

Moderating effects of positive and negative affect on the association between satisfaction with social support and retirement satisfaction over time

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Background

Retirement is becoming more important for today's older adults because they are living longer than before (Segel-Karpas, Avalon, & Lachman, 2018). Recently, research has started to explore how different individual resources (e.g., health or finances) and social resources (e.g., social support or social network size) influence retirement outcomes such as retirement satisfaction (Froidevaux, Hirschi, & Wang, 2016). Moreover, the current study examined the influence of time, satisfaction with social support, and affect (i.e., positive or negative) as predictors of retirement satisfaction. Data was obtained from a longitudinal study that explored how older adults in Montreal, Canada adjusted to life in retirement over the course of three years.

Method

Participants consisted of 371 older adults (*Age* = 59.05, *SD* = 5.00; 52.60% female, 47.40% male) that had participated in a longitudinal study in Montreal, Quebec, Canada that explored how individuals adjusted to life in retirement. Measures included an item from the Retirement Satisfaction Inventory that assessed overall retirement satisfaction. Ten items from the Social Support Questionnaire were used to assess satisfaction with social support (α s = .95-.96). Each item had participants list all the people they could count on in the situation described and then participants indicated how satisfied they were with the overall support from the people they listed. Twenty items from the Positive and Negative Affect Scale assessed positive and negative affect (α s = .77-.79). Participants indicated to what extent they experienced each mood state (e.g., excited, upset, etc.) during the past few weeks. Structural equation modeling was used to explore the associations of interest (Figure 1).

Results

Hypothesis testing began by creating a structural equation model of retirement satisfaction as predicted by change over time, satisfaction with support, and positive and negative affect. The model was built in a hierarchical fashion by adding one predictor at a time (see Table 1 for final results).

The model was split by gender to explore whether any of the associations differed among men and women. One constraint significantly worsened the model ($\Delta\chi^2_{(1)} = 12.68, p < .05$). Namely, this was the effect of the satisfaction with social support by negative affect interaction. Otherwise, all other associations were constrained to be same between men and women. Specifically, the effect of satisfaction with social support on retirement satisfaction was weakest for women who reported more negative affect, whereas the effect of satisfaction with social support on retirement satisfaction was weakest for men who reported less negative affect (see Figure 2). The resulting model remained a good fit to the data ($\chi^2_{(8)} = 9.16, p > .05, CFI = .995, RMSEA = .02, SRMR = .02$).

Table 1
Final Results

Variable	<i>b</i>	S.E.	<i>z</i>	<i>p</i>	ΔR^2
Time	-.02	.04	-0.43	.668	.00
Satisfaction with support	.24	.04	6.91	<.001	.06
Time by satisfaction with support	-.02	.04	-0.51	.610	.00
Positive affect	.30	.03	9.68	<.001	
Negative affect	-.23	.03	-7.55	<.001	.17
Time by positive affect	-.04	.04	-1.17	.243	
Time by negative affect	-.04	.04	-0.99	.320	.00
Satisfaction with support by positive affect	-.09	.03	-3.13	.002	
Satisfaction with support by negative affect	-.03	.03	-1.12	.263	.01

Conclusions

Overall, there was no change over time among the variables. Satisfaction with social support, positive affect, and negative affect were all associated with retirement satisfaction in the expected directions. This study extended the literature by using structural equation modeling to explore how multiple predictors interacted to influence retirement satisfaction over time. Retirement is a complex process, and this complexity cannot be easily captured if predictors of retirement outcomes are looked at only in isolation.

