

# Linking Retirement Experiences and Marital Satisfaction: A Mediational Model

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The authors propose and test a mediational model linking the experience of retirement with marital satisfaction. The experience of retirement (financial strain, time structure, a sense of purposefulness, and interpersonal contacts) is held to predict marital satisfaction indirectly through its sequential effects on context-specific well-being (retirement-specific satisfaction with health, activities, and peers) and context-free well-being (depressive symptoms). Both this model and a revised model in which retirement satisfaction also exerted a direct effect on marital satisfaction were supported using structural equation modeling on data from 164 retirees (mean age = 69 years). An alternative model in which depressive symptoms assume a predictive rather than mediational role was not supported; cross-lagged regression analyses excluded the possibility that marital dissatisfaction resulted in depressive symptoms. The conceptual and practical implications of these findings are discussed.

Considerable attention has been paid to understanding marital satisfaction (Berardo, 1990). In recent years, research into later life marriages has been gaining interest, in part because of the tremendous growth in the aging population. More people are now married for longer periods of time (Weishaus & Field, 1988). Thus, the aim of this study was to develop and test a model explaining the retirement experience and how it affects marital satisfaction.

Much of the research aimed at understanding marriages in later years contrasts marital satisfaction across different family life-cycle stages. Some reports have documented decreased satisfaction over the marital career (e.g., O'Leary et al., 1989; Pincus, 1961). Other reports have suggested that long-term marriages show a curvilinear trend in marital satisfaction, in which marital satisfaction decreases during the child-rearing stage and increases in the postparental stage (Anderson, Russell, & Schumm, 1983; Rollins & Cannon, 1974; Weishaus & Field, 1988). Thus, the data are inconclusive, with the frequent use of cross-sectional research designs and reports of marriages that survive over time as happy resulting in inappropriate interpretations (Berardo, 1990). Other research has contrasted the marital satisfaction of retired and preretired individuals, again producing inconsistent results (e.g., Ekerdt & Vinick, 1990; Hill & Dorfman, 1982; Lee & Shehan, 1989). Current stereotypes of later year marriages are no more illuminating, with later year marriages depicted as both satisfactory and unsatisfactory (Vi-

nick & Ekerdt, 1989). In this article, we suggest that the *quality* of the retirement experience influences marital satisfaction and that these effects are indirect and mediated by retirement-specific satisfactions and depressive symptoms.

## Generating a Model of Retirement Experiences

The focus of most recent theories of retirement has been on the effects of retirement *status* (Beehr, 1986); the quality of the retirement experience has essentially been ignored (see Floyd et al., 1992). A central assumption of our study is that employment theories that focus on the subjective experience of the quality of employment (Jahoda, 1982) can contribute substantially to the understanding of the experience of retirement. Specifically, experiences that transcend the work environment can explain how daily life affects mental health.

One central contribution to the knowledge about the psychological value of paid work and the negative impact of unemployment is Jahoda's (1982) "latent function" model of employment (also known as deprivation theory). Jahoda explained the psychological importance of paid work in terms of its manifest and latent functions. Receiving an income is the manifest function of employment. Jahoda identified five latent functions of employment: time use, social contacts, self-identity, regular activities, and participation in collective purposes. She suggested that when the manifest or latent functions are threatened or removed, as with unemployment, psychological deprivation results.

In retirement, as with unemployment, the potential exists for the absolute or relative loss of the conditions that contribute to mental health. Thus, following Jahoda (1982), our retirement model contains four conditions drawn from her model of employment and unemployment that predict retirement satisfaction. In turn, retirement satisfaction is expected to predict depressive symptoms and, indirectly, marital satisfaction. The four retirement experiences are perceived financial strain, temporal structuring, purposefulness, and interpersonal contacts (see Figure 1). Although financial strain reflects a negative stressor, the other three retirement experiences are all positive and

