Article

The Moderating Influences of Retirement Transition, Age, and Gender on Daily Stressors and Psychological Distress

The International Journal of Aging and Human Development
2017, Vol. 85(1) 90–107

DOI: 10.1177/0091415016677974
journals.sagepub.com/home/ahd
SAGE

Jen D. Wong[1] and Yetty Shobo[2]

Abstract

This study investigated the influences of retirement transition, age, and gender on aspects of daily experiences in adults (aged 50–75 years) who stayed working ($n = 138$) and who transitioned into retirement ($n = 72$). Data derived from the first and second waves of the Daily Diary Study of the National Survey of Midlife in the United States. Participants completed telephone interviews about their experiences across eight consecutive days. Findings showed a significant interaction effect of retirement transition and age on daily stressors. Gender did not significantly moderate the associations between retirement transition and daily experiences. These findings suggest that retirement transition must be considered in the context of life course influences, especially age, to better determine the quality of daily experiences of midlife and older adults, and these life course influences should be considered in programs and services aimed to help adults navigate the retirement experiences.

Keywords

retirement transition, daily stressors, daily psychological distress, midlife and older adults

[1]Department of Human Sciences, The Ohio State University, Columbus, OH, USA
[2]DHP Healthcare Workforce Data Center, Virginia Board of Health Professions, Richmond, VA, USA

Corresponding Author:
Jen D. Wong, Department of Human Sciences, The Ohio State University, 171-B Campbell Hall, 1787 Neil Avenue, Columbus, OH 43210, USA.
Email: wong.606@osu.edu

Introduction

Retirement often has been viewed as the golden years with individuals sailing off into retirement to pursue unlimited opportunities and be free of the stressors of the workplace. The transition from employment to retirement can reshape and transform one's psychological, social, and physical worlds through opportunities to participate in meaningful activities (Kim & Moen, 2001; Smeaton, Barnes, & Vegeris, 2016). These transformations can be disruptive or empowering, thereby resulting in some degree of stress, either positive or negative (George, 1993). This study furthers the field of retirement by examining the daily experiences and well-being of individuals who transitioned into retirement as compared with those who remained employed. Specifically, this study focuses on changes in daily stressors and psychological distress across a 10-year period.

Empirical research on the effects of retirement transition and well-being has been mixed (e.g., van der Heide, van Rijn, Robroek, Burdorf, & Proper, 2013). Some studies have documented the positive effects of retirement (e.g., Drentea, 2002; Midanik, Soghikian, Ransom, & Tekawa, 1995; Syse, Veenstra, Furunes, Mykletun, & Solem, 2015), while others have found negative outcomes (e.g., Buxton, Singleton, & Melzer, 2005; Kim & Moen, 2002). The bulk of the literature on retirement and subjective well-being has focused on global assessments of well-being, with much emphasis on life satisfaction, adjustment, and depression (e.g., Butterworth et al., 2006; Potocnik, Tordera, & Peiro, 2011; Smith & Moen, 2004; van Solinge & Henkens, 2008). While global measures of retirement well-being can be informative, the retirement literature can be benefited by examining experiences and well-being at the daily level. The use of a daily approach also helps to reduce the time that lapsed between an experience and the account of the experience, thereby providing a less distorted account of one's well-being (Bolger, Davis, & Rafaeli, 2003). Furthermore, assessments of daily experiences may better capture the challenges that midlife and older adults experience day-to-day.

Daily Stressors

Life transitions, such as retirement, often involve changes in states that are likely to expose individuals to unique daily stressors, which are the routine challenges of daily living (e.g., having or avoiding an argument with a family member and getting stuck in traffic; Almeida, Wethington, & Kessler, 2002), and require them to elect strategies for successful adaptation. For some, the transition in social role from worker to retiree may be beneficial in that individuals no longer have to navigate the challenges and responsibilities of the work environment. On the other hand, the shift from work to retirement may entail possible transformations in identities, activities, and environment (George, 1993), thereby

increasing one's vulnerability to stressors in their daily lives. Because minor daily stressors occur more frequently than major life events (e.g., divorce and death of a love one), it can better capture the challenges that individuals in retirement experience day-to-day. Thus, this study investigates the influences of retirement transitions on daily stressor exposure.

