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IDENTITY DISTRESS SURROUNDING RETIREMENT

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JENNIFER COLBERT

ABSTRACT

The purpose of this study was to examine identity distress surrounding retirement. From past literature I hypothesized that individuals would experience more psychological distress after retirement compared to before and those who earned a professional degree would experience more distress than others. I also hypothesized the longer time retired the less distress, and those who were forced to retire would experience more distress after retirement than those who retired voluntarily. Results of the study conducted with 40 retired people in the United States revealed only one significant result. Those who were forced to retire showed increased levels of identity distress after retirement compared to individuals who voluntarily retired.

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CHAPTER I

INTRODUCTION

Retirement has become just another part of life that is expected and often encouraged. However, many people feel a sense of loss when they are no longer working or not in a role that they were previously. This sense of loss and confusion was at one time considered to be a crisis event. There have been many studies regarding the topic of retirement and the many aspects that comprise this time in people's lives. The topic of identity has been especially focused on in these studies looking at gender and race differences, lingering identities, and renegotiating identity. However, there has been little attempt to examine the psychological distress that identity changes and shifts may cause in a person.

This study proposes to examine identity distress in retiree's. Identity distress can be defined as the pain or suffering associated with a person's sense of identity after a change or shift in roles. The scale that will be used to measure identity distress was originally developed for use with adolescents and was intended for use in diagnosing the

DSM III identity disorder (Berman, 2004). To better fit the population the scale will be altered slightly so that there will be less focus on issues related to adolescents. The original use of the scale as a measure of identity disorder, which is not included in the most recent update of the Diagnostic and Statistical Manual of Mental Disorders, will not be utilized, rather an overall look at the distress that recent retiree's experience. The use of this scale with a different population will help define its possibilities for use in other settings or studies.

Other items that may contribute to identity distress will be measured including distance from the event, highest level of education, former occupation, and reasons for retiring. The knowledge of the processes that people go through surrounding retirement is well documented however, it is important to understand how people feel about those processes to get a complete picture of this very complex event. This study will also improve on past studies regarding retirement because of a new emphasis on psychological distress during the retirement phase rather than just shifts and changes in identity. Also there will be a more focused look at retirement adjustment in terms of distress. The use of a subjective measure shows how the individual perceives this event and perception can reveal a great deal about how someone is dealing with their feelings.

CHAPTER II

REVIEW OF RELEVANT LITERATURE

As the largest generation of our population enters the retirement years it is important to understand the processes that someone may go through but more importantly the stress and suffering that this event may lead to. In the past there has been a great deal of studies done regarding retirement as an event but with little focus on psychological measures that examine effects of feelings and reactions on an individual's identity.

History of Retirement

Most of the early research on retirement was done by Robert Atchley and in his 1974 study, "The Meaning of Retirement," he found that retirement was a positive event for most people in regards to four dimensions: activity level, emotional evaluation, moral evaluation, and physical potency (Atchley, 1974). Atchley also examined retirement in America throughout history and found that retirement as we know it today began in the mid 1960's when a great deal of legislation was passed to protect elder's finances and outlawed mandatory retirement before the age of 70. In 1965 the Older Americans Act

and Medicare were enacted and these, combined with other legislature, led to a drop in the number of elders who were poor from 60% in 1967 to less than 20% in 1980 (Atchley, 1982). Atchley took a systems theory approach to studying retirement and although he did extensive work on identity issues, there was little focus on the subjective stress of the identity issues that arise in this time period.

Originally, the two competing theories of retirement were the crisis and continuity theory. The crisis theory hypothesized that retirement was a negative event because a person's occupation was what legitimized them in the eyes of the public. Therefore, loss of one's occupation would imply an inability to perform, lowering self-esteem and status in society. In contrast, continuity theory postulated that the occupational role was not central in an individual's life. Since retirement was not a central role, discontinuing work allowed an individual the ability to pursue their other roles (Palmore, 1984). Erdman Palmore and colleagues examined the effects of retirement on men for the following dimensions: income, health, social activities, and attitudes. They found that retirement only had a significant effect on income (Palmore, 1984). All of the measures used in the study were objective with one exception being the subjective measure of whether or not the participant considered himself retired. The lack of subjective measures in many of these studies emphasizes the need for this type of study.