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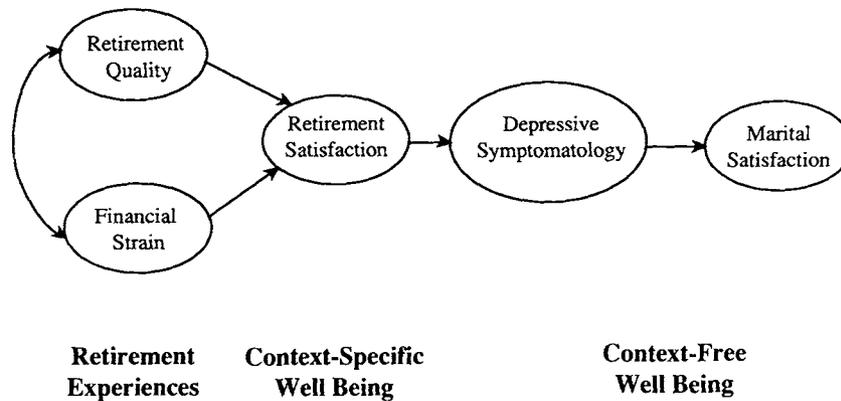


Figure 1. Proposed model linking retirement experiences and marital satisfaction.

reflect the quality of the retirement experience. Financial strain and the quality of the retirement experience is hypothesized to predict context-specific (i.e., retirement) satisfaction.

#### *Perceived Financial Strain*

The major manifest or extrinsic function afforded by employment is the provision of adequate financial resources with which to meet basic and perceived needs. In retirement, these needs do not change; indeed, retirees may perceive their financial situation to be more precarious because they often have less money available than employed individuals, and its supply is somewhat unpredictable (e.g., often being based on current interest rates). We argue that perceived financial strain is a more important indicator of the retirement experience than objective financial status (Krause, 1987). Research on unemployment shows that financial strain predicts depression and lowered self-esteem (Grant & Barling, in press; Pearlin, Menaghan, Lieberman, & Mullan, 1981). In an elderly retired population, financial strain has been linked to negative self-concept and depressive symptoms (Krause, 1987; Krause et al., 1991).

#### *Temporal Structuring*

Regular employment imposes a clear time structure and the need to conform with a rigid time schedule (Jahoda, 1982). In the absence of employment, time structuring is threatened, and well-being is reduced with any decrease in time structuring (Bond & Feather, 1988; Feather & Bond, 1983; Grant & Barling, in press; Sandys-Wunsch & Barling, 1992). Structured and purposeful time use is positively associated with general well-being (Bond & Feather, 1988; Feather & Bond, 1983; George, 1990).

Unemployed men who fill their time meaningfully enjoy better mental health than unemployed men who do not (Hepworth, 1980). Grant and Barling (in press) showed that time structuring was a stronger predictor of depressive symptoms in an unemployed sample than was financial strain. This is important because the time experience of the unemployed is often matched by that of the retiree (Jahoda, 1982). Meaningful time use also predicts psychological well-being for university students (Sandys-Wunsch & Barling, 1992).

#### *A Sense of Purposefulness*

In addition to constructive time use, a sense of purpose contributes to well-being and could be further enhanced if different skills are used. When the variety in daily activities is reduced, the remaining daily tasks become similar and repetitive. Involvement in activities that require skill use help maintain a relatively high level of self-identity (Reid, Haas, & Hawkings, 1977). By contrast, among unemployed teenagers, Warr, Banks, and Ullah (1985) found that variety was significantly and negatively correlated with anxiety, depression, and general distress. The significance of a task to the retiree can also contribute to feelings of purpose. Thus, a sense of purpose is considered to be essential for a psychologically healthy retirement experience, and this sense of purpose will affect satisfaction with retirement activities.

#### *Interpersonal Contacts*

The fourth characteristic included in the retirement model refers to the opportunity for interpersonal contacts. Interpersonal contact with family and friends provides social support and opportunities for social comparison and feedback (Jackson, 1988; Warr, 1987). As Festinger (1954) asserted, people are impelled to compare their opinions and abilities with others to judge their actions as well as make judgments about themselves. Social contacts foster this social comparison process. Another function of interpersonal contact is that many goals cannot be achieved alone. Social interaction therefore permits the collective attainment of goals that otherwise could not be reached (Warr, 1987).

Interpersonal contact has been consistently associated with affective well-being (Warr & Jackson, 1985) and even mortality (Astrand, Hanson, & Isacson, 1989). Employment provides for social contact outside of the family network; without employment, opportunities for interpersonal contact may be reduced (Jackson, 1988; Jahoda, 1982). During retirement, there may be a significant reduction in the number of social contacts outside of the family network. Indeed, Bosse, Aldwin, Levenson, Workman-Daniels, and Ekerdt found that retirees have fewer social contacts than employed individuals. Thus, we propose that social contact will affect retirement satisfaction.