Daily Psychological Distress

In the study of retirement and psychological distress, the primary focus has centered on the areas of neurotic disorders (Buxton et al., 2005), depression (Butterworth et al., 2006; Doshi, Cen, & Polsky, 2008; Lee & Smith, 2009), and life satisfaction (Heybroek, Haynes, & Baxter, 2015; Kim & Moen, 2002). The different measurements of psychological distress have resulted in incongruent findings. For example, Kim and Moen (2002) reported that newly retired men had the highest morale score than those not yet retired from their career jobs. Other researchers (e.g., Butterworth et al., 2006; Buxton et al., 2005) found earlier or younger retired men exhibited a higher prevalence of a mental disorder than their working counterparts. Less attention has focused on the *affective* component of subjective well-being (see Andrew & Withey, 1976 for description of the two components of subjective well-being—life satisfaction and affect). While affect and life satisfaction are interrelated, they are not the same (Diener, 1994). Affect measures an aspect of subjective well-being that differs from life satisfaction (Diener, 1994; Lucas, Diener, & Suh, 1996). The present study will examine daily psychological distress, assessed by daily negative affect, with respect to retirement transition.

Life Course Daily Stress Perspective

This study is informed by the life course daily stress perspective (Almeida & Wong, 2009). The life course daily stress perspective incorporates the life course framework with the daily stress literature to better determine the influences of life transitions on aspects of daily experiences. Although the life course perspective (Elder, Johnson, & Crosnoe, 2003) has long been important in the study of retirement (e.g., Kim & Moen, 2002), it does not consider the role that daily stressors play in health and emotional adjustment (Zautra, 2003). Since stress tends to increase during periods of uncertainty, transitions such as retirement, may challenge past routines and require new adaptation (Brown & Harris, 1989). In the examination of retirement transition, the contextual factors that shape the transition matter; however, these considerations often are overlooked in the stress literature (George, 1993). Using the life course daily stress perspective, this study examines the influences of timing and gender on daily stressors and psychological distress.

Timing (Age)

The meaning of a transition varies and affects individuals differently depending on when it occurs in the life course (Wheaton, 1990). Most individuals typically have a set of expectations of *whether* and *when* certain life events and transitions will occur (Neugarten, 1979). These expectations usually are accompanied by mental clocks that inform individuals whether they are on- or off-time (Neugarten, 1979). In contrast to transitions that occurred on-time, individuals who experienced an off-time transition may not have the anticipatory skills and social resources to prepare them for the changes that they face (Hagestad & Neugarten, 1985). The experience of an off-time transition also may be even more exacerbated by being the only person (or a small group of people) who has not experienced the transition. Although some studies have documented that off-time retirement transition has positive or no changes in health (e.g., Barfield & Morgan, 1969; McGoldrick & Cooper, 1988), more studies have indicated that off-time transition into retirement is associated with negative psychological outcomes (e.g., Butterworth et al., 2006; Buxton et al., 2005; Szinovacz & Davey, 2004). These studies suggest that off-time transitions of established roles are particular stressful and may lead to distress in other areas of one's life (George, 1993; Pearlin, Schieman, Fazio, & Meersman, 2005). In this study, retirement timing will be assessed using chronological age. Age is expected to moderate the association between retirement transition and aspects of daily experiences.

Gender

Retirement transition and daily experiences also must be examined within the context of gender, which has been an important factor in shaping employment patterns and subsequent well-being. In recent years, more women have occupied both work and family roles; however, women still are more likely to work in part-time jobs and have less continuous employment trajectories due to child-rearing and caregiving demands than men (Berecki-Gisolf, Lucke, Hockey, & Dobson, 2008). The combination of these factors may place women at a greater disadvantage than men at retirement in the areas of psychological, physical, and financial well-being (Davis, 2005; Slevin & Wingrove, 1995). The literature on the effects of gender on the retirement experiences has been mixed. Whereas some studies have found men to be more satisfied and better adjusted to retirement than women (e.g., Gall, Evans, & Howard, 1997; Kim & Moen, 2002; Quick & Moen, 1998), others have documented that women are psychologically better equipped for retirement than men due to more experiences with role transitions and career interruptions (Barnes & Parry, 2004; Price, 2003). However, most of the abovementioned studies have focused on measures of global well-being, which may mask the daily challenges experienced by men and women who transitioned into retirement.

