



ON SECOND WIND: UNDERSTANDING HOW ACADEMICS FROM THE PHILIPPINES ADJUST TO RETIREMENT

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*This article aims to 1) explore how retired academics experienced work-to-retirement transition and 2) offer insights that can be applied in addressing its potential opportunities and challenges. Toward this end, we conducted face-to-face interviews with retirees (n=7) from a comprehensive private university in Manila, Philippines. The descriptive phenomenological method surfaced a general psychological meaning structure depicting the participants' collective work experiences to retirement transition. Moreover, it identified three distinct but interrelated elements of the retirement phenomenon: **moving on, passing time, and coming on stage**. This paper contributes and supports accumulated empirical knowledge on the work-to-retirement transition that can be helpful for individuals preparing for or transitioning into retirement.*

Keywords: adjustment, lived experience phenomenology, second wind, work-retirement transition, wellbeing

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1. INTRODUCTION

The work-retirement transition has received a fair amount of attention over the years from psychologists, gerontologists, and even financial analysts and consultants. The term retirement generally connotes a complete and permanent withdrawal from full-time paid labor/gainful employment. It signals entry into old age, where one is no longer in paid employment and left to one's own devices.¹ Like other transitional life events, it can spawn opportunities and challenges for society and individuals.² An extended lifespan could increase the burden of government's health and welfare costs at the societal level.³ At the individual level, Bauger et al. pointed out that it might involve an increase in "good" years of life and more "bad" years.⁴

Since human beings live longer than ever, it has become essential to focus on retirement to understand its psychological concerns and impacts on the individual retiree.⁵ For example, Osborne came up with several psychological effects of disengagement from work life and the transition to retirement that may prove challenging for individuals.⁶ It includes partial

identity disruption, decision paralysis, diminished self-trust, the experience of a post-retirement void, the search for meaningful engagement in society, development of a retirement/life structure, the confluence of aging and retirement, death anxiety, the critical nurturing of social relationships, and self-actualization. All this and probably more can make retirement an exciting or worrisome stage of life.

The extensive literature on retirement has provided a broad picture of the potential positive or negative impact of withdrawal on the individual retiree and the varied factors that may contribute to either retirement wellbeing or pitfall.⁷ However, after reviewing the results of decades of retirement research, Szinovacz observed that the nature of retirement is still an unsolved problem despite all these research efforts.⁸ Shultz and Wang echoed that there are still substantial gaps in how individuals experience and cope well with the work-retirement transition.⁹

Existing empirical evidence is mixed with some studies describing retirement as positively related to wellbeing while others attribute a negative relationship or none.¹⁰ For example, Rosenkoetter observed that some might approach retirement negatively, while others may

¹ Bauger, L. et al., "The Lived Experience of Wellbeing in Retirement: A Phenomenological Study," *International Journal of Qualitative Studies on Health and Wellbeing* 11, no. 1 (2016): 33110; Weiss, R., *The Experience of Retirement*. (Cornell University Press, 2018).

² Earl, Joanne K. "The Contribution of Spirituality to the Process of Retirement." *Journal of Management, Spirituality and Religion* 7, no. 3 (2010): 223-240; Szinovacz, M.E. "Contexts and Pathways: Retirement as an Institution, Process, and Experience," *Retirement: Reasons, Processes, and Results* 6 (2003): 52.

³ Sewdas, R. et al., "Why Older Workers Work Beyond the Retirement Age: A Qualitative Study," *BMC Public Health* 17, no. 1 (2017): 1-9; Reynolds, F. et al., "Otherwise It Would Be Nothing but Cruises": Exploring the Subjective Benefits of Working Beyond 65," *International Journal of Ageing and Later Life* 7, no. 1 (2012): 79-106.

⁴ Yeung, D.Y. "Adjustment to Retirement: Effects of Resource Change on Physical and Psychological Wellbeing," *European Journal of Aging* 15, no. 3 (2018): 301-309.

