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Abstract

This study examined the retirement financial planning of gay and bisexual men. Unlike heterosexual adults, gay and bisexual men must consider the costs and benefits of disclosing sexual identity in the workplace. Concealing sexual identity tends to diminish the appeal of the workplace and thus may increase motivation to plan for life beyond work. Analyses showed that the more participants concealed sexual orientation, the more they engaged in retirement financial planning. The results suggest that the retirement planning of gay and bisexual men is shaped by some of the typical factors established in previous research and also by their unique experience regarding sexual identity disclosure. The potential impact of concealing sexual identity on the motivation to plan for retirement is discussed.

Keywords

retirement planning, sexual orientation, workplace

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Understanding factors associated with retirement planning is becoming increasingly important due to an ageing population (U.S. Census Bureau, 2008) that faces uncertainty surrounding social security and some workplace retirement funds. For gay and bisexual men, stigmatization and decisions about sexual identity disclosure are an added challenge for their planning and career development (Cohler, Galatzer-Levy, & Hostetler, 2000), but little is known about the potential impact of disclosure of sexual identity on retirement planning. In the present study, we examine the retirement planning of gay and bisexual men. As the experiences of sexual minorities are shaped not only by typical factors that affect everyone but also by the unique challenges they may face (Mock, Taylor, & Savin-Williams, 2006; Savin-Williams, 2001), we explore previously established factors that influence retirement planning as well as a factor unique to sexual minority (nonheterosexual) adults, namely, management of sexual minority identity in the workplace.

Planning for retirement helps reduce anxiety and enhance confidence about the retirement transition (Fretz, Kluge, Ossana, Jones, & Merikangas, 1989; Taylor-Carter, Cook, & Weinberg, 1997). Planning is also important for postretirement well-being (Quick & Moen, 1998). The people who plan most for retirement tend to be older (Ekerdt & DeViney, 1993; Kosloski, Ekerdt, & DeViney, 2001), have more secure incomes (Mock & Cornelius, 2007; Phua & McNally, 2008), and are also more likely to consult with a financial advisor (Lusardi & Mitchell, 2005) than those who plan less. Relationship status and having children has an impact on likelihood of retiring, with childless, unmarried men being less likely to retire than other men and women (Szinovacz, DeViney, & Davey, 2001).

Certain factors tend to make the prospect of retirement more or less appealing. For example, retirement is more appealing for those with unchallenging and uninteresting work (Hayward, Grady, Hardy, & Sommers, 1989) and those who lack positive social relationships at work (Kosloski et al., 2001). Although there is little research on the retirement planning of minority groups, and even less on sexual minorities, research on the retirement plans of African American professionals finds that the more they socialize with work colleagues, the less they think about retirement (Richardson & Kilty, 1992).

For sexual minorities, sexual identity disclosure has an impact on workplace commitment and the quality of relationships with coworkers. Gay and bisexual men must weigh the benefits of disclosure with the potential risks for career development (Cohler et al., 2000; Croteau, 1996). Day and Schoenrade (2000) found that the more "out" people were, the greater their involvement and commitment to the workplace organization was. Chrobot-Mason and colleagues (Chrobot-Mason, Button, & DiClementi, 2002) found that avoiding personal questions was associated with worse social functioning for sexual minority men

and women. These studies suggest that for sexual minorities, concealing sexual identity diminishes the appeal of the workplace. The potential implication for retirement planning is that those who conceal their identities may be motivated to plan more for retirement.

In sum, managing sexual identity in the workplace may have an impact on retirement planning, such that the more identity is concealed, the greater the motivation to plan for retirement may be. Factors typically associated with retirement planning, such as age, income, having children, relationships status, and consulting a financial advisor likely influence the planning of gay and bisexual men to the same degree they would influence anyone else. Among a sample of gay and bisexual men, we first examined typical factors associated with retirement planning (age, income, parental status, relationships status, consulting a financial planner), then we examined the nature of the association between concealing sexual identity in the workplace and retirement financial planning.

Method

Participants were recruited at two bars frequented by gays and lesbians in a midsize northeastern city in the United States. The survey included questions about retirement planning, workplace benefits, financial literacy, and demographic characteristics, including relationship status and sexual orientation, and took approximately 20 min to complete. Participants were paid US\$5 in appreciation of their time.

Sexual orientation was measured with participants' responses to seven options: heterosexual, gay, lesbian, bisexual, transsexual, transgender, and other with the option to specify. The present analyses focus on 40 self-identified gay (83%) and bisexual (17%) men. Surveys were completed by three lesbian women, too few for statistical comparison. Age was self-reported. Ethnicity was self-reported and later coded as White (67%), African American (18%), Hispanic (10%), and Asian (5%). Annual income was assessed with six categories (1 = *less than US\$10,000*; 2 = *US\$10,000 to US\$29,000*; 3 = *US\$30,000 to US\$49,000*; 4 = *US\$50,000 to US\$69,000*; 5 = *US\$70,000 to US\$89,000*; 6 = *US\$90,000 or greater*). Participants were asked about their current relationship status (single, widowed, divorced, married, civil union, unmarried partner/domestic partner), which was then coded as a dichotomous variable of 1 (*married/partnered*) and 0 (*other*). Participants also identified whether they were parents or not (0 = *no*, 1 = *yes*).