Consequently, unlike previous research focusing on direct links between retirement status and well-being (Talaga & Beehr, 1989), our proposed model of retirement goes beyond retirement status and focuses on the quality of the retirement experience. Like other research showing that role experiences are more predictive of well-being than role status (e.g., Barling & MacEwen, 1992; Bird & Fremont, 1991; Grant & Barling, in press; MacEwen & Barling, 1991; O'Brien & Feather, 1990), we propose that the quality of each of the retirement experiences (i.e., perceived financial strain, temporal structuring, a sense of purposefulness, and interpersonal contacts) will affect how retirement is experienced.

*Mediators of the links between retirement experience and marital satisfaction.* We suggest that these role experiences do not operate directly on marital satisfaction. Instead, their influence is transmitted first through retirement-related satisfaction and then through depressive symptoms. The mediational model is based to some extent on Warr's (1987, p. 72) model in which context-specific (or job-related) factors "spill over" to affect context-free or nonjob aspects of well-being. Empirical support exists for this notion (Kelloway & Barling, 1991). In our study, we hypothesized that the retirement experiences predict context-specific aspects of well-being (retirement satisfaction), which, in turn, predict context-free well-being (depressive symptoms and marital satisfaction).

*Retirement-specific satisfactions.* In this study, we conceptualized satisfaction as an affective response to a situation (Smith, Kendall, & Hulin, 1969). Although satisfaction is often conceptualized as a unidimensional construct, retirement satisfaction is multifaceted (Smith et al., 1969): The activities engaged in, finances, health, and people the retirees associate with are important and separate sources of retirement satisfaction (Smith et al., 1969). In this study, retirement satisfaction is similar to Warr's (1987) notion of context-specific satisfaction. Following from Warr, we hypothesized that there will be spillover in that retirement-related satisfaction will spill over and influence retirees' context-free depressive symptoms. Thus, we propose that context-specific retirement satisfactions mediate the relationship between retirement role experiences and context-free depressive symptoms.

*Depressive symptoms and marital functioning.* The hypotheses concerning the nature and effects of the retirement experience derive primarily from the employment and unemployment literature. By contrast, there is a considerable literature on the relationship between depressive symptoms and marital satisfaction. In short, research consistently shows that depressive symptoms predict negative spousal interactions (e.g., Grant & Barling, in press) and marital dissatisfaction (see Beach, Sandeen, & O'Leary, 1990). Because so many of these studies have been cross sectional in nature, conclusions about the causal direction involved in these relationships must remain somewhat tentative. Thus, in addition to testing the proposed relationship between depressive symptoms and marital satisfaction, we also tested an alternative model in which context-free depressive symptoms were held to predict the way in which retirement is experienced; we also used longitudinal data to assess causal inferences in the relationship between depressive symptoms and marital satisfaction.

## Method

### *Subjects and Procedure*

We used two recruitment methods: through the pension list of a large national organization (Group 1) and through local media (Group 2). Of 560 questionnaires mailed to Group 1, 159 were returned (28%), but 20 were not used because of incomplete responses (final response rate = 25%). Of 32 questionnaires mailed to Group 2, 25 were returned complete (response rate = 78%). To test whether the recruitment method biased questionnaire responses, we computed *t* tests on all demographic variables of the two samples. Using the Bonferroni adjustment to allow for the number of *t* tests computed, we found that none of these differences were statistically significant. Failure to find differences on any other measures justified pooling their data to form one group of 164 subjects (see Table 1).

The mean age of all participants was 69 years ( $SD = 5.8$ , range = 55–84). The mean number of years retired was 8.2 (range = <1–40,  $SD = 6.4$ ). The mean number of years married was 40.1 (range = 1–62). The mean family annual income was \$41,630 ( $SD = \$25,020$ , range = \$13,000–\$200,000). Forty-four percent of the sample were women.

Subjects who returned their questionnaires received the same questionnaires again 3 months later to enable an assessment of test–retest reliability and the temporal relationship between depressive symptoms and marital satisfaction. Of the 164 questionnaires sent out at Time 2, 153 were returned (93% response).

### *Assessment*

Descriptive statistics and internal and temporal consistency for the predictor, mediator, and outcome variables appear in Table 1.

