

## RESEARCH ARTICLE

# “I Wish to Retire Now I Still Have Life in Me”: A Discourse On Retirement and Successful Ageing

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## Abstract

Retirement is a major transition of late adulthood and ageing a multi-faceted process involving physical, psychological, and social changes. At this stage, there are major biological changes, such as alterations in eyesight and hearing, hair loss or graying, and wrinkling skin. This paper answers the questions of retirement planning and confidence as predictors to post retirement outcome and successful ageing using an unstructured interview and observation as means of data collection.

**Keywords:** Retirement Planning; Retirement Confidence; Post Retirement Outcome; Successful Ageing

## Introduction

Many people believe that retirement and successful ageing are one and the same thing, or at the very least are interwoven. However, they are not interchangeable but, in reality, are two different things that do not simply go together as people make the necessary transition from work- life to home-life. One of the first things that separates retirement and successful ageing is the concept of ageing itself. Although we all age, many people do not recognize the need to “age well” or at the very least “age better “until they reach retirement age. Making it appear as though it is a linear process in which one works one’s way through life, retires, and then begins to focus on ageing well a few years later.

This is evident in the conversations and interviews I had with some older adults who recognize that their health is an area where they need to improve but put it off with statements like “When I retire, I’m going to walk every day... Every morning, I’ll go to the gym... perhaps I’ll improve my diet and drink more water.” While retirement may give you more time to exercise and prepare healthier meals, it does not come with any magical fairy dust that will give you greater inspiration, desire, or discipline. In fact, retirement tends to magnify rather than change people’s existing patterns and habits. As a result, retirement does not promote or lead to successful aging; in fact, it can work against it.

In another interview with a catholic priest of 76years of age and 50years of clerical state designated as Monsignor (a title of honour given by the Pope on persons of ecclesiastical rank in the Roman Catholic Church) acknowledged the importance of positive lifestyle of daily exercise, healthy feeding pattern, creative writings and mediation for successful ageing experience. Ageing and retirement are for him an opportunity of growth in self-awareness of the dynamism of human development and the rolling-on of life like a moving wheel that gets older through constant use. In one of our conversations I asked him why he would like to retire now when he is still active as though he was still within the ‘second age’ (stage of the ageing process) according to [1] which is normally the period when an individual’s physical capacity to support themselves, their families, and contribute to the common good is at its peak; he responded “I wish to retire now I still have life in me”, this has formed the title of this article and compass for the exploration of the concepts of retirement and successful ageing.

In this article we shall explore the understanding of retirement and transition, retirement planning and confidence, retirement and successful ageing, while identifying factors that predict successful ageing in retirement in relation to Monsignor’s (Msgr) lifestyle that qualifies him as a successful ageing older adult (ager) devoid of physical and mental disabilities at 76 years.

## Retirement and Transition

Retirement is a major transition of late adulthood. There is a widespread assumption that retirement is harmful to one’s emotional and physical well-being. Bosse [2] proposes three reasons for the persistence of this stereotype. First, retirement is frequently viewed as an “alienating process” with negative consequences. Where the retiree becomes socially isolated, excluded from society and roleless. The retiree leaves a work setting with well-defined roles and established interpersonal relationships. As a result, the transition from this essential life-role is considered as critical – a role that cannot be substituted in leisure due to its perceived lack of social worth. Second, there is a belief that retirement is a cause of poor health outcome and death because it is frequently seen to precede these problems. Third, employment might be considered as “good for us” (both spiritually and physically), but retirement is stigmatized as ill or “non-productive” due to puritan ideology.

However, one may ask what really happens as older adults experience the transition to retirement? proposed a five-stage model for retirement adjustment as one of the earliest attempts to answer this:

honeymoon is seen as a euphoric period in which retirees enjoy their newfound freedom of time and space; disenchantment is an emotional let-down as people adjust to the realities of everyday life in retirement; reorientation is the development of a realistic view of the social and economic opportunities and constraints of retirement; stability refers to people’s ability to accommodate and adjust to retirement; termination refers to the eventual loss of independence due to illness or disability.

A study on older adults from pre-retirement through six months and 12 months' post-retirement found that there was a decline in well-being and satisfaction in the first six months of retirement [3]. In another study by Gall, Evans, and [22] which followed older men from pre-retirement to one year after retirement, as well as six to seven years after retirement confirms this assertion. In the first year after retirement, the result shows according to Gall, Evans, and [22] that retirees reported higher levels of subjective well-being, with falls in six to seven years after retirement below pre-retirement levels. Although most retirees are healthy and content with their life after retirement, a comprehensive review of literature on retirement over the past two decades [23] found that many of them find retirement stressful and experience a post-retirement deterioration in health and well-being. This therefore, predicts that retirement planning may effectively enhance retirement preparedness and confidence and contribute to better post-retirement outcomes [4].