Current Study

The overall study goal is to assess the association between retirement transition and aspects of daily experiences, specifically in the areas of daily stressors and psychological distress, across a 10-year span. This study also examines the moderating influences of timing (age) and gender on these associations. The first study goal investigates the main effects of retirement transitions, age, and gender on daily stressors and psychological distress across a 10-year period. In line with the previous literature that showed transitions often challenge past routine and may need lead to a period of uncertainty (Brown & Harris, 1989), it is predicted that individuals who transitioned into retirement will report more daily stressors and greater levels of daily psychological distress than individuals who remained employed. Past studies examining age differences in exposure to daily stressors and daily psychological distress typically have found that younger adults reported more number of stressors and greater levels of psychological distress than older adults (e.g., Almeida & Horn, 2004; Stawski, Sliwinski, Almeida, & Smyth, 2008); thus, it is expected that younger individuals will report greater daily stressors and psychological distress. Based on past studies documenting women to report greater frequency of daily stressors and greater psychological distress than men (Almeida & Horn, 2004; Almeida et al., 2002; Bolger, DeLongis, Kessler, & Schilling, 1989; Mirowsky & Ross, 1995), it is predicted that women will exhibit greater daily challenges with respect to daily stressors and psychological distress as compared with men.

The second study goal examines the interaction effect of retirement transition and age, as well as retirement transition and gender, on daily stressors and psychological distress. It is predicted that younger individuals who transitioned into retirement are expected to report greater number of daily stressors and level of daily psychological distress because making a transition into retirement early may go against social norms, which may have negative implications for daily well-being and exposes these individuals to more daily stressors and greater psychological distress. In the examination of the interaction effect of retirement transition and gender, it is predicted that the transition into retirement will be the worst for women with respect to daily stressor exposure and psychological distress due to the combination of changes associated with the transition into retirement and the psychological and financial disadvantages at retirement for women (e.g., Quick & Moen, 1998; Slevin & Wingrove, 1995).

Methods

Sample and Procedure

This study utilized data from the first and second waves of the daily diary portion of the National Survey of Midlife in the United States (MIDUS). The MIDUS is a national probability sample of English speaking,

noninstitutionalized adults. The first wave of the diary study (data collection spanned from 1996 to 1997) comprises 1,031 men and women aged 25 to 74 years. Collected approximately 10 years later, the second wave consisted of 2,022 men and women between 33 and 84 years old. As a part of the diary study, participants completed telephone interviews about daily time use, stressors, psychological distress, and physical symptoms experienced across eight consecutive evenings (Almeida et al., 2002).

The analytic sample was selected from 793 participants who completed both waves of the daily diary study. Of the 793 participants, 360 respondents who stayed working and who transitioned into retirement from Waves 1 to 2 were retained (detailed information about retirement transition is described in the Measure section). Age has been associated with the probability to work and retire (i.e., older individuals are more likely to retire; Banerjee & Blau, 2013; Lu, 2010); thus, the sample was limited to those between 50 and 75 years of age, resulting in a final analytic sample of 210 respondents (138 who stayed working and 72 who transitioned into retirement).

Measures

Predictors

Retirement transition. At each wave, respondents self-reported their current employment situation using the following question, ''What is your current employment situation?'' Respondents reported yes, no, or do not know to each of the following response options: working now, self-employed, unemployed, temporarily laid off, retired, homemaker, full-time student, and part-time student and were instructed to select all response options that applied. Although there are many approaches in the conceptualization of work and retirement, this study aimed for a mutually exclusive conceptualization of employment in the effort to reduce murkiness between work and retirement; therefore, *do not know* responses and conflicting employment responses (e.g., working and retired) were excluded. Individuals who were self-employed were excluded because self-employment often differs from wage and salary workers in workplace flexibility and employment benefits (e.g., Hipple, 2010). Retirement transition was a dichotomous variable (0 = *stayed working* and 1 = *transitioned into retirement*) and was constructed based on responses from both waves. Respondents who reported ''working for pay'' at both waves of the study were defined as stayed working. Individuals who reported ''working for pay'' at Wave 1 and ''retired'' at Wave 2 were defined as transitioned into retirement.