### *Predictor Variables*

Perceived financial strain was measured by six items (each item was scored on a 7-point scale ranging from *strongly disagree* to *strongly agree*) assessing whether respondents feel they have enough money for food, medical care, clothing, and leisure activities. This scale also assesses financial worries. The five items derived from the Pearlin et al. (1981) nine-item scale were reliable for a sample of elderly individuals (Krause, 1987). The sixth item has been used effectively to assess perceived financial strain (Rowley & Feather, 1987; Warr & Jackson, 1985) and correlated significantly with the five-item scale ( $r = .51, p < .01$ ). A high score reflects low financial strain. To allow for the operationalization of financial strain as a multiple-indicator latent variable, we split the scale (odd–even split) into two 3-item subscales (Strain 1 and Strain 2).

Temporal structuring was assessed using eight items (each item was scored on a 7-point scale ranging from *strongly disagree* to *strongly agree*) derived from the Use of Time Scale (Bond & Feather, 1988; Feather & Bond, 1983). Items chosen for our scale loaded on factors identified as Structure and Structured Routine on the 1983 and 1988 scales, respectively (Feather, 1990). The scale was consistently reliable across three samples (Bond & Feather, 1988).

Purposefulness was measured using eight items rated on a 7-point scale ranging from *strongly disagree* to *strongly agree* drawn from the skill variety, task significance, and experienced meaningfulness items of the Job Diagnostic Survey (Items 15, 16, 26–30, 32 and 33; Hackman & Oldham, 1980), and these scales are consistently reliable (Cook, Hepworth, Wall, & Warr, 1981). For this study, we modified items to relate to general activities rather than to a job (e.g., from "The work I do on the job is very meaningful to me" to "The things I do are very meaningful to me").

Interpersonal contacts were assessed using McLean's (1989) five-item scale measuring opportunities for retirees to have contact with a collec-

Table 1  
Descriptive Statistics and Intercorrelations of All Study Variables

Variable	M	SD	$\alpha$	1	2	3	4	5	6	7	8	9	10	11
1. Age	69.04	5.79												
2. Income	41.63	25.02		-.21										
3. Financial strain	39.57	3.89	.77	-.01	.22	<b>.46</b>								
4. Time structure	37.52	8.60	.74	-.03	-.05	.08	<b>.68</b>							
5. Purposefulness	42.12	7.35	.76	-.11	.02	.10	.24	<b>.78</b>						
6. Contacts	8.96	4.88	.62	-.17	-.06	.13	.10	.31	<b>.85</b>					
7. Activity satisfaction	42.30	11.80	.91	-.09	.11	.18	-.06	.40	.27	<b>.46</b>				
8. Health satisfaction	19.10	6.69	.81	-.14	.02	.08	-.03	.17	.13	.46	<b>.72</b>			
9. People satisfaction	43.73	11.49	.91	-.11	.09	.18	.02	.12	.06	.45	.35	<b>.46</b>		
10. Depressive symptoms	16.56	2.25	.83	.03	.05	.10	.16	.26	.10	.29	.13	.08	<b>.64</b>	
11. Marital satisfaction	125.10	26.67	.74	.09	.07	.01	.03	.22	.03	.30	.16	.10	.42	<b>.83</b>

Note. Decimal points are omitted from the matrix except in the mean and standard deviation columns. Income is expressed in thousands.  $r \geq .16$ ,  $p < .05$ ;  $r \geq .21$ ,  $p < .01$ . Test-retest correlations are in boldface on the diagonal.

tivity and its purposes. These items reflect the opportunity for retirees to have interpersonal contact with friends outside of the family network. In this study, we eliminated one item (i.e., "I participate in sports clubs activities like bowling, badminton, tennis, golf, swimming, sailing, curling") because it reduced the reliability of the scale. Items were rated on a 7-point scale ranging from *not at all* to *almost daily*. All items were rated from 1 (*strongly disagree*) to 7 (*strongly agree*).

Mediator Variables

Retirement satisfaction was assessed with the Retirement Descriptive Index (RDI; Smith et al., 1969), which assesses multidimensional retirement satisfaction (viz., satisfaction with retirement activities, health, and people retirees associate with). Item scores range from 0 to 3 (0 = no, 1 = do not know, and 3 = yes). The subscales are internally consistent (Dorfman, Kohout, & Heckert, 1985). Depressive symptoms were measured with 6 items (scored on a 4-point scale ranging from *never to almost always*) taken from the 20-item Center for Epidemiologic Studies Depression Scale, which was developed specifically for studies on depressive symptoms in the general population (Radloff, 1977). The items used in this study loaded on Radloff's (1977) Depressed Affect subscale. To allow for operationalization as a multiple-indicator latent variable, we divided the 6-item scale into two 3-item scales on the basis of an odd-even split.