⁵ Barbosa, L.M. et al., "Retirement Adjustment Predictors—A Systematic Review." *Work, Aging and Retirement* 2, no. 2 (2016): 262-280; Bauger, L. et al., «Structural Developmental Psychology and Health Promotion in the Third Age.» *Health Promotion International* 33, no. 4 (2018): 686-694; Yeung, D.Y. et al., "Planning for Retirement: Longitudinal Effect on Retirement Resources and Post-retirement Wellbeing," *Frontiers in Psychology* 8 (2017): 1300; Van Solinge, H., "Adjustment to Retirement," (2013); Osborne, J.W., "Psychological Effects of the Transition to Retirement," *Canadian Journal of Counselling and Psychotherapy* 46, no. 1 (2012): 45-58; Fehr, R., «Is Retirement Always Stressful?» *Potential Impact Create* (2012).

⁶ Osborne, *Psychological Effects of the Transition to Retirement*.

⁷ Rosenthal, D. et al., *The Psychology of Retirement*, (Routledge, 2018); Zhao, M. et al., "Retiring for Better Health? Evidence from Health Investment Behaviors in Japan," *Japan and the World Economy* 42 (2017): 56-63; Wang M. et al., "Psychological Research on Retirement," *Annual Review of Psychology* 65 (2014): 209-233; Feldman, D.C., "Feeling Like it is Time to Retire: A Fit Perspective on Early Retirement Decisions;" Skerrett, P.J., "Is Retirement Good for Health or Bad for it?" (2012); Kloep, M. et al., "Pathways into Retirement: Entry or Exit?" *Journal of Occupational and Organizational Psychology* 79, no. 4 (2006): 569-593; Szinovacz, M. E., *Contexts and Pathways*; Ekerdt, D.J. et al., "Selling Retirement in Financial Planning Advertisements," *Journal of Aging Studies* 15, no. 1 (2001): 55-68.

⁸ Szinovacz, *Contexts and Pathways*.

⁹ Shultz, K. et al., "Psychological Perspectives on the Changing Nature of Retirement," *American Psychologist* 66, no. 3 (2011): 170.

¹⁰ Hoxha, A., "Psychological Factors Influencing Adjustment to Retirement," *Prizren Social Science Journal* 3, no. 3 (2019): 22-31; Hernaes, E. et al., «Does Retirement Age Impact Mortality?» *Journal of Health Economics* 32, no. 3 (2013): 586-598; Pinquart, M. et al., "Changes of Life Satisfaction in the Transition to Retirement: A Latent-Class Approach," *Psychology and Aging* 22, no. 3 (2007): 442; Kim, J.E. et al., "Is Retirement Good or Bad for Subjective Wellbeing?" *Current Directions in Psychological Science* 10, no. 3 (2001): 83-86.



look forward to it with anticipation as a time of significant growth.¹¹ There is a need to know more about continuity and psychological health changes before, during, and after retirement.¹² There remains no consensus on what and how retirement can be described and its double-edged impact understood.

More importantly, perhaps, the multi-faceted pursuits to describe retirement have also revealed the factors contributing to an empirical understanding of the retirement adjustment process. Thus, past and current literature have pinpointed a bevy of factors that can raise an individual's chances of increasing "good" years of life and the risks of increasing the "bad" years.¹³ More critical factors include access to material and psychosocial resources, retirement as voluntary or forced, work characteristics, and underlying health conditions. In a sense, seeing retirement and its impact through multiple lenses obstructs our vision. It is imperative that a systematic, holistic approach be adopted, lest we all continue to miss important pieces of the retirement puzzle.

This approach could start by bridging the wide gap between quantitative and qualitative research on retirement. The literature cited here has mainly studied retirement using quantitative methods and different measures of work-retirement adjustment. Only quite a few have explored retirement adjustment and wellbeing qualitatively.¹⁴ For this reason, apart from quantitative studies, researchers must

also pursue qualitative ones that explore and investigate retirees' lived experiences. In this light, this paper aimed to contribute to an eidetic understanding of the work-retirement transition phenomenon from a psychosocial perspective. It used a phenomenological research method to document how retired academics responded to the retirement-transition challenges and opportunities and explore how their insights can be applied to the development of retirement interventions.¹⁵

LITERATURE REVIEW

This section presents a theoretical review of literature under three headings: first, it presents the two general frames of reference to describe the impacts of retirement on the individual, which is either as a source of eustress, a term for positive stress, or as a source of distress, a term for negative stress. Second, it presents an overview of three theories on how to facilitate adjustment to the impacts of the work-retirement transition: the resource-based theory, the identity-based theory, and the role theory.