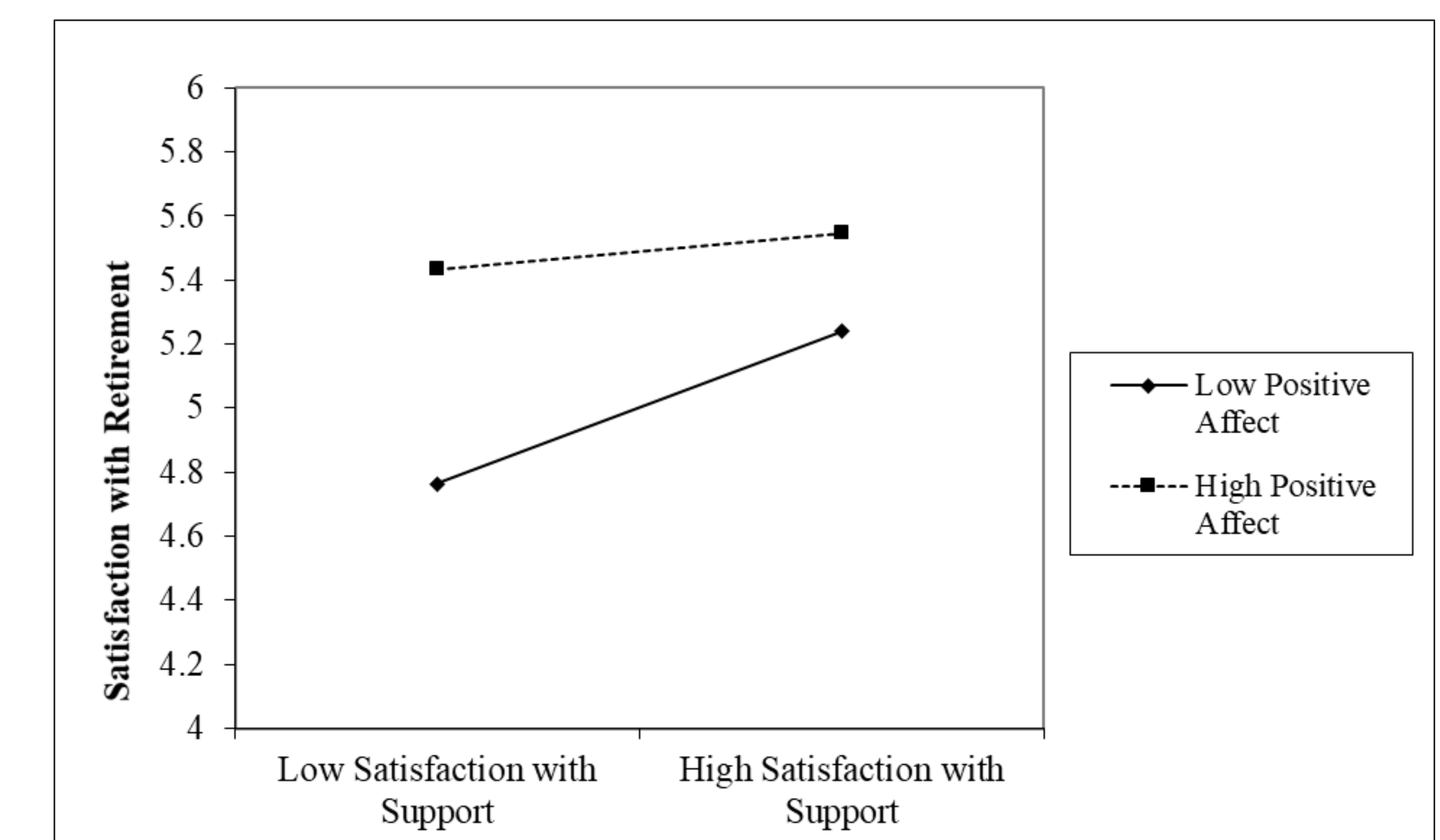


Figure 1. The moderating effect of positive affect on the association between satisfaction with social support and retirement satisfaction. Specifically, the association between satisfaction with social support and retirement satisfaction was stronger for those low in positive affect. The full range of retirement satisfaction is from 1 to 6.