Outcome Variable

Marital satisfaction was assessed with the 15-item Short Marital Adjustment Test (Locke & Wallace, 1959), a widely used self-report measure of global relationship satisfaction and which is internally and temporally consistent (MacEwen & Barling, 1988) and discriminates between distressed and nondistressed couples (Rosenbaum & O'Leary, 1981). The mean score obtained in this study reflects a sample satisfied with their marriage (scores <90 indicate marriages at risk; see Table 1). The Short Marital Adjustment Test correlates highly ( $r = .82$ ;  $N = 56$ ; mean age = 63.5 years) with the Marital Satisfaction Questionnaire for Older Persons (Haynes et al., 1992).

Because the scoring procedure for this test involves differentially weighting the individual items to derive a scale score and because the weightings are not constant across items, we did not think it was appropriate to split the measure into two smaller scales. Accordingly, we operationalized marital satisfaction as a single-indicator latent variable. To do so, we fixed the common factor loading for this variable to be equal to the square of the reliability multiplied by the standard deviation. The unique factor loading for marital satisfaction was fixed to

equal  $(1 - R_{xx})$  multiplied by the variance. Although not a common procedure (see Barling, Kelloway, & Bremmerman, 1991), this method of operationalizing single-indicator latent variables has the effect of biasing parameter estimates on a disattenuated correlation matrix. In effect, this procedure fixes the common factor loading to equal the proportion of scale variance thought to be "true score" variance. The unique factor loading is the proportion of variance considered to be residual measurement error.

Method of Data Analysis

Empirical support for a model does not exclude the possibility of other, equally plausible models providing an equal or better fit to the data, and researchers are frequently encouraged to formulate and evaluate alternative models (e.g., Raykov, Tomer, & Nesselroade, 1991). In order to provide a rigorous test of the mediational role of depressive symptoms, we formulated and tested three models corresponding to the tests for mediation proposed by Baron and Kenny (1986).

First, we tested the model presented in Figure 1. Incorporating both the direct and indirect effects of retirement satisfaction on marital satisfaction, this model posits a partially mediated relationship between retirement and marital satisfaction. Second, we tested a model that eliminates the direct path from retirement satisfaction to marital satisfaction. This is a fully mediated model, suggesting that the total effect of retirement satisfaction on marital satisfaction is mediated by depression. Finally, we tested a nonmediational model that incorporates a direct path from retirement satisfaction to marital satisfaction but eliminates the path from depression to marital satisfaction. In this third model, the relationship between retirement and marital satisfaction is direct, with no mediating role accorded to depressive symptoms.

Baron and Kenny (1986) suggested that a mediated relationship exists when (a) the path from retirement to marital satisfaction is significant in the nonmediational model, (b) the path from retirement satisfaction to depression is significant (all three models), (c) the path from depression to marital satisfaction is significant in the partially mediated model, and (d) the direct effect of retirement satisfaction on marital satisfaction is smaller in the partially mediated model than it is in the nonmediational model. Both the nonmediational and fully mediated models are nested within the partially mediated model, allowing their direct comparison with a chi-square difference test (Long, 1983). In our study, we followed our model tests with cross-lagged regression analyses to exclude the possibility that marital satisfaction precedes depressive symptoms.

Table 2  
Fit Indexes for the Three Models

Model	$\chi^2$	df	N	p	GFI	AGFI	r <sup>2</sup> <sup>a</sup>
Partial mediation	46.30	39	164	ns	.95	.91	.36
Full mediation	55.63	40	164	ns	.94	.89	.36
No mediation	66.08	40	164	.01	.92	.87	.36

Note. GFI = goodness-of-fit index; AGFI = adjusted goodness-of-fit index.

<sup>a</sup> Coefficient of determination for structural relations.

Results

Intercorrelations and descriptive statistics for all study variables are presented in Table 1. In all subsequent model tests we used maximum likelihood estimation as implemented in LISREL VII (Jöreskog & Sörbom, 1989); they were based on the covariance matrix.

