A Study on the Relationship between Family Stress, Retirement Anxiety and Self-Efficiency in Middle-Aged Male

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Abstract

This study aimed to identify factors related to the occurrence of family stress in middle aged men and to study the effects of retirement anxiety and self-efficacy on family stress. A total of 150 middle-aged men in Korea were recruited in the descriptive study of this study. The general characteristics and degree of family stress, retirement anxiety, and self-efficacy of middle-aged men were analyzed using frequency and percentage, mean and standard deviation, while Pearson's coefficient correlation was used to determine the relationship between family stress, retirement anxiety, and self-efficacy. The results showed that middle-aged males' family stress score was 25.26 (± 11.97), which was lower than the average, while the retirement anxiety score was 49.57 (± 12.06) and the self-efficacy score was 73.95 (± 11.54), which were higher than the averages for those scores. An analysis of the correlation between family stress and retirement anxiety showed that, as the level of family stress increased, the level of retirement anxiety also increased. This study suggests that middle-aged men need to be aware of the increase in family stress. In addition, this study provides basic data indicating the need for effective nursing intervention to relieve family stress and retirement anxiety among middle-aged men.

Keywords: Family Stress, Retirement Anxiety, Self-efficacy, Middle-aged Male

1. Introduction

Due to recent medical developments, the average life expectancy has been extended, living conditions have changed, and the proportion of middle-aged people in the modern, aging society has gradually increased, accounting for 39.7% of the total population[1]. Middle age is a physical, psychological, and socially important period, during which menopause begins to cause physical changes in men, who play a pivotal role in society as they prepare for retirement[2].

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Compared to women, men are less likely to ask for help with psychological difficulties, so it is easier to overlook their emotional states, which can lead to more serious mental problems in these men as they reach middle age[3].

Middle age ranges from age 40 to age 60 or 65. This period of life plays a significant role in key areas of men's lives, not only in their personal growth but also in their social and economic status[4] and in their role as the main economic provider for their families. The responsibilities and economic activities associated with the performance of the head of the household are linked to the jobs of middle-aged males, so jobs and retirement take on great meaning for middle-aged males[5].

The high expectations for middle-aged males to be responsible for their homes and to play a pivotal role in the workplace and in society place a psychological burden on them[6]. As middle age is a step in the process leading to old age, it affects physical, psychological, and social adaptations; thus, it is important to manage the stress of middle-aged males. Middle age creates the need to adapt to role changes and family stress due to a decline in physical functions, a sense of psychological anxiety, and an increase in the emotional independence of children[7]. Particularly, middle-aged males experience the most physical and mental changes in their life development cycle at this time and experience high stress levels due to changes in their role and in their social position[8]. The middle-aged period is an important factor in a stable marriage, as expenditures are high compared to income due to the burden of child education expenses and elderly parent support, and the situation before retirement is relatively high, resulting in economic difficulties and pressures[9]. This stress can cause depression and anxiety among middle-aged males[10], as can the changes reflected in menopausal symptoms due to a decrease in sex hormones, bone density, physical fitness, and athletic performance related to the decreased secretion of testosterone. Indeed, middle-aged men experience both emotional symptoms, such as nervousness, and physical symptoms[11].

Psychological contraction and anxiety about retirement in middle age can negatively affect anger, depression, shame, inferiority, loneliness[10], and the higher the anxiety about retirement, the lower the self-efficacy, causing the problem of self-isolation[12]. This reality can cause middle-aged males to face an unexpected psychological crisis, which they may respond to with a crisis response or loss of confidence[13]. Furthermore, the weakening of the middle-aged male's pivotal role in the family economy can negatively affect family conflicts and mutual family processes, resulting in family stress; therefore, efforts to cushion this negative impact are required[10].

The self-efficacy of middle-aged males refers to their ability to recognize their own value in

themselves, which is important because it affects their role performance in society and at home[14]. Self-efficacy in middle-aged men affects their physical and mental health-related quality of life and is predictable based on the interaction between their living conditions and personal characteristics[15]. In addition, self-efficacy helps middle-aged males to cope with frustration and difficulties, focus on what they can do well, and overcome challenges positively; their level of action is determined by their faith and beliefs[15].

Previous studies have shown that the self-efficacy of middle-aged men is an important factor in coping with challenges and solving problems; It was also found to reduce the population's retirement anxiety[12]. Self-efficacy is considered a variable that influences mental health[16]: the higher an individual's self-efficacy is, the more effectively that individual is able to cope with various problems and adapt to new situations, thus reducing social stress and depression[15][16]. The family stress of middle-aged married men and women was the highest in economic problems, followed by family relationships, family loss, and work-family compatibility stress[9].