RETIREMENT AS A CAUSE OF EUSTRESS

Retirement as a source of eustress can be a satisfactory, exciting, and fulfilling experience.¹⁶ The cessation or decrease in employment demands may result in a sense of wellbeing.¹⁷ Some individuals' most immediate retirement outcome is freedom from an unrewarding or tiring job, work-related stress, and strain.¹⁸ With

¹¹ Rosenkoetter, F.M., "So, You are Gonna Retire: Hit Your "Now What?" Button" Plan, Talk, Re-tire. *Life Rich Publishing* (2016).

¹² Insler, M., "The Health Consequences of Retirement," *Journal of Human Resources* 49, no. 1 (2014): 195-233; Löckenhoff, C.E., "Understanding Retirement: The Promise of Lifespan Developmental Frameworks," *European Journal of Ageing* 9, no. 3 (2012): 227-231; Wang, M., *Profiling Retirees in the Retirement Transition*.

¹³ Henkens, K. et al., "What We Need to Know About Retirement; Wang, M. et al., "Psychological Research on Retirement;" Van der Heide et al., "Is Retirement Good for Your Health? A Systematic Review of Longitudinal Studies." *BMC Public Health* 13, no. 1 (2013): 1-11.

¹⁴ Bauger et al., *The Lived Experience of Wellbeing in Retirement*; Sewdas et al., *Why Do Older Workers Work Beyond the Retirement Age?*

¹⁵ Giorgi, A. *Psychology as a Human Science: A Phenomenologically Based Approach*. (University Professors Press: 2020); Van Manen, M. *Researching Lived Experience: Human Science for an Action Sensitive Pedagogy*. (Routledge: 2016).

¹⁶ Hoxha, A., *Psychological Factors Influencing Adjustment to Retirement*; Shim, M.J. et al. "A Systematic Review of Retirement as a Risk Factor for Mortality." *Applied Demography and Public Health* (2013): 277-309.

¹⁷ Shim, M. et al., *A Systematic Review*.

¹⁸ Ekerdt et al., 2016, cited in Henkens, Dalen, Ekerdt, et al. 2018; Wheaton, 1990; Amann, 1989, cited in Szinovacz, 2003).



additional free time, many retirees are motivated to practice healthier habits.¹⁹ Relatedly, Eibich argued that retiring from work is good for health, chiefly due to the benefits of more exercise, less stress, and more significant sleep enjoyed by people who stopped working.²⁰ Although it does not necessarily improve one's physical health, retirement can increase an individual's sense of wellbeing and mental health.²¹ It can also offer individuals new opportunities to improve performance in valued activities.²² When they see it as the process of withdrawing from the full-time workforce to focus their energy on other interests, people generally will have little trouble redistributing their "extra" time for hobbies, passions, volunteer opportunities, and the like.²³ Most importantly, perhaps, retirement rewards individuals with more time to spend with spouses, children, grandchildren, and friends.²⁴

RETIREMENT AS A CAUSE OF DISTRESS

On the other hand, retirement is ranked ninth or 10th in life's most distressful events.²⁵ Thus, retirees were advised to prepare themselves for potential psychosocial risks associated with retirement, such as partial identity disruption, decision paralysis, and diminished self-trust.²⁶ Underscoring the possibility that the work-retirement transition can lead to physical and psychosocial risks, scholars warned individuals to brace themselves from its destabilizing effects, especially regarding self-identity, fulfillment,

social capital, and financial security.²⁷ The distress warnings are expected because of several factors that are expected to disrupt the lives of retirees dramatically. The main factor is that the loss of work threatens one's psychosocial wellbeing, especially for individuals who valued and enjoyed their work and, for many years, structured their lives around it.²⁸