Timing (Age). Timing of retirement transition was examined using chronological age. Age 65 years became an important marker of retirement when it was designated as the full-benefit age for social security retirement pensions.

However, the full-benefit age for social security retirement pensions has increased and continues to increase (Munnell, 2013). Age 65 years, as indicated by Ekerdt (2010, p. 69) may "become less relevant to the organization of actual behavior." Instead of using age 65 or 67 years as marker of "normal" or "on-time" retirement, this study utilized the sample mean at Wave 2 as the reference point and denoted early and late as 1 *SD* below and above the sample mean when probing the age effects. This conceptualization of retirement timing is not intended to provide detailed information on when individuals actually made the transition into retirement. Instead, this conceptualization functioned as a proxy to individuals' placement in the life course at the end of the second wave of the study period. Using this approach also offered timing information on those who stayed working rather than simply for those who transitioned into retirement.

Gender. Gender was coded 0 for men and 1 for women.

Outcomes

Daily stressors. To assess number of daily stressors, the daily inventory of stressful events (DISE; Almeida et al., 2002) was used. Comprising a series of seven stem questions, the DISE identifies whether certain types of daily stressful events (arguments, avoided arguments, home, work, network stressors, discrimination, and other stressors) occurred in the past 24 hours. Because work stressors were not applicable to those who have retired, work stressors were excluded from the construction of daily stressor scale to ensure that both groups of respondents had equal probability of exposure to the stressors outlined on the DISE. Thus, our daily stressor scale focused on nonwork daily stressors. Responses to the six DISE items were summed to create a total number of daily stressor score for each day, and then the score was aggregated across the study period.

Daily psychological distress. Measure of daily psychological distress was limited to symptoms of depression and anxiety, which are two emotions commonly used (Diefenbach, Leventhal, Leventhal, & Patrick-Miller, 1996; Mroczek & Kolarz, 1998). Taken from the following well-known and valid instruments: The Affect Balance Scale (Bradburn, 1969), the University of Michigan Composite International Diagnostic Interview (Kessler et al., 1994), the Manifest Anxiety Scale (Taylor, 1953), and the Center for Epidemiological Studies Depression Scale (Kessler et al., 2002; Radloff, 1977) developed the scale using item response theory. On a 5-point scale from 0 (*none of the time*) to 4 (*all of the time*), respondents were asked how much time today did they feel "restless or fidgety," "nervous," "worthless," "so sad nothing cheer you up," "everything was an effort," and "hopeless?" Scores were averaged across items

and then across the study days. The mean Cronbach's alpha for psychological distress at Waves 1 and 2 were .71 and .72, respectively.

Control variables. A set of variables was included in the analyses to account for the characteristics of the respondents. Marital status has been associated with employment processes and quality (Kubicek, Korunka, Hoonakker, & Raymo, 2010; Nicolaisen, Thorsen, & Eriksen, 2012). Marital status at Wave 2 was a dichotomous between unmarried (0) and married (1). The number of chronic conditions (from a list of 31 conditions, including diabetes or high blood sugar, chronic sleeping problems) experienced in the past year (Cleary, Zaborski, & Ayanian, 2004) at Wave 2 was included. Education has been implicated in health or well-being (Goesling, 2007) and was included as a control (0 = less than high school, 1 = high school degree or some college, and 3 = college graduate or higher) using information from Wave 2.

Data analyses. To examine the influences of retirement transition, timing, and gender on changes in daily psychological distress and stressors between Waves 1 and 2, a set of generalized linear models (SAS Proc GLM) was used. We utilized a residual change approach where Wave 1 scores were included in the models when predicting Wave 2 scores. For all outcomes, analyses were carried out in three models-main effects of retirement transition, age, and gender (Model 1), interaction effect of retirement transition and age (Model 2), and interaction effect of retirement transition and gender (Model 3). Continuous time-invariant covariates were centered at the sample mean. Education had no significant effect on the outcomes and was dropped in the final models.

