

# Optimizing well-being in retirement: Summarizing three decades of research on successful coping in retirement

Alyssa Herzig, MA, Concordia University

## ABSTRACT

More retirees are spending more time in retirement. Unfortunately, for one third of retirees, retirement creates stress and leads to decreases in psychological well-being. The present article reviews the relationships between stress, coping, and well-being and aims to elucidate which coping strategies are most effective for dealing with the stressors of retirement. The literature evidences that no strategy is ubiquitously effective, but certain strategies, such as emotion-focused coping, are particularly useful for the loss-related stresses of aging and retirement. The literature also reveals that a person's perceptions of control moderate how coping and well-being are related. Strategic implementation of multiple compensatory strategies may be the most effective method to cope with the stressors of retirement.

## RÉSUMÉ

De plus en plus de retraités passent de plus en plus de temps à la retraite. Malheureusement, pour le tiers d'entre eux, la retraite est une source de stress et se traduit par un étiolement de leur bien-être sur le plan psychologique. Cet article examine les relations qui existent entre le stress, la réponse au stress et le bien-être, et tente de cerner les stratégies de réponse les plus efficaces pour composer avec les facteurs de stress qui accompagnent la retraite. Ce qui a été écrit à ce sujet établit de façon patente qu'il n'existe pas de stratégie efficace à tout point de vue, mais que certaines, comme la réponse axée sur les émotions, sont particulièrement utiles pour le stress lié à la perte qui caractérise le vieillissement et le départ à la retraite. La littérature révèle également que la perception de contrôle des personnes vient relativiser le lien entre la réponse au stress et le bien-être ressenti. La mise en œuvre stratégique de multiples stratégies compensatoires pourrait être la façon la plus efficace de composer avec les facteurs de stress qui accompagnent la retraite.

Why do some people experience emotional declines in retirement while others thrive? With trends towards earlier retirements (Kim & Moen, 2001) and longer life expectancies (Statistics Canada, 2006), North Americans today can expect to spend 25% of their lives in retirement (Price, 2001). Retirement can be regarded as a final opportunity to enjoy satisfaction, fulfill potential, and live successfully. Many individuals do experience retirement as a positive life stage and enjoy improved self-esteem and psychological health in retirement (e.g., Reitzes, Mutran & Fernandez, 1996). The retirement stage, however, can be fraught with numerous potential sources of stress and many North Americans experience important difficulties adjusting to retirement. A consistent ratio of approximately one third of retirees report negative psychological consequences of retirement including declines in psychological well-being (Belgrave & Haug, 1995), dissatisfaction (e.g., Sheppard, 1976; Barfield & Morgan, 1974; 1978), and a feeling that they will never get used to the change of retirement (Cottrell & Atchley, 1969). The present article summarizes decades of research investigating which coping strategies may be effectively employed to mitigate the stressors of retirement and enhance psychological well-being during this life stage. Important stressors of retirement are described, coping strategies are defined, evidence supporting the effectiveness of four coping types is evaluated, and research is presented suggesting the benefits of strategic implementation of multiple coping strategies. Cognitive appraisal and perception of control in particular, are discussed for their potential roles in mediating stress and enabling retirees to select appropriate coping strategies.

## Stress and Coping in Retirement

Retirees are confronted with important potential stressors in retirement often relating to loss of work and changes related to aging. Friedmann and Havighurst (1954) describe five benefits of work that people lose in retirement including income, a routine to



provide structure to life, a context for social interactions, a significant basis for personal identity and status, and a meaningful experience that can provide a sense of accomplishment. Compounding these losses are the challenges of aging. For many retirees, this life stage brings losses to cognitive and physical capacities, health, and loved ones (Baltes, 1997; Brandtstadter et al., 1993; Dhaval, Rashad, & Spacojevic, 2007). Considering these potentials for loss, it is not surprising that retirement has been associated with identity confusion (Brandtstädter & Renner, 1990), sadness, and decreased feelings of control (Drentea, 2002).

Fortunately, retirees can employ coping strategies to mediate the relationships between negative events and their well-being. *Coping strategies* are defined as the cognitive and behavioural approaches that individuals employ during stressful circumstances to restore their psychological or emotional stability (Folkman & Lazarus, 1980). *Coping* is understood to be a central method by which older adults adjust to the challenges of aging (Brandtstadter & Renner, 1990; Heckhausen & Schulz, 1995).