In turn, the change in the individual's psychosocial dynamics can trigger what Butler, and much earlier, Erickson refers to retirement as a life review: an introspective process encouraging reflection on the life course, potentially eliciting satisfaction, or regret and integrity or despair.²⁹ Besides the loss of market incentive to invest in cognitive-related activities, Behncke noted that retirement significantly increases the risk of being diagnosed with a chronic condition.³⁰ Furthermore, retirement worsens self-assessed health and an underlying health stock. Worst of all, perhaps, health-related retirement (i.e., retirement due to ill health) is a vital risk factor for illness and mortality.³¹ Likewise, the lack of control over the retirement transition is among the most potent predictors of developing the adjustment problem.³²

Summarily, it is evident that both types of stress characterize the challenges and risks facing individual retirees. Researchers widely hold them, and research evidence is adequate to support both views. Nevertheless, the studies

¹⁹ Insler, *The Health Consequences of Retirement*.

²⁰ Eibich, *Understanding the Effect of Retirement on Health*.

²¹ Johnston et al., *Retiring to the Good Life?*

²² Freund et al., "Selection, Optimization, and Compensation as Strategies of Life Management: Correlations with Subjective Indicators of Successful Aging." *Psychology and Aging* 13, no. 4 (1998): 531; Hedge et al., *The Aging Workforce: Realities, Myths, and Implications for Organizations*. Washington, DC: American Psychological Association, 2006.

²³ Earl, *The Contribution of Spirituality to the Process of Retirement*.

²⁴ Schlossberg, N.K., "Retire Smart, Retire Happy: Finding Your True Path." (2004).

²⁵ Rosenthal et al., *The Psychology of Retirement*.

²⁶ Osborne, *Psychological Effects of the Transition to Retirement*.

²⁷ Heaven et al., "Supporting Wellbeing in Retirement Through Meaningful Social Roles: Systematic Review of Intervention Studies." *The Milbank Quarterly* 91, no. 2 (2013): 222-287.; Moon, J. et al., "Transition to Retirement and Risk of Cardiovascular Disease: Prospective Analysis of the US Health and Retirement Study." *Social Science and Medicine* 75, no. 3 (2012): 526-530; Osborne, *Psychological Effects of the Transition to Retirement*; Koenig, Harold G., and Harvey J. Cohen, eds. *The Link Between Religion and Health: Psychoneuroimmunology and the Faith Factor*. Oxford University Press, 2002.

²⁸ Osborne, *Psychological Effects of the Transition to Retirement*.

²⁹ McLeod, S., "Erik Erikson's Stages of Psychosocial Development;" Spirling, *Psychosocial Development and Well-being in Retirement*.

³⁰ Behncke, S., "Does Retirement Trigger Ill Health?" *Health Economics* 21, no. 3 (2012): 282-300.

³¹ Shim et al., *A Systematic Review of Retirement as a Risk Factor for Mortality*.

³² Van Solinge, *Adjustment to Retirement*.



also clarified and complicated the complex phenomenon of retirement that has puzzled scholars and researchers. They showed that the newly retired individual would have to live through a gray zone for some time to come until they have gotten used to the changed aspects of their lives and achieve psychological comfort with their retirement life.³³ However, they also complicated it by citing the many interfacing factors impacting retirement adjustment. Between the two opposite possibilities, the individual is challenged to strike a dynamic balancing act with which one feels comfortable. McLeod observed that a continuous state of ego integrity does not characterize wise people, but they experience ego integrity and despair.³⁴ Thus, the work-retirement transition is characterized by both poles as alternating states that need to be balanced towards retirement adjustment.

This section will spell out the three models on retirement adjustment for consideration: resource-based, identity-based, and role models. Although not exhaustive, these models can help facilitate and guide retirees toward psychological comfort in retirement life.