Results

Descriptive Statistics

Table 1 presents the descriptive characteristics by retirement transition (stayed working vs. transitioned to retirement). Individuals who stayed working were significantly younger ($M = 56.63$, $SD = 5.08$) than those who transitioned into retirement ($M = 65.57$, $SD = 5.09$). Workers also had significantly fewer numbers of chronic conditions ($M = 1.98$, $SD = 1.73$) than those who transitioned into retirement ($M = 3.19$, $SD = 2.64$). The two groups did not differ by gender, marital status, or education level.

Multivariate Results

The first set of analyses assessed the main effects of retirement transition, age, and gender on daily stressor and psychological distress. Contrary to predictions, the main effects of retirement transition, age, and gender did not significantly

Table 1. Descriptive Statistics of Demographic Characteristics by Retirement Transition.

		Stayed working ($n = 138$)	Transitioned to retirement ($n = 72$)	p
Age	*M*	56.63	65.57	***
	SD	5.08	5.09	
Gender				
Men	%	39.10	45.80	ns
Women	%	60.90	54.20	
Marital status				
Married	%	72.50	66.70	ns
Unmarried	%	27.50	33.30	
Education				
Less than high school	%	1.40	7.00	ns
High school degree or some college	%	50.00	53.50	
College graduate or higher	%	48.60	39.50	
Number of chronic conditions	*M*	1.98	3.19	***
	SD	1.73	2.64	

Note. ns = non significant.
***$p < .001$.

predict exposure to daily stressors (see Table 2, Model A) or psychological distress (see Table 2, Model B).

The second set of analyses examined the interaction effects of retirement transition and age, as well as retirement transition and gender, on daily stressors and psychological distress. As shown in Table 2, Model B, the interaction effect of retirement transition and age on exposure to daily stressor was significant ($b = 0.022$, $SE = 0.010$, $p < .05$). To examine the interaction effect, the slopes of age (1 *SD* above and below the sample mean) on exposure to daily stressors were estimated at different retirement transition categories (see Figure 1). Findings revealed that younger individuals who stayed working did not significantly differ from younger individuals who transitioned into retirement in exposure to daily stressors (age slope estimated at 1 *SD* below the sample mean for retirement transition categories; $b = -0.065$, $SE = 0.080$, $p > .5$). In contrast, there was a trend toward significance in exposure to daily stressors between older individuals who stayed working and older individuals who transitioned into retirement (age slope estimated at 1 *SD* below the sample mean for retirement transition categories; $b = 0.246$, $SE = 0.162$, $p = 0.08$) such that older individuals who transitioned into retirement reported greater exposures to daily stressors than older

Table 2. GLM Models Predicting Number of Daily Stressors at Wave 2.

	Number of daily stressors at Wave 2		
	Model A	Model B	Model C
Intercept	0.355 (0.065)***	0.337 (0.065)***	0.319 (0.069)***
Employment status[a]	0.026 (0.069)	−0.036 (0.074)	0.127 (0.093)
Age	−0.002 (0.005)	−0.0103 (0.006)[t]	−0.003 (0.005)
Gender[b]	0.018 (0.053)	0.024 (0.053)	0.076 (0.064)
Marital status[c]	0.056 (0.056)	0.043 (0.056)	0.054 (0.056)
Number of chronic conditions	−0.001 (0.012)	−0.002 (0.012)	0.001 (0.012)
Number of daily stressors at Wave 1	0.560 (0.068)***	0.538 (0.068)***	0.561 (0.068)***
Employment status[a] × Age		0.022 (0.010)*	
Employment status[a] × Gender[b]			−0.169 (0.105)

[a]Employment status: 0 = retiree and 1 = worker.
[b]Gender: 0 = men and 1 = women.
[c]Marital status: 0 = unmarried and 1 = married.
[t]$p < .10$.*$p < .05$. ***$p < .001$.