The well-established COPE self-report measure developed by Carver, Scheier, and Weintraub (1989) is highly regarded for its assessment of a variety of coping behaviours and for its multi-dimensional classification scheme. The COPE asks participants the extent to which they typically employ specific behaviours to cope with stress and assesses use of four higher-order coping strategies: 1) *Problem-Focused Coping*, defined as “efforts aimed at directly altering or modifying the source of stress,” 2) *Emotion-Focused Coping*, defined as “cognitive and emotional efforts aimed at managing internal consequences of stress,” 3) *Social Support Seeking*, defined as any social strategy including attempts aimed at “mobilizing social support,” and 4) *Avoidance Coping*, defined as “cognitive and behavioural strategies for avoiding dealing with a stressor.”<sup>1</sup> Confirmatory factor analysis supports the scale’s structure in older adults (Dalton, 2005) and in new retirees (Herzig, 2009). Research investigating the effectiveness of each of these four types of coping for enabling retirees’ and older adults’ well-being is described below.

### **Evidence for the effectiveness of each coping type for promoting well-being in older adults and retirees**

Of Carver’s and colleagues’ four coping strategies, problem-focused and emotion-focused coping strategies yield the most consistently positive associations with psychological health across populations (e.g.,

see reviews by Dalton, 2005; Herzig, 2009; Penley, Tomaka, & Wiebe, 2002). In the context of retirement and aging-related stressors, these strategies each appear beneficial for particular sources of stress. Manfredi and Pickett (1987) found that the majority of elderly adults’ stress is caused by loss and conflict. They found that elderly adults who report more conflict use more problem-focused coping; whereas the elderly who report more loss use more emotion-focused coping. Dalton (2005) found that increased use of problem-focused coping was negatively associated with depression and worry in elderly adults experiencing lower levels of stress; while, emotion-focused coping predicted well-being in elderly adults experiencing high levels of stress. As the stressors of retirement often involve loss, such as work-related benefits and health, retirees may find emotion-focused strategies particularly effective for managing their cognitive and emotional reactions to these stressors. Consistently, emotion-focused strategies have been shown to enable retirees to experience more emotional stability, happiness and satisfaction in their lives (Brandtstadter & Renner, 1990; Heckhausen, 1997; Heckhausen & Schulz, 1995).

Social support seeking strategies have inconsistent associations with well-being across populations. At times these strategies appear beneficial and other times they appear detrimental, contingent on the type of stressor and the quality of social support received (e.g., Chou & Chi, 2001; Husaini et al., 1991; Sharp-ley & Yardley, 1999). Gender differences may also account for inconsistencies. For example, Hobfoll, Dunahoo, Ben-Porath & Monnier (1994) found that women have different social support seeking strategies and these strategies differently predict well-being for each gender. Consistent with this, Herzig (2009) found that increased use of social-support seeking strategies was associated with well-being in male but not female retirees male retirees who employed social support seeking were more likely to use problem focused strategies, whereas the female retirees’ use of social support seeking was associated with increased avoidance. The broad category of social-support seeking is composed of three specific strategies, including instrumental support seeking, emotional support seeking, and venting subscales, which correlate differently with well-being (e.g., Ratliff-Crain & Baum, 1990). Dalton (2005) describes the importance of soliciting quality social support. For example, complaining to others and obtaining poor advice would likely be less helpful than receiving emotional support, helpful encouragement, and resources to enable later

<sup>1</sup> The complete COPE (Carver et al., 1989) with items and subscale loadings is available online: <http://www.psy.miami.edu/faculty/ccarver/sciCOPEF.html>.

problem solving. Dalton found that elderly adults' use of social support strategies was particularly effective when employed to gain resources necessary for later problem solving. In summary, evidence indicates that the effectiveness of social-support strategies in retirement varies with quality of received support and how they are combined with other strategies.