Considering the above preceding studies, it can be seen that middle-aged men face various problems in terms of economic burden and retirement anxiety due to support for their children and elderly parents, and also face various stress situations such as difficulties in work-family compatibility. This variety of middle-aged retirement insecurity can be predicted to affect family stress

Although anxiety about retirement generally can negatively impact mental health, self-efficacy can positively affect the person's ability to effectively manage the related frustrations and difficulties[12]. As such, research is needed to clearly verify the relationship between family stress, retirement anxiety, and self-efficacy in middle-aged males, and through this, it is necessary to wisely overcome middle-aged through effective nursing intervention of middle-aged males.

Therefore, this study aimed to investigate the degree to which retirement anxiety and self-efficacy affect the stress levels of middle-aged males. To determine this, the level of family stress, retirement anxiety, and self-efficacy of middle-aged males was examined. The relationships between those variables were measured to help understand developmental crisis in middle-aged males, ease their family stress and retirement anxiety, enhance their self-efficacy, and provide basic data to inform the development of effective nursing interventions that can improve the quality of life for middle-aged males.

2. Methods

2.1 Study Design

This descriptive correlation study aimed to identify family stress, retirement anxiety, and self-efficacy in middle-aged males and examine correlations among those variables in the same group.

2.2 Sample and Data Collection

For this study, a sample was extracted through convenient sampling, and the purpose and contents of the study were presented in writing. After receiving the questionnaire, the subjects received the questionnaire, and the instructions on the first chapter of the examiner and the contents of the purpose and significance of this study enclosed by the researcher for one to two minutes, a questionnaire survey was conducted on the subjects who agreed.

For this study, 150 middle-aged men aged 40 to 64 years old from the S and K regions in Korea were surveyed. After explaining the purpose of the study, the questionnaire was distributed and the process for completing it was described to the research subjects who had agreed to participate and provided their consent to do so in writing. The number of subjects studied was calculated using G*power3.1.3. Referencing a prior study[10], this study was based on the significance level of .05, the power of .8, and the effect size of .15.

2.3 Assessment Instruments

2.3.1 Family Stress

The Korean version of the family stress tool (Family Inventory of Life Event and Changes: FILE), developed by McCubbin, Patterson, and Wilson[17], was used in this study; the Korean version was developed by Kim and You[4]. The tool consisted of five lower measures: family health (four questions), family finance (nine questions), couple relations (six questions), and households and children (six questions); each question was answered according to a five-point scale, in which the higher the score, the higher the level of family stress. For the Korean version of this scale, one study[4] determined the reliability (Cronbach's α) to be .90. In this study, Cronbach's α was .86.

2.3.2 Retirement Anxiety

In this study, a measure developed by Lee and Lee[18] was used to assess retirement anxiety caused by middle-aged men's uncertainties about their lives after retirement. This tool comprised 18 questions divided according to the following anxiety-related categories: psychological, physical, economic, and social. Each question was rated on a five-point scale; higher scores signified higher perceived levels of retirement anxiety. The reliability of this tool, measured by Cronbach's α , was .89 at the time of development[18]. In this study, Cronbach's α was .9.

2.3.3 Self-Efficacy

A tool to measure self-efficacy in middle-aged men, which was developed by Sherer et al. [19] and adapted into a Korean version by Hong[20], was used in this study. The tool consisted of 17 general self-efficacy questions and 6 social self-efficacy questions that were answered according to a 5-point scale ranging from 1 point (not at all) to 5 points (very much), in which the higher numbers indicated higher perceived self-efficacy. The reliability of this tool, measured by Cronbach's α , was .71 at the time of development[18]. The Cronbach's α of the Korean version[20] was .86 at the time of development; in this study, the Cronbach's α was .90.

2.4 Analysis

The collected data were analyzed using the SPSS / WIN 23.0 program. The general characteristics and degree of family stress, retirement anxiety, and self-efficacy were analyzed using frequency and percentage, mean, and standard deviation, while Pearson's coefficient was used to determine the correlation between family stress, retirement anxiety, and self-efficacy.

2.5 Ethical Considerations

In view of the ethical considerations of the participants in the study, data were collected from the K University Research Review Board for the study (IRB-1040460-A-2020-001). After fully explaining the purpose of the study to the study participants, they provided their consent to participate in writing. The researchers considered the ethical treatment of the research participants by explaining to them that their data would be used confidentially and only for the purpose of the research. They were also informed that they could withdraw from the study

at any time if they did not want to participate. In order to ensure the confidentiality of the responses, the completed questionnaires were sealed immediately. Personal information gathered during the research data collection process was used only for research purposes, and information that could identify participants was coded. The collected data was kept in a locked filing box, and after analysis and reporting of the findings, all research participants' information will be discarded.