Fit statistics for the three models examined are presented in Table 2. As shown, both the partially and fully mediated models provided an acceptable fit to the data. The nonmediational model did not provide an acceptable fit to the data. The partially mediated model provided a significantly better fit to the data than did either the fully mediated model,  $\chi^2(1, N = 164) = 9.33, p < .01$ , or the nonmediational model,  $\chi^2(1, N = 164) = 19.78, p < .01$ .

Standardized parameter estimates for the partially mediated model are presented in Figure 2. Marital dissatisfaction was

predicted by both depressive symptomatology ( $\beta = .41, z = 4.37, p < .01$ ) and retirement satisfaction ( $\beta = -.35, z = 2.85, p < .01$ ). Depressive symptoms were predicted by retirement satisfaction ( $\beta = .35, z = 3.19, p < .01$ ). Finally, retirement satisfaction was predicted by the quality of the retirement experience ( $\beta = .55, z = 3.31, p < .01$ ) but not by financial strain ( $\beta = .14, z = 1.24, p > .05$ ).

Tests for Mediation

As shown in Figure 2, there was a significant effect of retirement satisfaction on depressive symptoms ( $\beta = .35$ ). Figure 2 also suggests that, after controlling for the direct effect of retirement satisfaction on marital satisfaction, depressive symptoms significantly predict marital satisfaction ( $\beta = .47$ ). Moreover, the effect of retirement satisfaction on marital satisfaction was much smaller ( $\beta = .30$ ) than was the case in the nonmediational model ( $\beta = .51$ ).

Temporal Ordering

As a further test of the proposed relationships, we conducted a series of cross-lagged multiple regression analyses to assess the temporal ordering of marital satisfaction, depressive symptomatology, and retirement satisfaction. Results of these analyses are presented in Table 3. In each case, the results support the hypothesized temporal ordering of these variables. Specifically, controlling for marital satisfaction at Time 1, marital satisfaction at Time 2 was predicted by both depressive symptoms ( $\beta =$

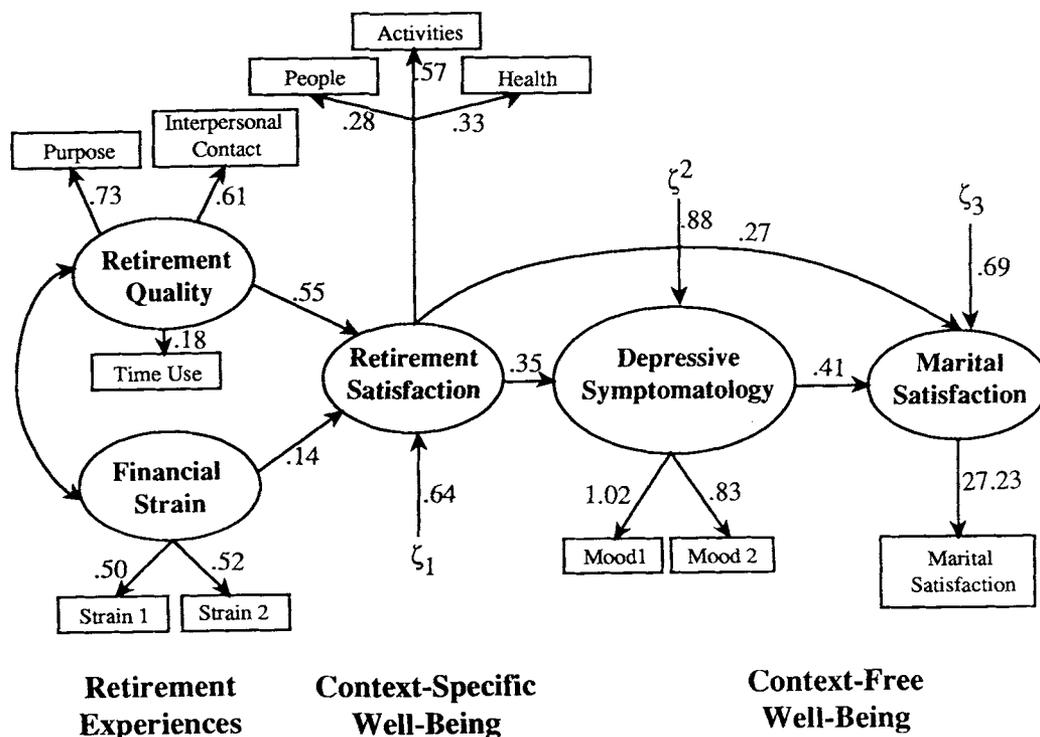


Figure 2. Path-analytic results for proposed model.