Results across studies indicate that avoidance strategies appear to be the least effective coping methods amongst retirees. Most research indicates that retirees' tendency to use avoidance coping has been associated with negative psychological well-being and is thought to prevent adjustment to retirement (e.g., Herzig, 2009; Sharpley & Yardley, 1999). This pattern is consistent in other populations. For example, in their meta-analytic review of studies on 26 samples of adults, Penley et al., (2002) found that increased use of avoidance strategies were negatively associated with psychological health. Conversely, Dalton (2005) found elderly adults' use of Carver's and colleagues' avoidance coping strategies was not associated with detrimental outcomes when used in conjunction with problem-focused strategies. She interpreted her results as supporting the theory that disengagement from unsolvable goals can be adaptive, particularly when it facilitates re-engagement in alternative goals (Carver et al., 1989; Moskowitz et al., 1996; Wrosch, Scheier, & Carver, 2003). Literature assessing the related concept of goal disengagement provides strong evidence that retirees' and older adults' disengagement from unattainable goals can be particularly adaptive for managing regret and freeing up resources for re-engagement in adaptive goals (e.g., Farquhar, Wrosch, Pushkar, & Li, 2013; Gagner, Wrosch, & Brun de Pontet, 2011; Wrosch et al., 2003). In summary, there is significant evidence indicating that the general indiscriminate tendency to avoid is detrimental to well-being in all life stages including retirement; however, strategic use of avoidance may be effective when used wisely and in combination with other strategically selected coping strategies.

In summary, some strategies, such as emotion-focused and problem-focused coping, appear more effective across more contexts than other strategies, and provide compelling evidence for ranking the helpfulness of particular coping strategies. Nonetheless, results across studies indicate that no coping strategies are ubiquitously effective or detrimental for older adults and retirees. This finding is consistent with results in other populations (Lazarus & Folkman, 1984; Penley et al., 2002). A conclusion drawn from the aforementioned evidence was the importance of choosing strategies appropriate for the type of stressor and combining strategies effectively. Brand-

stadter (1989), Brandstadter and Renner (1990) and Heckhausen and Schulz (1995) indicate that effective use of complimentary coping strategies for managing stress will become increasingly important as retirees experience declines in physical and cognitive resources. Effective coping has been described as flexible identification and use of a combination of complimentary and supplementary strategies (e.g., Somerfield & McCrae, 2000) and appropriate use should depend on whether the stressor is a harm, loss, or threat (Folkman & Lazarus, 1980) and on its severity (Terry, 1991). In accordance with this notion, Dalton (2005) investigated dispositional coping profiles in order to determine what coping repertoires were associated with well-being in elderly adults. She found that the most effective copers were those who had high perceptions of control and who strategically employed high levels of supplementary emotion-focused, problem-focused, and social-focused strategies to adapt to the challenges of aging.

#### **Cognitive Appraisal and Perceived Control moderates coping with retirement and well-being**

Albert Ellis proposed his well-supported theory that it is people's interpretation of events, rather than events themselves, that tend to cause distress, anxiety or depression (e.g., Ellis, 2001). Cognitive appraisals of events have been shown to mediate the hypothalamic-pituitary-adrenal axis stress response and the emotional, physiological, and behavioural experiences of stress (Gaab, Rohleder, Nater, & Ehler, 2005; Rohrman, Hennig, & Netter, 1999). Stress is experienced when one's environment is appraised as threatening to one's well-being (Lazarus & Folkman, 1984). Therefore, individual differences in *perceived* threat plays an important role in experienced stress, in adjustment to retirement, and as we'll see, in coping strategy selection.

Retirees' beliefs about their degree of control are particularly important cognitive appraisals that influence the relationships between stress, coping, and well-being. In fact, perception of having control predicts adaptive functioning better than actual control (Averill, 1973; Burger, 1989). Langer (1979, p. 306) states that "the effects of objectively losing or gaining control will only have psychological significance if the person recognizes the gain or loss." What does it mean to believe you have control? Skinner (1996) confirmed in an extensive analysis of the control literature that to have high perceived control people must meet two criteria: 1) they must view the world as structured and responsive and 2) they must perceive themselves as competent. Lachman and Weaver (1998) defined these criteria as 1) low Perceived Constraints and 2) high Personal Mastery, respectively, in

their widely used self-report measure for Personal Control.