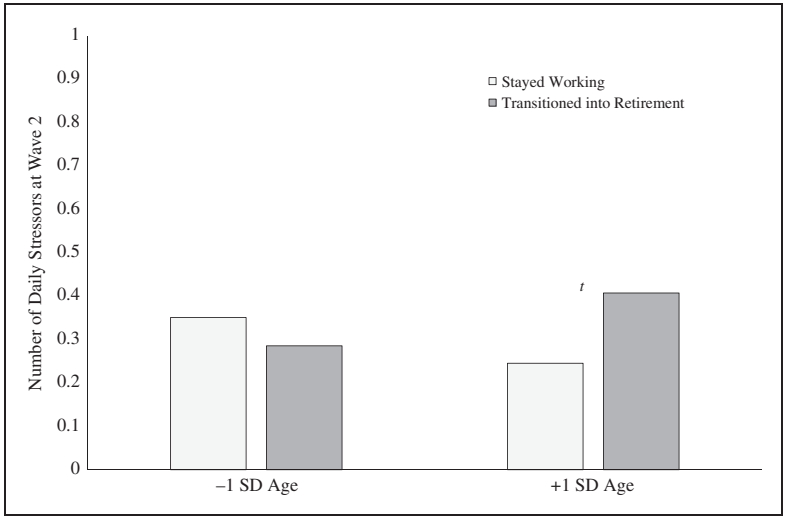

Figure 1. Retirement transition and age on number of daily stressors at Wave 2.

Table 3. GLM Models Predicting Daily Psychological Distress at Wave 2.

	Daily psychological distress at Wave 2		
	Model A	Model B	Model C
Intercept	0.258 (0.057)***	0.248 (0.058)***	0.229 (0.060)***
Age	−0.004 (0.004)	−0.009 (0.005)	−0.004 (0.004)
Employment status[a]	0.023 (0.061)	−0.010 (0.066)	0.103 (0.082)
Gender[b]	−0.043 (0.047)	−0.041 (0.047)	0.002 (0.057)
Marital status[c]	−0.077 (0.050)	−0.085 (0.050)[t]	−0.078 (0.049)
Number of chronic conditions	0.020 (0.011)[t]	0.020 (0.011)[t]	0.021 (0.011)[t]
Daily psychological distress at Wave 1	0.442 (0.110)***	0.431 (0.110)***	0.454 (0.110)***
Employment status[a] × Age		0.012 (0.009)	
Employment status[a] × Gender[b]			−0.137 (0.093)

[a]Employment status: 0 = retiree and 1 = worker.
[b]Gender: 0 = men and 1 = women.
[c]Marital status: 0 = unmarried and 1 = married.
[t]$p < .10$. ***$p < .001$.

individuals who remained employed. The interaction effect of retirement transition and gender on daily stressors was then examined. Finding showed no significant interaction of retirement transition and gender on daily stressors (see Table 2, Model C).

Next, the interaction effect of retirement transition and age as well as the interaction effect of retirement transition and gender on daily psychological distress were examined. In contrast to our prediction, the interaction effect of retirement transition and age or retirement and gender did not significantly predict daily psychological distress (see Table 3, Models A to C).

Discussion

Past literature often depicts the transition into retirement as a period for increased opportunities for social opportunities and a time to be relieved of work stressors (e.g., Krantz-Kent & Stewart, 2007; Rosenkoetter, Garris, & Engdahl, 2001; Smeaton et al., 2016). Findings from this study highlight the important considerations of life course influences in order to better determine the quality of the daily experiences. Informed by the life course daily stress perspective (Almeida & Wong, 2009), this study investigated the influences of retirement transition, age, and gender on exposure to daily stressors and

psychological distress in a sample of individuals who stayed working and who transitioned into retirement.

Prior research has showed that making a transition into retirement at a younger age may go against social norms, and thereby resulting in greater difficulties (e.g., Butterworth et al., 2006; Buxton et al., 2005; Szinovacz & Davey, 2004). Findings from this study demonstrate that transitioning into retirement at a younger age was not associated with more daily stressor exposure or psychological distress. Rather, our study found that at a trend toward significance older individuals who transitioned into retirement experienced the greatest daily stressor exposure as compared with other groups of workers and retirees. In interpreting the findings, it is important to keep in mind that this study focused on daily stressors that are not work-related stressors to better capture the everyday challenges faced by workers and retirees. Our stressor exposure finding is contrary to our prediction that younger individuals who transitioned into retirement would report the most number of daily stressors due to exposure to increased changes associated with the retirement transition and the off timing of transitioning into retirement at a younger age. One plausible explanation for the finding is that the changes and need for new adaptation that often are associated with making a transition (George, 1993; Wheaton, 1990) may result in more daily stressful events for individuals who experienced an off-time transition in late adulthood. It is also possible that individuals who transitioned into retirement at a later age may be more disadvantaged due to the push and pull factors (e.g., health and finances) that placed them in the employment situation in the first place. Factors such as health problems (e.g., Szinovacz & Davey, 2005) and finances (e.g., Pienta & Hayward, 2002) often are considered in the decision to continue work or retire. For individuals who transition into retirement at a later age, financial needs might influence the decision to remain longer in the labor force. Although the MIDUS data do not allow for the examination of reasons for employment or retirement, this study tried to account for possible push and pull factors by controlling for factors such as existing chronic health conditions. While these variables do not address the exact reasons for work or retirement, they do try to account for any differences that might exist among the groups. An alternative explanation for the finding could be that individuals who transitioned into retirement at a later age may be more susceptible to stressors because of other changes (e.g., health issues) that are happening due to being older. Together, the finding points to the need for greater support programs and services to help older individuals navigate and cope with the changes and uncertainties of retirement as they undergo this transition.