Table 3  
*Cross-Lagged Regression Analyses for Retirement Satisfaction, Depressive Symptoms, and Marital Satisfaction*

Variable	Static correlations		Cross-lagged correlations		Cross-lagged regressions	
	$r_{x_1y_1}$	$r_{x_2y_2}$	$r_{x_1y_2}$	$r_{x_2y_1}$	$\beta_{x_1y_2}$	$\beta_{x_2y_1}$
Marital satisfaction (y)						
Depression (x)	.46	.34	.49	.28	.13*	-.04
Retirement satisfaction (x)	.29	.23	.34	.16	.11*	.04
Depression (y)						
Retirement satisfaction (x)	.24	.32	.34	.23	.22*	.13

\*  $p < .05$ .

-.13,  $p < .02$ ) and retirement satisfaction ( $\beta = -.11$ ,  $p < .03$ ) at Time 1. By contrast, neither depressive symptoms nor retirement satisfaction at Time 2 was predicted by marital satisfaction at Time 1.

Similarly, controlling for depressive symptoms at Time 1, depressive symptoms at Time 2 were predicted by retirement satisfaction at Time 1 ( $\beta = .22$ ,  $p < .001$ ). Depressive symptoms, however, did not predict retirement satisfaction 3 months later.

### Discussion

The aim of this study was to generate and test a model of the retirement experience and how it indirectly affects the marital relationship. Structural equation modeling showed that the proposed model provided an acceptable fit to the data. Analysis of two alternate plausible models suggested that depressive symptoms partially mediate the proposed relationship between retirement and marital satisfaction. These results demonstrate that the quality of the retirement experience, characterized by temporal structuring, purposive activity, and interpersonal contacts, indirectly influences satisfaction with the marital relationship. As hypothesized, this relationship was mediated by retirement satisfaction, which, in turn, predicted context-free mental health (depressive symptoms).

Moreover, the results of cross-lagged regression analyses support the hypothesized temporal ordering of retirement satisfaction, depressive symptoms, and marital satisfaction. Marital satisfaction was predicted by both depressive symptoms and retirement satisfaction, whereas depressive symptoms were predicted by retirement satisfaction. These findings emerged over a 3-month time lag.

Contrary to our original hypotheses, perceived financial strain did not significantly contribute to the prediction of retirement satisfaction. Although these findings appear to be counterintuitive, it should be noted that perceived financial strain was moderately correlated with retirement quality in our results ( $r = .32$ ). This suggests that financial strain may contribute to retirement satisfaction indirectly by attenuating the retiree's ability to engage in desired activities. Although we did not directly test this suggestion in our study, future research should

seek to establish the mechanisms through which financial strain may affect retirement satisfaction and, ultimately, context-free mental health.

All three indicators of retirement quality predicted retirement satisfaction. First, the consistency with which time structure affected well-being across different roles can now be extended to include that of the retirement role. Second, gaining a sense of purpose from the activities engaged in exerted a direct positive effect on retirement and satisfaction with retirement activities. These findings are consistent with those from the employment and unemployment literature (Hackman & Oldham, 1980; Warr, 1987). These findings suggest that a sense of purpose contributes to the satisfaction and meaningfulness retirees gain from the activities with which they are involved. Thus, one way to a healthier retirement is through the creation of conditions in which retirees' skills are used and valued so that a sense of purpose and motivation is maintained.

Third, interpersonal contacts exerted a direct positive effect on satisfaction. The finding that context-specific social contacts influenced context-specific satisfaction is consistent with findings in the literature on gerontology (e.g., Chappell & Badger, 1989; Larson, Mannell & Zuzanek, 1986; Lee & Ishii-Kuntz, 1987), which suggest that the satisfaction generated from interpersonal interactions may also contribute to more global well-being. It may be argued that interactions that foster positive experiences influence one's worldview and general well-being.

This study provided a partial test of Warr's (1987) spillover hypothesis within the retirement context. As hypothesized and like previous research, retirement-related satisfaction exerted an inverse effect on depressive symptoms (Brown et al., 1990; Krause et al., 1991; Pearlin et al., 1981). This is also consistent with the findings of Markides and Martin (1979) and Lemon, Bengston, and Peterson (1972), who found that activities were positively related to life satisfaction among retirement-age populations. Although these researchers used life satisfaction as their measure of well-being (compared with the more specific measure of depressive symptoms used in this study), life satisfaction has frequently been used as an index of mental health or psychological well-being (Talaga & Beehr, 1989). In general, these results are consistent with Warr's (1987) notion in the oc-

cupational literature of a "carryover" from job-related satisfaction or well-being to context-free well-being.