Previous studies of Identity

Elizabeth Mutran and Peter Burke examined what old age identity was influenced by and found that the four main elements that contributed to identity was poor health, chronological age, income, and retirement. They found that retirement was only a factor for men, most likely because at the time of this study men provided the main source of

income for families. The conclusion was that retirement forced men to change their self-concept because it was no longer based on their occupation. This caused them to perceive themselves as being old and therefore had an effect on their social status, which in turn affects their identity (Mutran & Burke, 1979). More recently Peggy Thoits examined what relevant stressors effect identity and theorized that the experiences an individual values highly will either threaten or enhance ones identity. If the occupational role is not valued highly by the individual, retirement will not have an effect on their identity (Thoits, 1991). Thoits went on to test this theory in 1995 and found just the opposite to be true. She found that an event's psychological distress on an individual does not depend on the importance of role identity (Thoits, 1995). Despite the measure of psychological distress, the focus of Dr. Thoits study was role salience and not the distress from the event.

Investigation of the influence of roles and identities on self-esteem was done by Donald Reitzes and Elizabeth Mutran. In their study of full time working men and women they found that neither role accumulation nor combinations of roles influenced self-esteem. It was also found that a commitment to a worker, spouse, or parental role increased self-esteem (Reitzes & Mutran, 1994). Overall this study showed that an individual's identity perception may or may not influence self-esteem, depending on roles and gender. More investigation of identities after retirement done by Donald Reitzes found pre-retirement identities and social background characteristics influenced initial and later retirement adjustment (Reitzes & Mutran, 2006). Helen Barnes and Jane Parry who examined qualitative research conducted in the United Kingdom did additional work regarding roles and identity. Barnes and Parry argue that gender roles and identities are

among the most important factors in retirement satisfaction. They found that a strong occupational identity made the transition into retirement more difficult when forced. Retirement satisfaction dropped significantly when the individual had few other roles and therefore no alternative identity to adopt (Barnes & Parry, 2004). Based on these studies I hypothesize individuals who earned a professional degree and therefore most likely have a strong occupational identity, will experience more distress after retirement than those who did not earn a professional degree. I also hypothesize individuals who are forced to retire will show higher levels of distress after retirement based on this work done by Barnes and Parry.

Another important issue regarding retirement is the extent that individuals assume the role of a retiree. Maximiliane Szinovacz and Stanley DeViney found that the main basis for identification as a retiree was labor force participation. Also the attainment of what was labeled institutionalized retirement criteria, which included things such as pensions, Social Security benefits, and spouse's retirement, was important for men to take on the role of retiree. As for women, a variety of life circumstances such as fertility history and marital status contributed to their self-definition as a retiree (Szinocacz, 1999). In spite of our knowledge of how and why individuals have a difficult transition into retirement and how to predict a self-definition of retirement there is still little discussion of the stress and unhappiness that may accompany a shift in identity.

Attitudes about retirement

Individual's attitudes toward retirement give an idea of how this event may affect their overall life satisfaction after the event. The decision to retire can affect attitudes and distress associated with the transition. This decision was influenced by marital status,

planning for the event, work satisfaction, having a working spouse and marital satisfaction. Early retirement was characterized by being married with a high marital satisfaction and significant planning. Later retirement was characterized by high work satisfaction and having a working spouse (Reitzes, Mutran & Fernandez, 1998). One study by Seongsu Kim and Daniel Feldman found that bridge employment was strongly related to both retirement satisfaction and life satisfaction (Kim, 2000).