Retirement, according to role theory, is a transitional period during which people experience work role loss and role transition, which can make them feel nervous and unhappy. Furthermore, according to role theory, older men may find it more difficult to adjust to retirement because they are historically more career-oriented and employment is more fundamental to their identity. As a result, work role loss could be very distressful for them [5]. On the other hand, maintaining continuity (i.e., consistency in life patterns through time and the accommodation of change without stressful interruption) in identity and self-concept during retirement transition can contribute to smooth retirement adaptation, according to continuity theory [4]. In other words, if retirees struggle to maintain the same lifestyle patterns they had previous to retirement, their post-retirement well-being may suffer. A rising number of research have attempted to uncover the protective variables of post-retirement health and well-being.

## Retirement Planning

Retirement planning, defined as "a goal-oriented practice in which individuals devote time and effort to prepare for their retirement life" [6], can effectively reduce retirement anxiety, stress, and improve retirement preparedness and confidence. According to proactive coping theory [11], stress can be decreased, if an attempt is made ahead of time to prevent or modify the form of a potentially stressful occurrence. As a result, effective proactive coping requires forethought [19]. Empirical studies also revealed that people who have established retirement plans in their final years of working life expressed lower levels of anxiety and despair throughout the transition to retirement than those who did not [12]. Furthermore, according to [21] theory of self-efficacy, cumulative effort in coping behaviours can help people achieve mastery and a reinforced sense of self-efficacy, reducing defensive behaviour. Engaging in planning activities, according to this theoretical construct, can increase a person's sense of preparedness and confidence in their ability to make the retirement transition [11], as well as help him or her to execute the behaviour required to achieve desired outcomes. Retirement planning activities have been demonstrated to promote more realistic and good attitudes regarding retirement, as well as more retirement confidence, according to some empirical investigations [4]. In addition, having a positive attitude regarding retirement is crucial to successfully adjusting to retirement. Also in retirees, a lack of confidence in their ability to handle retirement has been recognized as a substantial predictor of anxiety and despair [12].

Effective retirement planning has been demonstrated to result in improved post-retirement outcomes, according to [4,7] have also found that people who had discussed retirement with their spouses and had superannuation or savings plans also reported higher retirement satisfaction and physical and emotional well-being. [6] in a longitudinal study discovered that pre-retirement planning activities are connected with a greater pool of retirement resources at the pre-retirement stage, which leads to beneficial changes in psychological well-being and high retirement satisfaction. These studies on positive outcome of pre-retirement planning according to [6,4] are in line with that of [5], who discovered that older adults who plan for their retirement are more likely to have modest changes in their psychological well-being during the transition to retirement than older adults who do not plan.

Retirement planning should be considered a multifaceted notion that includes financial, physical, social, and psychological considerations [4]. Some studies, however, have either considered retirement planning as planned retirement age [8] or used a broad question to assess the extent of retirement planning, such as "how much have you thought about retirement planning?". Moreover, numerous studies have just focused on financial planning [9].

[10,11] divided retirement planning into two broad categories: informal planning (i.e., leisure and financial planning; measured by asking participants to rate their knowledge of financial planning and their expected financial situations after retirement) and formal planning (i.e., long-term financial planning) (measured by asking participants whether they have attended a retirement planning seminar). Few studies have attempted to utilize a comprehensive measure that encompasses all aspects of retirement planning, including finances, activities, work, living arrangements, health, dependents, friends, and housekeeping responsibilities [12]. Retirement planning has been shown in some studies to increase post-retirement well-being [4]. In relation to Msgr. Kevin Akagha at 50 years of priesthood and 76 years of age this article hypothesized that: (H1) Msgr. Kevin Akagha has more active engagement in pre-retirement planning activities (i.e., financial, health/physical, social life, psychological, and care planning) which generated a higher level of retirement confidence, (H2) this higher level of retirement confidence predicts better post-retirement health and well-being outcomes (i.e., better physical and mental health and greater life satisfaction), and (H3) the engagement in retirement planning activities will directly produce a better post-retirement health and well-being outcomes.

## Retirement and Successful Ageing

Ageing is a multi-faceted process involving physical, psychological, and social changes. Growth and physical maturation occur throughout life, however between the ages of 40 and 45, there is a slowing down in growth and development, which is thought to be the start of the degenerative process in human [13]. At this stage, there are major biological changes, such as alterations in eyesight and hearing, hair loss or graying, and wrinkling skin. Many people are becoming aware of the realities of old age at this time. Human ageing is linked to a variety of physiological changes that not only increase our risk of death, but also impair our ability to operate normally and make us more vulnerable to a variety of diseases.

The foundations for “successful ageing” dates back to 1950, but the book *Successful Aging* by Rowe and Kahn (1997) made it popular in the late 1990s. Their studies helped to shift the stigma associated with ageing, shifting the focus away from the negative features of decline toward the constructive and good aspects of ageing [14]. It has become a popular term for describing the quality of ageing. However, there is no universally accepted definition of successful ageing, but several operational definitions of the notion have been utilized in different studies [15]. [14] characterized successful agers as possessing the following characteristics:

No disease or disease-related disability, and the likelihood of getting either is very low.

Mental and physical prowess

Good connections and constructive activities constitute “active engagement with life.”

