differently by each partner.

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