The hypothesis that retirement satisfaction would predict depressive symptoms was supported. In turn, depressive symptoms were a substantial predictor of marital satisfaction. This is consistent with other findings in the occupational (Barling, 1990; Barling & MacEwen, 1992) and marital (e.g., Beach et al., 1990) literature. Because there are sufficient reasons to question the temporal ordering in this relationship, we explicitly assessed alternative explanations of this temporal ordering. In addition to showing that depressive symptoms function as a mediator of the link between retirement experiences and marital satisfaction, we explicitly tested and excluded the rival explanation that marital dissatisfaction *precedes* depressive symptoms for this sample. Thus, our results go farther than other studies in directly assessing temporal priority between depressive symptoms and marital dissatisfaction.

Several conceptual implications emerge. First, the findings from this study offer an opportunity to challenge prevailing theories of retirement. Drawing from theories in the occupational rather than the retirement literature, we developed a model that explains factors that influence the quality of the retirement experience rather than focusing on people's retirement status. Similar to previous findings (Barling, MacEwen, & Nolte, 1993; Bird & Fremont, 1991; Grant & Barling, in press; MacEwen & Barling, 1991), we showed that retirement role experiences influence retirement-related and general well-being.

Second, we presented a mediational model whereby the quality of the retirement experience predicts marital satisfaction via retirement satisfaction and depressive symptoms. The data supported Warr's (1987) spillover hypothesis: Retirement role experiences predicted context-specific satisfaction. Effects of retirement-specific satisfaction then spill over to affect context-free aspects of well-being, as measured by depressive symptoms and marital satisfaction. Thus, a mediational model of retirement supports Warr's spillover hypothesis. This model demonstrates the generalizability of the spillover hypothesis, which originated in the occupational literature (Warr, 1987).

Whereas previous findings on marital satisfaction and retirement have been inconsistent, this mediational model clarifies the link between retirement and marital satisfaction. Specifically, retirement status does not exert a direct effect on marital satisfaction (e.g., Lee & Shehan, 1989; Vinick & Ekerdt, 1991). Rather, the *quality* of the retirement experience influences marital satisfaction indirectly. Consistent with Warr's (1987) spillover hypothesis, the relationship is mediated by how the quality of those experiences influence retirement specific satisfaction and how those influence context-free depressive symptoms, which, in turn, exert a direct effect on marital satisfaction.

The results of this study also clarify the relationship between depressive symptoms and marital satisfaction. Results of the cross-lagged regression analysis indicated a unidirectional link, such that depressive symptoms predicted marital satisfaction.

Some directions for interventions aimed at enhancing the well-being of retirees can also be gleaned from these results. First, although many preretirement programs direct most of their attention to financial planning, our results suggest that addressing issues of constructive time use, a sense of purposefulness, and interpersonal contacts would exert positive effects on

retirees' context-specific and context-free well-being: Time structuring, purposefulness, and interpersonal contacts exerted more substantial and more pervasive effects on retirement satisfaction than did perceived financial strain. Furthermore, if retirees are experiencing difficulties, the results of this study identify some of the predictors of depressive symptoms and marital satisfaction that may prove useful in intervention efforts.

Interpretations of the data from this study are limited by several factors. First, we relied on self-reports at both phases. In future research, spousal reports of marital satisfaction could be used. A second possible limitation concerns the generalizability of findings. Only 28% of the total sample contacted volunteered to participate in the study. Thus, some self-selection bias may exist that could limit generalizability. Scores on the questionnaires indicate that the sample was physically healthy (e.g., 76% of the sample reported having no current health problems), they were somewhat satisfied with their finances ( $M = 40.1$ , range = 17–54), reported few depressive symptoms ( $M = 1.4$ , range = 0–13), and were satisfied with their marriages ( $M = 125.1$ , range = 24–158).

In conclusion, the conceptual and practical utility of focusing on retirement experiences rather than retirement status was demonstrated and provided strong support for the proposed mediational model. In doing so, the data also clarified the links between depressive symptoms and marital satisfaction.

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