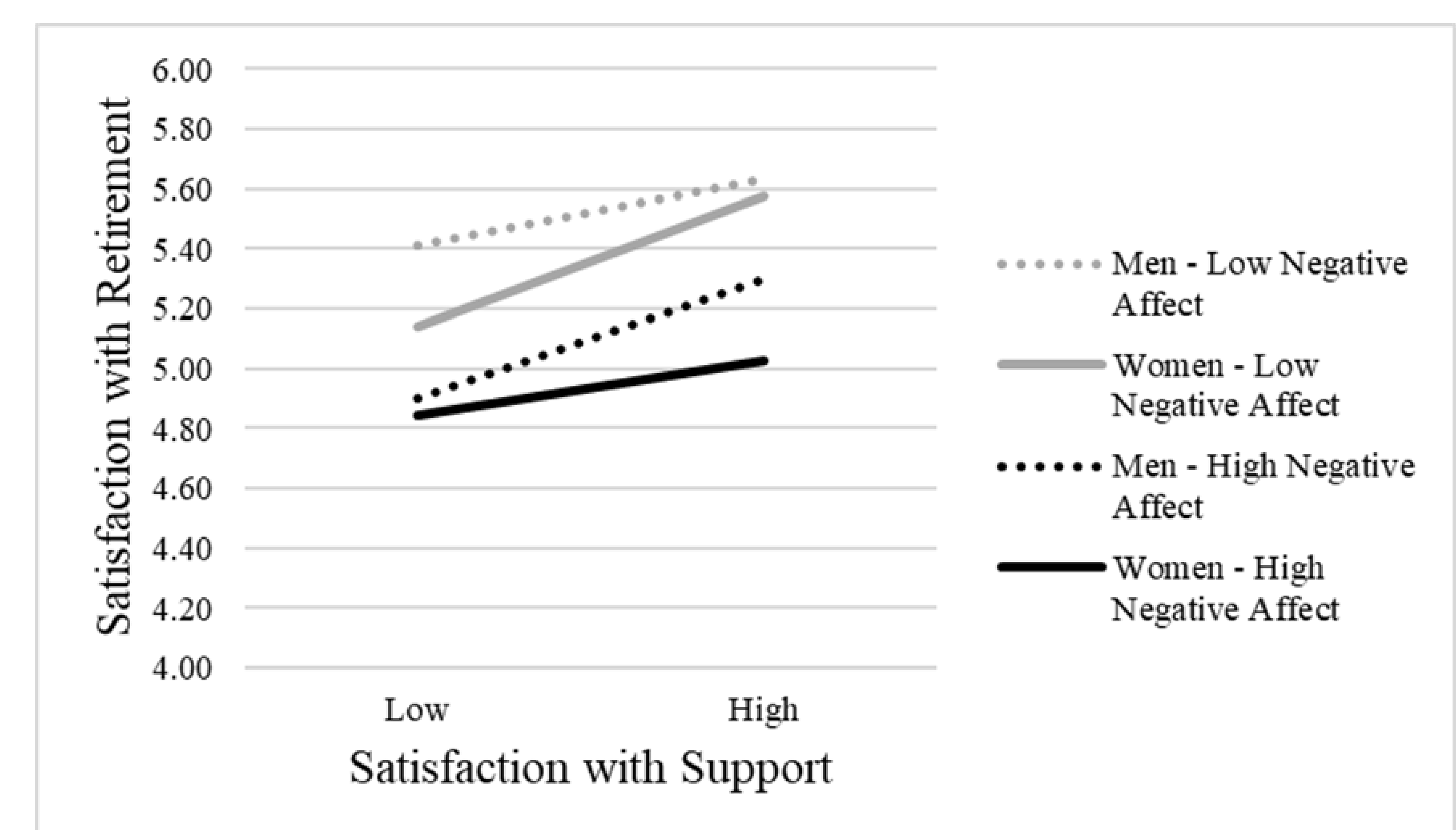


Figure 2. The moderating effect of negative affect on the association between satisfaction with social support and retirement satisfaction as a function of gender. The full range of retirement satisfaction is from 1 to 6.

References

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