In contrast to our prediction that the transition into retirement would be worse for women due in part to the changes associations with making a transition and the greater disadvantages (e.g., financial and psychological) that women experience at retirement (e.g., Davis, 2005; Quick & Moen, 1998;

Slevin & Wingrove, 1995), gender did not significantly moderate the association between retirement transition and daily stressor exposure or the association between retirement transition and daily psychological distress. The absence of finding is not unexpected given the prior literature on the influences of gender on the retirement experiences has been mixed (e.g., Gall et al., 1997; Quick & Moen, 1998). Thus, this study shows that in the examination of the retirement experiences, gender has less of an influence on increasing or decreasing individuals' vulnerability to daily stressor exposure or psychological distress than age.

Unlike other studies (e.g., Health and Retirement Study), MIDUS was not designed specifically for the examination of work or retirement processes; thus, several study considerations should be noted. This study focused solely on working individuals and those who fully retired from the labor force. We did not account for the increased variability in the retirement pathways, such as those who retired but continue to work part-time or those who embarked on bridge-jobs prior to the complete withdrawal from the labor force, due to insufficient sample size of these different retirement patterns. As heterogeneity in retirement pathways increases, future studies should examine the associations between different retirement pathways and daily well-being and experiences. The decision to retire or stay working is a self-sorting process based on multiple factors (e.g., health, finances, birth cohort, and partner's retirement behavior [Brougham & Walsh, 2009; Burr, Massagli, Mutchler, & Pienta, 1996; Kojola & Moen, 2016; McGarry, 2002; Pienta, 2003]). This study did not have information on why individuals remained employed or transitioned into retirement, and therefore, is a limitation. Retirement transition was assessed through self-reports rather than a more objective measure like pension receipt (e.g., employer-sponsored or social security benefits). By permitting respondents to report on the multiple employment or nonemployment situations that they occupied, information on the complexity of individuals' employment or nonemployment situations was identified. Moreover, our approach allowed us to tease out retirement situations (e.g., retired and working) that may be difficult to capture using measurements of pension receipts. It would be of value for future studies to investigate whether different assessments of retirement status result in similar findings. Due to the MIDUS study design, this study examined daily stressors and psychological distress at two time points, 10 years apart, and cannot capture the processes that occurred between the two assessment points.

The retirement transition can be positive and negative, and findings from this study showed that the quality of the transition depends on life course influences. In particular, age was important moderator in increasing or decreasing one's vulnerability to a transition. As retirement becomes a more ambiguous phase of the life course (Ekerdt, 2010; Kojola & Moen, 2016), considerations of life course factors (e.g., age and gender) will be especially important in programs and services aimed to help adults navigate the transitions into retirement.

Declaration of Conflicting Interests

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

Funding

The authors disclosed receipt of the following financial support for the research, authorship, and/or publication of this article: The MIDUS II research was supported by a grant from the National Institute on Aging (P01-AG020166) to conduct a longitudinal follow-up of the MIDUS I investigation.

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Author Biographies

Jen D. Wong, PhD, is an assistant professor in Human Development and Family Science in the Department of Human Sciences at The Ohio State University, Columbus, OH.

Yetty Shobo, PhD, is the deputy director at Virginia Department of Health Professions. She has graduate training in Human Development and Family Studies, and Human Science, and a doctoral degree in Human Science.