How does perception of control moderate relationships between coping and well-being? If a retiree believes a source of stress is modifiable and that she can competently modify it, she will select and employ coping strategies accordingly. As well, her long-term beliefs about control may influence how skilled she becomes at using different strategies for unique stressful situations. Her beliefs about being in control influence her choice of coping strategies and how frequently, persistently, and efficaciously she employ the strategies (e.g., Compas, Malceme, & Fondacaro, 1988; Skinner, 1996). For example, Marziali and Donahue (2001) showed that people were more able to cope with the financial stressors of forced retirement when they perceived greater self-reliance and internal control and used more perseverance. As well, in adult populations, mastery beliefs predicted less use of avoidance coping (Ben-Zur, 2002; Marshall, 1991), the coping strategies thought to be least effective in most cases. These studies show that perceiving higher levels of control is generally beneficial to well-being by encouraging more effective coping.

Notably, when beliefs about control are false, high perception of control can lead to poor choice of coping strategies. In general, people who perceive control tend to use problem-focused strategies, and this is helpful when situations are truly controllable (Carver et al, 1989; Folkman & Lazarus, 1980; Patterson et al, 1990). This phenomenon has also been shown in laboratory studies. People who persistently apply problem-focused strategies to solve impossible laboratory tasks experience increased distress (e.g., Bandura, 1997; Brandtstadter & Renner, 1990; Collins et al., 1983). Whereas, people who perceive low control, employ increased emotion-focused strategies, such as positive re-appraisal and acceptance, which tend to be more effective for enabling well-being in uncontrollable situations, (e.g., Folkman & Lazarus, 1980; Forsythe & Compas, 1987). Similarly, retirees who recognize a goal as impossible can disengage from their impossible goal and put their energy towards the pursuit of new fruitful goals, resulting in improved well-being (e.g., Gagne, Wrosch, & Brun de Pontet, 2011). While further research is required to investigate incorrect control perception among retirees, research on other populations indicate that retirees who do not recognize when their goal is impossible may stubbornly persevere with their impossible goals, which may lead to distress. In summary, research suggests that a general tendency towards perceiving greater control would be beneficial as it may enable retirees to use problem-focused strategies more effectively. Yet, when no control exists, retirees would

likely benefit from an accurate recognition of their degree of control. This recognition would allow them to employ other strategies that may be more adaptive given the circumstance.

## Conclusion

In summary, two insights emerge from the literature. First, problem-focused and emotion-focused coping appear more effective while there is less support for the effectiveness of social-support seeking and avoidance strategies for enabling well-being in retirement. Despite these findings, results from the literature would not recommend indiscriminate use of problem-focused or emotion-focused strategies. Rather, more successful copers appear to have a repertoire of many complimentary coping strategies and strategically select combinations of coping strategies for use in particular situations. For example, problem-focused strategies appear more appropriate for stresses caused by conflict and for goals that are attainable. Conversely, emotion-focused strategies and strategic avoidance may be more appropriate for loss-related stressors, when the external source of stress is uncontrollable, and when goals are unattainable. Avoidance and social support seeking strategies appear more beneficial when combined with re-engagement towards more appropriate goals and problem-focused coping. Second, in order to cope effectively with the stressors of retirement, retirees may benefit from a stable perception that a source of stress is controllable and s/he can competently influence it. Additionally, it appears as though retirees will need to accurately discern when a stressor is *not* controllable and employ emotion-focused, high quality social-focused coping, or strategic disengagement at these times. As retirement stressors can become increasingly loss-related and uncontrollable, accurate discerning and skillful application of emotion-focused strategies and high-quality social support would likely become increasingly useful. Notably, coping research is often correlational and therefore causation between coping strategy use and well-being cannot be inferred. As well, as indicated above, additional research is required to further support the relationships between accurate perception of control and effective coping selection in retirement populations. The results of research described above do indicate clear patterns suggesting effective coping skills in retirement.

Dalton (2005) and Somerfield and McCrae (2000) review interventions aimed at teaching older adults to develop and strategically employ a repertoire of coping strategies. They indicate that an effective repertoire should consist of a variety of compensatory coping strategies that can be tailored to unique con-

texts. They suggest that interventions target individuals with insufficient coping repertoires to teach them compensatory strategies. Such an approach may be similarly beneficial for enabling retirees to cope more effectively with retirement. As indicated by the present review, retirees would likely also benefit from learning how to more accurately discern the extent to which they have control over their situations and how to select coping strategies based on their level of control. Research would be required to investigate the effectiveness of interventions in retirees.