3. Results

3.1 General Characteristics

All middle-aged men surveyed were married, and their average age was 47 years old; 38 (25.3%) were professionals, 5 (3.3%) were managers, 91 (60.7%) were office workers, and 16 (10.7%) were self-employed. Respondents' religious affiliations were Christian (48, or 32%), Buddhist (26, or 17.3%), and Catholic (10, or 6.7%), while 66 (44%) reported themselves as non-religious. There were 132(88%) college graduates and 18(12%) graduate school graduates or higher. The average monthly household income was 6.26 million won. The average number of children reported per respondent was 2, with 51, or 34%, parents of preschoolers, 49, or 32.7%, parents of school agers and adolescents, and 36, or 24%, parents of adult children; 14 (9.3%) reported having no children. The wives of 78 respondents (52%) were housewives, and the wives of 72 (48%) worked outside the home full-time or part-time; the average length of marriage was 13 years.

3.2 Family Stress, Retirement Anxiety, and Degree of Self-Efficacy

The average family stress level of respondents was 25.26 points (11.97), retirement anxiety averaged 49.57 points (12.06), and the self-efficacy average was 73.95 points (11.54) [Table 1].

[Table 1] Family Stress, Retirement Anxiety and Self Efficacy of Subjects (n=150)

Variables	M(SD) number of items	Min	Max
Family Stress	25.26(11.97)	3	55
Retirement Anxiety	49.57(12.06)	18	90
Self Efficacy	73.95(11.54)	48	114

3.3 Relationship Between Family Stress, Retirement Anxiety, and Self-Efficacy

The analysis of the correlation between the subjects' levels of family stress, retirement anxiety, and self-efficacy illustrated that the higher the retirement anxiety level, the higher the family stress level. Thus, family stress and retirement anxiety were found to have a significant correlation [Table 2].

[Table 2] Relationship between Family Stress, Retirement Anxiety and Self Efficacy

	Family Stress	Retirement Anxiety	Self Efficacy
Family Stress	1	.382**	-.055
Retirement Anxiety		1	.109
Self Efficacy			1

**p<.001

4. Discussion

This study was conducted to identify the levels of family stress, retirement anxiety, and self-efficacy in middle-aged men and to examine the correlations between those variables and identify factors that affect family stress levels in that population.

In this study, the average score for the level of family stress of middle-aged men was 25.26 points, which was higher than the levels identified in the study of middle-aged couples in which the same tool was used[4], and was higher than the levels of the middle-aged male subjects in the study by Kim[10]. The difference was that Kim and You(2015)[4] study included middle-aged female subjects, and also in Kim[10] study the average age was over 50 years old, and theirs were 57%. Based on the average age of 47 for this study's subjects, the difference in the responses from these subjects was attributed to their being relatively burdened with family responsibilities and their roles in the workplace.

Middle-aged men can feel stress while experiencing physical and mental changes during this developmental cycle[8][10], and high family stress can lead to depression and anxiety. In particular, the growth of children, family conflicts, and changes in roles within the family are important variables that increase family stress levels[10]. Therefore, in order to reduce the family stress levels of middle-aged men, nursing interventions that consider these variables are necessary to improve the quality of life of middle-aged men.

An analysis of the correlation between family stress, retirement anxiety, and self-efficacy in middle-aged men revealed a significant positive correlation between family stress and retirement anxiety.

In other words, the higher the level of family stress, the higher the degree of retirement anxiety, and the higher the degree of retirement anxiety, the higher the level of family stress. This result supports the findings of previous studies that showed middle-aged men's retirement anxiety experiences caused stress due to conflicts with their workmates and various factors in the work environment and also negatively affected the boundaries between family members[12]. The responsibility of the family and economic activities are linked to the jobs of middle-aged men, giving jobs and retirement important meaning for middle-aged men[5]. Accordingly, to control the family stress and retirement anxiety levels of middle-aged men, active interventions, such as participation in educational programs to expand economic activities for middle-aged men, psychological health management programs, and family counseling programs, are needed.

On the other hand, previous studies that studied self-efficacy and retirement anxiety among middle-aged men[21] showed a slightly higher negative correlation between the degrees of self-efficacy and retirement anxiety levels, indicating different results from this study. Self-efficacy in middle-aged men is important because it enables them to recognize their own value, which, in turn, affects their role performance in society and the family[14]. Self-efficacy in middle age affects the quality of life related to physical and mental health[15] and is an important factor in preparing to emotionally adapt to retirement and successfully navigate the retirement years from middle age to old age[15].

Therefore, nursing intervention programs must be developed to increase middle-aged men's self-efficacy, which they can utilize to cope with their uncertainties about their unpredictable futures and their anxiety about their lives after retirement and to help them discover confidence in their reality.

This study is meaningful in that it identified the family stress levels of middle-aged men and related factors, and the systematic research results on these influencing factors will be used as basic data to inform the development of appropriate intervention programs.

5. Conclusion

A significant positive correlation was found between family stress and retirement anxiety in this study. It can be interpreted as the higher the level of family stress, the greater the level of retirement anxiety. This paper suggests further studies to improve the quality of life of

middle-aged men by investigating ways to better understand middle-aged men who experience a developmental crisis to discover ways to alleviate family stress and retirement anxiety in middle-aged men and develop and apply various programs to enhance self-efficacy.

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