When discussing attitudes of retiree's after several years, the pre-retirement expectations for satisfaction of activity, finances, health and interpersonal relationships have been accurate predictors of life satisfaction in males six to seven years after retirement (Gall & Evans, 2000). Based on this study, I hypothesize the longer an individual has been retired, the less identity distress they will have because the pre-retirement expectations will become less salient. The attitudes toward retirement can give some insight to the amount of distress that is experienced. If attitudes are indifferent to the event, most likely there will be little affect on identity and identity distress. There are several factors that have been found to influence retirement attitudes. An individual's social background, expectations of a pension, an anticipated time for retirement, retirement planning activities and earlier attitudes toward retirement are among the most influential factors in attitudes of retirement (Mutran, 1997). Furthermore most attitudes of retirement are positive and generally unrelated to the amount of time a person has been retired. Some of the main predictors of attitude found by Robert Atchley and Judith Robinson in their 1982 study were health and income, which has been found in several other studies. Although on the surface it would seem that attitudes of retirement would

reveal subjective feelings of stress and pain, the questions that assessed these attitudes focused mainly on social and health aspects, not identity.

Adjustment to life as a retiree

How people adjust to this change in their lives is significant to the discussion of identity distress in that a pattern of adaptive or maladaptive behavior can be seen. If a person tends to have maladaptive behavior when change happens there will most likely be more stress and pain involved with this change. Several studies have supported Robert Atchley's theory of adjustment and the factors that influence that adjustment. Self-esteem before retirement and pension eligibility were predictive of positive attitudes toward retirement after six months as well as after 24 months. Some of the factors influenced positive attitudes shortly after retirement but not later into retirement such as retirement planning, and voluntary retirement (Reitzes & Mutran, 2004). From this study it is clear that some things have an impact on an individual immediately where others take some time to have an effect.

Robert Atchley examined the impact of retirement on the hierarchy of personal goals and found that having a reduced income was the most frequent reason for having difficulty adjusting (Atchley, 1975). This study saw adjustment to retirement in terms of role theory. Atchley theorized that if a person's occupation is high in their hierarchy of goals and has not yet been achieved, he or she would seek another job. If another job cannot be found then the person must reorganize their goals. However, if the person is broadly engaged, an alternative role should be chosen and if successful in the alternative role, a new hierarchy of goals will be established (Atchley, 1975). Reorganization of goals must have an impact on an individual's identity and most likely comes with some

stress and pain and this theory supports my hypothesis that those who earn a professional degree will have higher levels of distress after retirement. It is likely that individuals who earn a professional degree are not broadly engaged because of dedication to their occupation and therefore will need to reorganize their goals after the loss of that role.

Anne Matthews and Kathleen Brown found in their 1988 study that retirement was a less critical life event relative to others. The number of life events that an individual had, such as moving away from home, changing jobs, and a son or daughter leaving home, reflected how critical the event of retirement was seen. For men, the more major life events they experienced the less critical retirement became and just the opposite was found for women (Matthews & Brown, 1988). Matthews and Brown also found pre-retirement attitudes to be a predictor of how an individual experiences retirement. Overall, how an individual experiences retirement for men depends on their occupation and life-style while for women depends on their health status and attitudes toward retirement (Matthews & Brown, 1988). Most of these studies suggest the event of retirement can lead to distress, a reorganization of goals and is otherwise a major life event, therefore I hypothesize higher levels of distress after retirement than before. In summary, the many studies previously conducted on the subject of identity and retirement has left a gap in our knowledge. A subjective measure of distress is necessary to gain a more complete picture of how this change in an individual's life affects their psychological well-being.

CHAPTER III

METHODS AND PROCEDURES

This study will examine the amount of possible distress related to new identities in which retired individuals may or may not experience. The previous literature has found that many of the predictors mentioned above are relevant in shifts and changes in identity but few have looked at the stress that the individual experiences along with a shift in identity. Based on the previous literature I hypothesize the following:

1. Identity distress levels will be higher after retirement than they were before retirement.
2. Individuals who gained a professional degree and worked as a professional for the majority of their life will have higher levels of identity distress after retirement than those who did not.
3. The further away from the retirement event an individual is, the lower their levels of distress will be.

4. If an individual was forced to retire, their levels of distress will be higher than those who retired voluntarily.

A professional degree was defined as those who earned a degree, not including Ph.D., in a professional field such as medicine, dentistry, or law. The time retired was categorized into four groups, less than one year retired, one to five years, six to ten, and more than ten years. A participant was placed in the category of forced to retire for several reasons. If his or her company had a policy in which a person had to retire after a certain number of years, as well as if the company went out of business or relocated forcing an individual to retire before expected. A participant was also considered to be forced into retirement if they had to retire because of an illness or an illness of spouse or other family member.