Although numerous terminology in the field have been used to connote the idea of successful ageing, such as healthy ageing, active ageing, productive ageing, and ageing well, etc., the main focus in the concept of successful ageing is how to increase healthy and functional years in the life span [16]. The majority of successful ageing definitions also include outcomes, which can be thought of as operational definitions of the term [16]. The operational definitions are typically based on objective assessments of health and functionality, and do not always take into consideration subjective perceptions of individual health and well-being, which would provide a more complete picture of ageing [17]. A well-designed operationalisation of successful ageing, on the other hand, comprises subjective and objective evaluations of physiological health, well-being, and social participation [18].

Ageing well or successful ageing in retirement is not just about exercise and what people are eating, but also the things that can eat at them. This is supported by studies that have shown that depression and strain can be just as detrimental as poor physical health [14]. Loneliness has been linked also to a reduction in physical activity, which is plainly detrimental to successful ageing. Studies have shown that the quality of one’s connections is more essential than the quantity. It is not about having a vast social network, but about having one that can support and encourage a retiree. Generally, it is important to grasp the relationship between retirement and successful aging since healthy aging begins long before retirement and must go beyond the physical components. Furthermore, if future retirees want both successful ageing and retirement to function in tandem, they must begin now and build a definition that is inclusive and supportive of their unique position and skills [14].

## Active Lifestyle and Successful Ageing in Monsignor

Active living is a style of life that incorporates physical activity such as walking, running, and jogging into one's daily routine. Being physically active and leading an active lifestyle has numerous health benefits. Active living can help to lower the risk of chronic diseases, improve an individual's general health and well-being, reduce stress, lower health-related medical costs, maintain a healthy weight, aid in good balance and posture, and preserve healthy bones and strong muscles. It can also aid in the prevention of heart disease risk factors such as high blood cholesterol, diabetes, hypertension and improve sleeping patterns [20].

The active lifestyle of Monsignor comprised of four pillars: 1) *healthy eating*; it is the first step to having a healthy lifestyle. Monsignor eliminates as much junk food as possible, making sure he consumes fresh rather than processed food. Organic rather than chemical laden vegetables and reduced meat intake; 2) *exercised regularly*; this doesn't necessarily mean pumping it at the gym every day, however that is beneficial, Monsignor enjoys a simply daily cardio routine like going for a walk or bike-ride to keep blood pumping properly and maintaining balance. Loss of balance is a predominant cause of slips, trips and falls leading to broken bones in older adults; 3) *keeping connected*; he maintains and fosters relationships with people of different age groups. The benefits of this is that you may be challenged by intergenerational perspectives, becoming digital literate and bridging the intergenerational gap between older generation and younger generation through development of topic specific contacts rather than age based; 4) *prayer and meditation*; he is very committed to the praying of the office, meditation and celebration of the sacraments. There are however some assumptions that older adults tend to be more devoted to spirituality than most young adults. This assumption was based on that fact that older adults have experienced life in its best and worst forms.

An examination of Monsignor's activities of daily living (ADL) illustrates the significance of an active lifestyle and its impact on successful aging. Because an active lifestyle has a big impact on how people age, whether physically, socially, psychologically, cognitively, or otherwise. Because the ageing process begins at birth and concludes at death, it is critical that each individual and society pay close attention to their own well-being. The government and religious institutions also bear a significant amount of responsibility in this regard, particularly in terms of how its employees are treated and how they plan for retirement. This treatment has an impact on how a person acts as he or she approaches retirement. Government and religious institutions should ensure that employees looking forward to retirement do so in the prospect of receiving social security benefits as a reward for their services to their country and institutions, so that the effect does not cause others to become confused. We make the following recommendations based on our exploration and findings:

Every child's first school is his or her family, which is the first society and the primary foundation for good social order. Given this, parents should be regularly educated on the value of an active lifestyle and its impact on ageing, which includes not just physical activity and exercise but, more significantly, a good diet, which can be obtained regardless of a person's socioeconomic situation.

The government should ensure that retirees receive their benefits when they are due, because a person's socio-economic situation has a significant impact on their ability to age well. This not only ensures that their financial needs are satisfied, but it also motivates those currently working to look forward to retirement in the hopes of receiving favourable treatment.

Non-governmental groups, religious institutions, and social workers should work intandem with government to educate the people about the significance of living an active lifestyle in order to age successfully.

Since child care begins at home, the benefits of an active lifestyle and successful aging should be promoted in schools and parent-teacher forums.

Social workers should guide citizens by assisting in the creation of social, economic, health, financial, and welfare policies that will allow the older population to age actively and successfully. The older adults constitute about 25% of the population in most societies, and they need to be encouraged and cared for because their active ageing process continues until death.

## Conclusion

This exposé investigates and supports the moderating impacts of Monsignor retirement confidence and planning at 50 years of clerical state and 76 years of age on well-being outcomes. The critical significance of retirement planning, particularly social life planning, highlights the need for improved public education by the government and social service providers to promote prospective retirees understanding of the need of retirement preparation. Retirement must be understood as part of the continuity and changes associated with the set of adult roles and careers

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