Financial planning was assessed with a scale drawn from the Health and Retirement Study (Juster & Suzman, 1995) and was the sum of "Have you ever tried to figure out how much your household would need to save for retirement?"

(0 = *no*, 1 = *yes*), "Have you developed a plan for retirement saving?" (0 = *no*, 1 = *yes*), and "How often are you able to stick to this plan?" (1 = *never*, 2 = *rarely*, 3 = *mostly*, 4 = *always*) with responses "never" and "rarely" recoded to 0 and "mostly" and "always" recoded to 1 ($\alpha = .67$). Participants were also asked if they had ever used an Internet-based online worksheet to assess their financial needs in retirement (0 = *no*, 1 = *yes*), if they had consulted a financial advisor or accountant about their retirement financial needs (0 = *no*, 1 = *yes*), and if their workplace offered a workplace retirement plan (0 = *no*, 1 = *yes*).

Management of sexual identity in the workplace was measured with a shortened version of the Workplace Sexual Identity Management Measure (WSIMM; Anderson, Croteau, Chung, & DiStefano, 2001). Specifically, the WSIMM was designed to measure four aspects of sexual identity disclosure. The degree to which gays and bisexuals try to appear heterosexual to coworkers ("passing") was measured with items such as "I have made up stories about romantic partners of the opposite gender." Self-censoring to avoid being seen as gay or bisexual ("covering") was measured with items, including "I have attended work-related social events without a date or partner so that I did not reveal my sexual orientation." Being honest about their identities but not explicitly labeling as gay or bisexual ("implicitly out") was measured with such items as "I talked about activities that included a partner or date but did not identify the kind of relationship I have with the person; that way, people can assume whatever they want." Finally, the degree to which one explicitly identifies to others as gay or bisexual ("explicitly out") was measured with items like "I have told most of my coworkers that I am gay/lesbian/bisexual/transgender." All items were measured on a 4-point scale (1 = *never/seldom*, 4 = *almost always/always*). The original WSIMM contains 31 items. To create a shorter instrument, the two highest loading items from each subscale determined by factor analysis of the original scale (Anderson et al., 2001) were selected. Of the items selected, all factor loadings were above .50. A subsequent factor analysis of the 8 items we used to measure sexual identity management suggested two factors with eigenvalues greater than 1, the first factor consisting of the two "passing" and two "covering" items and one "implicitly out" item ("Talked about activities that included a partner or date but did not identify the kind of relationship I have with that person. That way, people can assume whatever they want") and the second factor consisting of the other "implicitly out" item ("Wore or displayed buttons or symbols known only to those familiar with the gay, lesbian, bisexual, and transgender culture") and the two "explicitly out" items. The factor loadings for all items were greater than .60. Thus, items were grouped into two variables for the current analyses, "passing/covering," ($\alpha = .82$) and "out at work" ($\alpha = .73$).

Analyses began with descriptive statistics and correlations among the main study variables to examine basic associations of typical factors (i.e., age, income, relationships status, parental status), retirement planning behaviors (use of an online worksheet, consulting with a financial planner) as well as unique factors (i.e., management of sexual identity in the workplace) with participants' financial planning for retirement. Next, regression analyses tested the association between financial planning and demographic characteristics, followed by the addition of typical retirement planning behaviors and sexual identity management strategies.

Results

Typical factors. In correlation analyses, being older, having a greater income, consulting with a financial advisor, and being in a workplace that has a retirement plan were associated with higher levels of financial planning (Table 1).

Unique factors. Those who were engaged in a greater degree of passing/covering were more likely to be in a job that had a workplace retirement plan (Table 1), whereas those who were more out at work were less likely to be in a job with a workplace retirement plan. In linear regression analyses, three models were tested (Table 2) beginning with demographic characteristics typically associated with retirement planning. Greater income was associated with a higher rating of retirement planning (Table 2, Model 1). Next, measures of retirement planning behavior and management of sexual identity in the workplace were added to the model (Table 2, Model 2). Consulting with a financial planner was associated with a higher rating of retirement planning, and the more sexual identity was concealed in the workplace, the higher the rating of retirement planning was. There was no significant association found between being out at work and financial planning. To test the possibility that age may moderate the association of sexual identity management with retirement planning, two interactions were added to the model (Table 2, Model 3). Neither the age by passing/covering nor the age by out at work interactions were significantly associated with financial planning.