Measures

To measure identity distress, the Identity Distress Survey, developed by Dr. Steven Berman, will be used with slight modifications to cater to the population of interest. This measure has shown to have high internal consistency and also test-retest reliability. The measure consists of ten questions that ask the participant to rate the level of distress regarding several aspects of their life including long-term goals, career choice, and sexual behavior. Participants were asked to complete the measure twice, once with their feelings before retirement and once with their feelings after retirement. Participants were also asked to list their former occupations, date of retirement, and reasons for retirement as well as given an opportunity to discuss any other issues about retirement they felt were important.

The sample consisted of 40 participants, 19 males and 21 females. Ages ranged from 53 to 86 with the mean age being 69, standard deviation 7.14. Marital status of the

participants consisted of 85 percent married, with the next highest percentage being single never married with 7.5 percent. The level of education obtained showed the majority, 40 percent, earned a Master's or Doctoral degree. Those who earned a professional degree, such as J.D., D.D.S., or M.D., comprised 7.5 percent of the sample. The majority of participants had been retired for 10 or more years, 40 percent. The next largest group was those retired between 1 and 5 years, at 30 percent.

Procedure

Participants were recruited on a volunteer basis through the use of a community message board and a community newsletter. Some questionnaires were filled out with the experimenter present while others were returned by mail. The questionnaires were individually administered with no corresponding interview. Participants were primarily located in Sarasota, Florida with some in Ohio and the data was collected between February and April 2009.

Research Design

This study was developed as a correlational study to examine the rates of identity distress before retirement compared to those after retirement. A subjective measure was used as opposed to an objective measure for several reasons. I was looking to measure individuals opinions on this matter, perception is reality. If an individual perceives a situation to be distressing he or she will most likely be experiencing consequences as a result of that perception. Another reason I chose to use a subjective measure was to ease the data collection process, since this was completed as a masters thesis and had no grant attached to it, the most practical and economical way to examine this phenomenon was to use a subjective questionnaire as the instrument.

To analyze hypothesis 1, a repeated measures T-test was used to compare the average value of distress before retirement to the average value of distress after retirement. For the remaining hypotheses a similar procedure was implemented. For analysis of both hypothesis 2 and hypothesis 4, an independent samples t-test was used to compare the difference in means between those who were professionals and those who were not, as well as those who were forced to retire and those who were not. To analyze hypothesis 3, an ANOVA was used because the factor used to compare means consisted of four groups.

CHAPTER IV

RESULTS

All sample demographic percentages can be seen in Table 1. Identity distress levels showed to be higher in males than females, $F = 6.513$, $df = 1$, $p = 0.015$. The other demographic variables, marital status, highest level of education, and age showed no significant differences in distress levels after retirement.

Table 1
Demographic & Background Variables (Percentages)
N = 40

Variables	%
Female	47.5
Male	52.5
Single (Never Married)	7.5
Married	85
Divorced	2.5
Widowed	5
HS Diploma	10
Some College	25
BA/BS	17.5
MA/PhD	40
Professional	7.5
Retired <1 year	0
Retired 1-5 years	30
Retired 6-10 years	25
Retired >10 years	40

Means for each individual item of the identity distress measure can be seen in Table 2.

Table 2
Identity Distress Measure Individual Item Means N=40

	Mean	St. Dev
Distress Before Retirement		
Long term goals	1.8	1.018
Career choice	1.55	0.959
Friendships	1.56	0.788
Sexual behavior	1.43	0.813
Religion	1.2	0.464
Values or beliefs	1.43	1.01
Group Loyalties	1.65	1.051
Overall discomfort	1.48	0.679
Overall uncertainty	1.38	0.782
How Long	1.56	1.095
Distress After Retirement		
Long term goals	1.6	0.778
Career choice	1.15	0.483
Friendships	1.55	0.846
Sexual behavior	1.63	0.925
Religion	1.28	0.64
Values or beliefs	1.38	0.838
Group Loyalties	1.55	0.904
Overall discomfort	1.46	0.682
Overall uncertainty	1.31	0.694
How Long	1.44	0.94