FACTORS THAT INFLUENCE RETIREMENT ADJUSTMENT

QUALITY

Retirement adjustment is defined as psychological comfort regarding the retirement life, which is often reflected in changes in the wellbeing of a retiree between the pre- and post-retirement stages.³⁵ According to Goodman et al., adjustment is achieved when the individual

is no longer preoccupied with the transition but is comfortable with the changed circumstances and can integrate retirement into one's life.³⁶

RESOURCE-BASED RETIREMENT MODEL

Wang et al. proposed the resource-based dynamic model to describe and promote the quality of retirement adjustment over time.³⁷ Retirement adjustment would require a significant pool of resources to overcome the challenges that may impact the individuals' physical health and psychosocial wellbeing after retirement.³⁸ Proponents postulated that resource-rich individuals are less likely to experience a retirement-related change in satisfaction.³⁹ Differential access to resources over life courses significantly affects how people experience and adjust to retirement.⁴⁰ Besides, some resources had a more significant impact on retirement outcomes than others, such as financial resources, marital health relationships, and social networks.⁴¹ Conversely, the lack or absence of these resources can trigger psychological discomfort for the individual.

Accordingly, its proponents proposed that retirees must pool their resources to prevent falling into the everyday challenges and risks of the work-retirement transition. Yeung and Zhou pointed out that initial levels of total resources, particularly resources in the social domain such as spousal support, family members, and friends, would be crucial.⁴² In another study, Yeung suggests that future retirement planning

³³ Van Solinge et al. "Adjustment to and Satisfaction with Retirement: Two of a Kind?" *Psychology and Aging* 23, no. 2 (2008): 422.

³⁴ McLeod, *Erik Erikson's Stages of Psychosocial Development*.

³⁵ Wang et al., "Retirement Adjustment: A Review of Theoretical and Empirical Advancements." *American Psychologist* 66, no. 3 (2011): 204; Gall, T.L. et al. «The Retirement Adjustment Process: Changes in the Wellbeing of Male Retirees Across Time.» *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences* 52, no. 3 (1997): P110-P117.

³⁶ Goodman, J. et al., *Counseling Adults in Transition: Linking Practice with Theory*. (Springer Publishing Co, 2006).

³⁷ Wang et al., *Retirement Adjustment*.

³⁸ Wang et al., *Retirement Adjustment*.

³⁹ Pinquart et al., *Changes of Life Satisfaction in the Transition to Retirement*.

⁴⁰ Birkett, H., et al. "Activity in the Third Age: Examining the Relationship Between Careers and Retirement Experiences," *Journal of Vocational Behavior* 103 (2017): 52-65.

⁴¹ Van Solinge, *Adjustment to Retirement*.

⁴² Yeung, *Adjustment to Retirement*.



programs include modules for strengthening retired persons' social and mental resources. The latent growth mediation models also support the prediction that retirees with more preparatory activities before retirement acquire more considerable resources at the initial stage, which contributes to positive changes in post-retirement wellbeing over time.⁴³

Furthermore, post-retirement participation in activities can be considered a type of resource.⁴⁴ It helps to provide time structure and continuity in retirees' daily context.⁴⁵ Retirees who were best adjusted to a retired lifestyle showed high involvement in community organizations and activities. Social bridging seems to be a sign of reasonable adjustment, but it adds to life quality after retirement as it provides a support system. It enhances cognitive functioning and functional ability,⁴⁶ perceived life quality,⁴⁷ and reduces morbidity.⁴⁸ Involvement in volunteer work provides more opportunities for self-esteem, social status, and higher life satisfaction.⁴⁹ It also creates social capital and support systems that contribute to the individual's adjustment and wellbeing.⁵⁰

Dave et al. added that the adverse health effects of retirement are mitigated if the individual is married and has social support, continues to

engage in physical activity post-retirement, or continues to work part-time upon retirement.⁵¹ Earl et al. found that engagement in leisure and social activities is the best predictor of many positive outcomes such as self-mastery and self-efficacy.⁵² The adverse effects of poor health and lack of necessary financial resources on retirees' life satisfaction may be compensated for by higher levels of autonomy, social support, and perceived cognitive ability.⁵³

These studies suggest resource interdependency in the retirement transition.⁵⁴ First, they show that psychosocial resources moderate the association between material resources and retirement adjustment. Second, psychosocial resources may compensate for the adverse effects of poor health and lack of financial security in the retirement adjustment process. Third, various adaptive actions help individuals cope with losses in resources and the challenges that may compromise their wellbeing.