Discussion

The aims of the present study were to examine the retirement planning of gay and bisexual men, exploring typical factors associated with planning as well as the association of sexual identity management strategies with financial planning. In correlational analyses, age, income, being in a workplace that offers a retirement plan, and consulting a financial planner were associated with retirement planning

Table 1. Correlations and Descriptive Statistics for Participant Demographics, Sexual Identity Management, and Financial Planning (*n* = 40)

	1	2	3	4	5	6	7	8	9	10
1. Age	—									
2. Income	.46**	—								
3. Parent	.34*	.35	—							
4. Partnered	.20	.20	-.10	—						
5. Online worksheet	.27	.41*	.42**	-.03	—					
6. Financial advisor	.38*	.52**	.16	.26	.31	—				
7. Workplace retirement plan	-.14	.22	.14	.05	.08	-.05	—			
8. Passing/covering	-.11	-.10	.09	.01	-.11	-.22	.37*	—		
9. Out at work	-.07	-.11	-.39*	.11	-.24	.12	-.33*	-.25	—	
10. Financial planning	.41*	.50**	.28	.11	.20	.48**	.32*	.20	-.17	—
Range	22-62	2-6	0-1	0-1	0-1	0-1	0-1	1-4	1-3.67	0-4
M or Percentage	41.20	4.03	13%	30%	18%	42%	63%	1.88	2.22	1.80
SD	10.69	1.33	—	—	—	—	—	0.77	0.95	1.14

p* < .05. *p* < .01.

Table 2. Standardized Coefficients for Regression Analysis Relating Demographic Characteristics, Planning Behavior, and Sexual Identity Management to Financial Planning for Retirement ($n = 40$)

	β
Model 1	
Demographics	
Age	.21
Income	.37*
Parent	.08
Partnered	.00
$R^2 = .30^*$	
Model 2	
Planning and sexual identity management	
Online worksheet	.01
Financial advisor	.37*
Passing/covering	.31*
Out at work	-.10
$\Delta R^2 = .16$	
Model 3	
Age by sexual identity management interactions	
Age by passing/covering	.20
Age by out at work	-.71
$\Delta R^2 = .02$	

* $p < .05$.

for gay and bisexual men. This confirms that gay and bisexual men are influenced by typical factors that affect everyone (Mock et al., 2006; Savin-Williams, 2001). But there are also unique challenges that have an impact on their planning as suggested by the finding that the more gay and bisexual men concealed sexual identity in the workplace, the greater their retirement planning was.

Due to the cross-sectional nature of the data, results must be interpreted cautiously. Also, study participants were open enough about their sexual identities to socialize at a gay venue and self-identify as gay or bisexual in a survey. Thus, it is unclear whether results would generalize to men who are less publicly identified as gay or bisexual. Further work is needed to address the role of sexual identity management strategies in retirement planning for sexual minority women. Previous research has shown that sexual minority women may plan less for retirement than heterosexual men and women (Mock & Cornelius, 2007), and it is unknown what effect concealing sexual identity might have on their retirement planning. We found that being in a workplace that had a retirement plan was associated with concealing sexual identity. It is possible that some organizations

that offer workplace retirement plans may have a more conservative culture than those that do not, requiring identity concealment by sexual minority employees, and this possibility merits further attention. It would also be important to examine career trajectory. Specifically, it is possible that those at the beginning of a career have more flexibility for finding a fit with their workplace sexual identity disclosure preferences than those who are more established or nearing the end of their careers. This would be best tested longitudinally.

Others have found that the more complex and interesting work is (Hayward et al., 1989) and the more positive social interactions at work are (Kosloski et al., 2001), the less people plan for retirement. As concealing sexual identity at work is associated with lower levels of job commitment (Day & Schoenrade, 2000) and less satisfying relationships at work (Chrobot-Mason et al., 2002), those who feel the need to conceal their identities may be particularly looking forward to retirement. Further research would help to determine if diminished workplace satisfaction associated with concealing sexual identity explains why those who conceal their sexual identity plan more for retirement. This would help to clarify the ironic finding that a typically negative experience of having to conceal sexual identity appears to have the long-run benefit of increasing retirement planning.

The finding that greater concealment is associated with a greater likelihood to plan for retirement has additional theoretical and practical implications. From a theoretical perspective, people with a concealable stigmatized identity who actively conceal that identity in the workplace have been found to experience a sharp distinction between their public selves at work and their private selves at home (Sedlovskaya, Purdie-Vaughns, Eibach, & LaFrance, 2009). Our findings are consistent with the notion that gay and bisexual men experience the private sphere of life as psychologically distinct from the public sphere and thus find it important to invest in the private sphere, namely, by planning for retirement. From a practical perspective, both researchers and public policy makers continue to grapple with how to motivate people to plan for retirement (Hershey & Mowen, 2000; Lusardi & Mitchell, 2005). More in-depth examination of why gay and bisexual men are motivated to plan for retirement may yield fruitful insights that will help all individuals to engage in retirement planning.

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Bios

Steven Edward Mock is an assistant professor in the Department of Recreation and Leisure Studies and the Department of Health Studies and Gerontology at the University of Waterloo. His research is in the area of life span development focusing on the social nature of coping and decision making, coping with stigmatized identities, and leisure as a coping resource.

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