Hypothesis 1 predicts psychological distress levels to be higher after retirement compared to before retirement. The results do not confirm the hypothesized effect, $t = 1.407$, $p = 0.167$, Cohen's $d = 0.117$. Hypothesis 2 predicts individuals who earned a professional degree will experience more psychological distress after retirement than those who did not earn a professional degree. The results do not confirm the hypothesized effect, $t = -1.291$, $p = 0.178$, Cohen's $d = -0.420$. Hypothesis 3 predicts the longer an individual has been retired the less psychological distress they will experience. The results do not confirm the hypothesized effect, $F = 0.236$, $p = 0.791$, $\eta^2 = 0.003$. Hypothesis 4 predicts

those who were forced to retire will have higher levels of psychological distress than those who were not forced into retirement. The results supported this hypothesis, $t = -0.402$, $p = 0.048$, Cohen's $d = -0.132$.

Table 3

Means comparisons N=40

H1 Greater distress post retirement					
	Mean	St. Dev	t	df	Sig (2-tailed)
Average Before Retirement	1.5	0.633			
Average After Retirement	1.43	0.559			
			1.407	39	0.167
H2 Professional Degree					
			-1.291	38	0.178
H4 Forced to Retire					
			-0.402	35	0.048*
H3 Time retired					
	SS	df	F	Sig	
Between Groups	0.156	2	0.236	0.791	
Within Groups	11.57	35			

Note: * $p < 0.05$

Reliability analysis of the identity distress measure showed that both the measure before retirement and after to have the same reliability, $\alpha = 0.905$.

CHAPTER V

DISCUSSION AND CONCLUSION

One of the four hypotheses in this study showed significance. Hypothesis 4, differences in distress levels after retirement of those who were forced to retire compared to those who were not forced, showed a significant result. This implies that when an individual is forced to retire more psychological distress is experienced in the areas measured than those who were not forced to retire. Hypothesis 1 was not significant, therefore the amount of psychological distress an individual experiences does not significantly change from before retirement to after. The difference between earning a professional degree and not, hypothesis 2, does not significantly affect the amount of distress experienced after retirement. The longer a person has been retired did not lower the amount of psychological distress as hypothesized.

This measure of identity distress may not have accurately captured the psychological distress felt by this population. It is possible that retirement is not a significant enough life event to cause increased psychological distress as predicted.

There are many other areas which distress may occur for this population that were not measured in this study including health status, physical ability, finance, deaths of friends or family members, and concerns about an individual's adult children. However, these variables may not effect an individual's identity perception but may cause distress to other aspects of the psyche.

There are several limitations to this study. The sample used consisted mainly of upper-middle class whites. This may have caused bias in responses to be more positive because of the economic status of the participants. The small size of this sample may have hidden experiences that are felt in the population but were not seen in this sample. Using self-report as a measure makes this study less objective and may have contributed to the lack of distress reported. Often participants inflate their levels of personal experiences to appear happier than they are actually feeling. Another problem with this use of self report is the retrospective aspect of the design. Asking individuals to think back to how they felt before retirement may have been difficult especially for those who had been retired for more than ten years. Finally, because this study used only voluntary participants, those who participated may have been more satisfied with their decision to retire and their experiences with retirement thus far than those who did not volunteer. The bias of volunteers is seen in virtually every study but still should be mentioned as a limitation of this study.

If the areas in this measure do not accurately capture the identity distress felt by retirees, which areas do? From the open-ended question posed at the end of the questionnaire, several participants reported they were more distressed over issues such as health, finances, and the well being of their adult children. Another question that arises

from these results is the issue of socioeconomic status and its effects on this phenomenon. It is possible that upper middle class whites are less susceptible to psychological distresses associated with retirement and that is why most of these results were not significant. Returning to the limitation of retrospective self report, what differences might have been seen if this study were designed to be longitudinal and limited the amount of time after retirement to complete the second portion of the questionnaire? These questions could be answered with further research in this area and it should be noted that this study may have only scratched the surface of this issue in our aging population.