## References

- Averill, J. R. (1973). Personal control over aversive stimuli and its relationship to stress. *Psychological Bulletin*, 80, 286-303.
- Baltes, P. B. (1997). On the incomplete architecture of human ontogenesis: Selection, optimization and compensations as foundations of developmental theory. *American Psychologist*, 52, 366-381.
- Bandura, A. (Eds.) (1997). Exercise of personal and collective efficacy in changing societies. New York: Cambridge University Press.
- Barfield, R.E. & Morgan, J.N. (1974). Early retirement: The decision and the experience and a second look. Survey Research Center, Institute for Social Research, University of Michigan, Ann Arbor, Michigan.
- Barfield, R.E. & Morgan, J.N. (1978). Trends in satisfaction with retirement. *The Gerontologist*, 18, 19-23.
- Belgrave, L.L. & Haug, M.R. (1995). Retirement transition and adaptation: Are health and finances losing their effects? *Journal of Clinical Geropsychology*, 1(1), 43-66.
- Ben-Zur, H. (2002). Coping, affect and aging: The roles of mastery and self-esteem. *Personality and Individual Differences*, 32, 357-372.
- Brandtstädter, J. & Renner, G. (1990) Tenacious goal pursuit and flexible goal adjustment: Explication and related analysis of assimilative and accommodative strategies of coping. *Psychology and Aging*, 5(1), 58-67.
- Burger, J. M. (1989). Negative reactions to increases in perceived personal control. *Journal of Personality and Social Psychology*, 56, 246-256.
- Carver, C.S., Scheier, M.F., & Weintraub, J.K. (1989). Assessing coping strategies: A theoretically based approach. *Journal of Personality and Social Psychology*, 56, 267-283.
- Chou, K.-L., & Chi, I. (2001). Stressful life events and depressive symptoms: Social support and sense of control as mediators or moderators? *International Journal of and Human Development*, 52, 155-171.
- Collins, D.L., Baum, A., & Singer, J.E. (1983). Coping with chronic stress at Three Mile Island: Psychological and biochemical evidence. *Health Psychology*, 2, 149-166.
- Compas, B.E., Malame, V.L. & Fondacaro, K. (1988). Coping with stressful events in older children and young adolescents. *Journal of Consulting and Clinical Psychology*, 56, 405-411.
- Cottrell, F. & Atchley, R.C. (1969). *Women in retirement: A preliminary report*. Scripps Foundation: Oxford, Ohio.
- Dalton, C. (2005). *Dispositional coping, psychological health and aging: Comparisons across age and coping profiles*. Unpublished doctoral dissertation, Concordia University, Montreal.
- Dhaval, D., Rashad, I., & Spasojevic, J. (2007). The Effects of Retirement on Physical and Mental Health Outcomes. *Andrew Young School of Policy Studies Research Paper Series No. 07-35*.
- Drentea, P. (2002). Retirement and mental health. *Journal of Aging and Health*, 14 (2), 167-194.
- Ellis, Albert (2001). Overcoming Destructive Beliefs, Feelings, and Behaviors: New Directions for Rational Emotive Behavior Therapy.
- Folkman, S. (1984). Personal control and stress and coping processes. A theoretical analysis. *Journal of Personality and Social Psychology*, 46, 839-852.
- Folkman, S. & Lazarus, R.S. (1980). An analysis of coping in a middle-aged community sample. *Journal of Healthy and Social Behavior*, 21, 219-239.
- Forsythe, C. J., & Compas, B. E. (1987). Interaction of cognitive appraisals of stressful events and coping: Testing the goodness of fit hypothesis. *Cognitive Therapy and Research*, 11, 473-485.
- Friedmann, E. & Havighurst, R. (1954). The meaning of work and retirement, University of Chicago Press, Chicago.
- Gaab, J., Rohleder, N., Nater, U., & Ehlert, U. (2005). Psychological determinants of the cortisol stress response: The role of anticipatory cognitive appraisal. *Psychoneuroendocrinology*, 30, 6, 599-610.
- Gagne, M., Wrosch, C., & Brun de Pontet, S. (2011). Retiring from the family business: The role of goal adjustment capacities. *Family Business Review*, 24, 292-304.
- Heckhausen, J. (1997). Developmental regulation across adulthood: Primary and secondary control of age-related challenges. *Developmental Psychology*, 33, 176-187.
- Heckhausen, J. & Schulz, R. (1995). A life-span theory of control. *Psychological Review*, 102, 284-304.
- Herzig, A.J. (2009). *Dispositional coping and personal control: A sex-based study predicting depression in recent retirees*. Unpublished Master's Thesis, Concordia University, Montreal.
- Hobfoll, S.E., Dunahoo, C.L., Ben-Porath, Y. & Monnier, J. (1994). Gender and coping: The dual-axis model of coping. *American Journal of Community Psychology*, 22 (1), 49-82.
- Husaini, B.A., Moore, S. T., Castor, R. S., Neser, W., Whitten-Stoval, R., Linn, J. G., et al., (1991). Social density, stressors, and depression: Gender differences