Despite the lack of significant results in this study, it does add to our knowledge in this area of psychology. These results show that the issues that create psychological distress during this time are different than those that cause distress at other times in our life, such as adolescence for which the identity distress measure was originally developed. It also suggests more research needs to be done because there is still not a clear understanding of this phenomenon. A larger scale, longitudinal study may show very different results than this small scale, retrospective, self report study. The message that I feel should be taken away from these results is retirement can be a complex time period that can affect many aspects of an individuals psyche, events both before and after have an impact and although retirement is common practice in our society it should not be discarded as an insignificant event.

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APPENDICES

To what degree were you upset, distressed or worried over the following issues in your life BEFORE YOU RETIRED? (Please circle one)

	Not at all	Mildly	Moderately	Severely	Very Severely
8. Long term goals?	1	2	3	4	5
9. Career choice?	1	2	3	4	5
10. Friendships?	1	2	3	4	5
11. Sexual behavior?	1	2	3	4	5
12. Religion?	1	2	3	4	5
13. Values or beliefs?	1	2	3	4	5
14. Group loyalties?	1	2	3	4	5
15. Please rate your overall level of <u>discomfort</u> about all of the above issues that might have upset or distressed you <u>as a whole</u> before your retirement?	1	2	3	4	5
16. Please rate how much uncertainty over these issues <u>as a whole</u> has interfered with your life (for example, stopped you from doing things you wanted to do, or being happy) before your retirement?	1	2	3	4	5
17. How long (if at all) have you felt upset, distressed, or worried over these issues <u>as a whole</u>	Never or less than a month	1 to 3 months	3 to 6 months	6 to 12 months	More than 12 months
	1	2	3	4	5

To what degree were you upset, distressed or worried over the following issues in your life AFTER YOU RETIRED? (Please circle one)

	Not at all	Mildly	Moderately	Severely	Very Severely
18. Long term goals?	1	2	3	4	5
19. Career choice?	1	2	3	4	5
20. Friendships?	1	2	3	4	5
21. Sexual behavior?	1	2	3	4	5
22. Religion?	1	2	3	4	5
23. Values or beliefs?	1	2	3	4	5
24. Group loyalties?	1	2	3	4	5
25. Please rate your overall level of <u>discomfort</u> about all of the above issues that might have upset or distressed you <u>as a whole</u> before your retirement?	1	2	3	4	5
26. Please rate how much uncertainty over these issues <u>as a whole</u> has interfered with your life (for example, stopped you from doing things you wanted to do, or being happy) before your retirement?	1	2	3	4	5
27. How long (if at all) have you felt upset, distressed, or worried over these issues <u>as a whole</u>	Never or less than a month	1 to 3 months	3 to 6 months	6 to 12 months	More than 12 months
	1	2	3	4	5

28. Is there anything else you would like to tell us about your retirement experience?

APPENDIX B

CONSENT FORM

Cleveland State University

Dear Participant:

We are asking you to complete a survey being given to individuals who live in Cleveland, Ohio and Sarasota, Florida. The purpose of this survey is to gain insight into individual's perceptions of the retirement experience and will be used to help complete requirements for my Master's Degree at Cleveland State University. The survey will ask questions about retirement and your current emotional state. It is our hope that information from this survey will contribute to a better understanding of individual's perceptions of the retirement experience. Some of the questions may bring up feelings of unease but you are free to withdraw your participation at any time. It will take approximately 15 to 30 minutes to complete the survey.

Your responses to the survey will be anonymous. Your name will not be collected or appear anywhere on the survey and complete privacy will be guaranteed.

Participation is completely voluntary and you may withdraw at any time. There is no reward for participating or consequence for not participating.

For further information regarding this research please contact Dr. Boaz Kahana at (216) 687-3762, email: b.kahana@csuohio.edu, or Jennifer Colbert at (614) 638-3655, email: j.colbert@csuohio.edu.

If you have any questions about your rights as a research participant you may contact the Cleveland State University Institutional Review Board at (216) 687-3630.

There are two copies of this letter. After signing them, keep one copy for your records and return the other one. Thank you in advance for your cooperation and support.

Please indicate your agreement to participate by signing below.

I am 18 years or older and have read and understood this consent form and agree to participate.

Signature: _____

Name: _____ (Please Print)

Date: _____