- among the Black elderly. *Journal of Gerontology*, 46, P236-P242.
- Kim, J.E. & Moen, P. (2002). Retirement transitions, gender, and psychological well-being a life-course, ecological model. *Journal of Gerontology*, 57B (3), 212-222.
- Lachman, M.E. & Weaver, S.L. (1998). The sense of control as a moderator of social class differences in health and well-being. *Journal of Personality and Social Psychology*, 74 (3), 763-773.
- Langer, E. (1979). The illusion of incompetence. In L. Perlmutter & R. Monty (Eds.), *Choice and perceived control* (pp. 306). Hillsdale, NJ: Erlbaum.
- Lazarus, R. S., & Folkman, S. (1984). *Stress, appraisal, and coping*. New York: Springer.
- Manfredi, C. & Pickett, M. (1987). Perceived stressful situations and coping strategies utilized by the elderly. *Journal of Community Health Nursing*, 4(2), 99 – 110.
- Marshall, G.N. (1991). A multidimensional analysis of internal health locus of control beliefs: Separating the wheat from the chaff? *Journal of Personality and Social Psychology*, 61, 483-491.
- Marziali, E. & Donahue, P. (2001). Resilience Indicators of Post Retirement Well-Being. *Social and Economic Dimensions of an Aging Population Research Papers with number 49*.
- Patterson, T. L., Smith, L. W., Grant, I., Clopton, P., Josepho, S., & Yager, J. (1990). Internal vs. external determinants of coping responses to stressful life-events in the elderly. *British Journal of Medical Psychology*, 63, 149-160.
- Penley, J.A., Tomaka, J., & Wiebe, J.S. (2002). The association of coping to physical and psychological health outcomes: A meta-analytic review. *Journal of Behavioural Medicine*, 25, 551-603.
- Price, C.A. (2001). Women and retirement: Relinquishing professional identity. *Journal of Aging Studies*, 14 (1), 81-101.
- Reitzes, D.C., Mutran, E.J., & Fernandez, M.E. (1996). Does retirement hurt well-being? Factors influencing self-esteem and depression among retirees and workers. *The Gerontologist*, 36 (5), 649-656.
- Rohrmann, S., Hennig, J., & Netter, P. (1999). Changing psychobiological stress reactions by manipulating cognitive processes. *Int. J. Psychophysiol.*, 33, 149-161.
- Sheppard, H.L. (1976). Work and retirement. In R.H. Binstock & E. Shanas (Eds.), *Handbook of aging and the social sciences* (pp. 286-309). New York: Van Nostrand Reinhold Company.
- Skinner, E.A. (1996). Personality processes and individual differences: A guide to the construct of control. *Journal of Personality and Social Psychology*, 71 (3), 549-570
- Somerfield, M.R., & McCrae, R.R. (2000). Stress and coping research: Methodological challenges, theoretical advances, and clinical applications. *American Psychologist*, 55, 620-625.
- Statistics Canada. (2006). A portrait of seniors in Canada (Catalogue No. 89-519-XPE).
- Ottawa, Ontario: Turcotte, M., & Schellenberg, G. Terry, D. J. (1991). Coping resources and situational appraisals as predictors of coping behavior. *Personality and Individual Differences*, 12, 1031-1047.
- Wrosch, C., Scheier, M. F., Carver, C. S., & Schulz, R. (2003). The importance of goal disengagement in adaptive self-regulation: When giving up is beneficial. *Self and Identity*, 2, 1-20.