One would expect retirees to experience more adjustment problems if their work facilitated a sense of control (like teaching) and constituted a salient and dominant life domain.⁵⁵ However, higher-level occupations that usually fit these criteria also provide individuals with more resources (coping skills, income) that reduce vulnerability to life event stress.⁵⁶

⁴³ Rosenthal et al., *The Psychology of Retirement*; Yeung et al., *Planning for Retirement*.

⁴⁴ Atchley, R. C., "A Continuity Theory of Normal Aging." *The Gerontologist* 29, no. 2 (1989): 183-190.

⁴⁵ Butrica et al., "Satisfaction and Engagement in Retirement,"

⁴⁶ Avlund et al., "Social Relations as a Determinant of Onset of Disability in Aging." *Archives of Gerontology and Geriatrics* 38, no. 1 (2004): 85-99.; Singh-Manoux, Archana, et al., «Subjective Social Status: Its Determinants and Its Association with Measures of Ill-Health in the Whitehall II Study.» *Social Science & Medicine* 56, no. 6 (2003): 1321-1333.

⁴⁷ Gabriel, Z. et al., "Quality of Life from the Perspectives of Older People." *Ageing & Society* 24, no. 5 (2004): 675-691.

⁴⁸ Hyypää, M.T. et al., "Social Participation and Health in a Community Rich in Stock of Social Capital." *Health Education Research* 18, no. 6 (2003): 770-779.

⁴⁹ Van Solinge et al., *Adjustment to and Satisfaction with Retirement*; Dorfman et al., *Leisure and the Retired Professor*; Smith et al., *Retirement Satisfaction for Retirees and Their Spouses*; Van Willigen, *Differential Benefits of Volunteering Across the Life Course*.

⁵⁰ Morrow-Howell, N. et al., "The Perceived Benefits of Participating in Volunteer and Educational Activities." *Journal of Gerontological Social Work* 32, no. 2 (1999): 65-80.

⁵¹ Dave, D. et al., "The Effects of Retirement on Physical and Mental Health Outcomes." *Southern Economic Journal* 75, no. 2 (2008): 497-523.

⁵² Earl et al. *The Contribution of Spirituality to the Process of Retirement*.

⁵³ Hansson, I. et al., "Beyond Health and Economy: Resource Interactions in Retirement Adjustment." *Ageing & Mental Health* 23, no. 11 (2019): 1546-1554.

⁵⁴ Henning, G. et al., "Continuity in Wellbeing in the Transition to Retirement." *GeroPsych* (2016).

⁵⁵ Szinovacz, *Contexts and Pathways: Retirement as an Institution*

⁵⁶ Bonsang et al., *Does Retirement Affect Cognitive Functioning?* *Journal of Health Economics* 31, no. 3 (2012): 490-501.





ROLE-BASED RETIREMENT MODEL

The role-based retirement model assumes that the loss of the work role due to retirement will reduce the psychological comfort that long years of work provide to the individual.⁵⁷ Van Solinge pointed out that leaving a role vital to an individual's self-identity risks wellbeing.⁵⁸ It is to be expected that the loss of role caused by retirement would make them feel anxious or depressed, initially leading to difficult adjustment and low levels of wellbeing. However, this model suggests that retirement may not have such negative consequences, provided that the individual could replace one's previous work role with other meaningful activities.

IDENTITY-BASED RETIREMENT MODEL

This third model argues that the identity-based retirement model would allow people to have a dynamic view of what retirement will be like and realize that retirement offers a kaleidoscope of possible experiences—the vacation, the imminent death, and many other experiences in between.⁵⁹ The “life goes on” idea also encourages people to think about retirement as an ongoing, lifelong experience rather than a discrete career stage they pass through. Unlike the prior conceptualization, prominence is not given to the decision to retire and its associated factors. Instead, retirement is seen as a longitudinal and dynamic process, guided and aided by resources, such as personal life experiences, individual characteristics, social factors, and internal attributes, and changes to those resources across time.⁶⁰

⁵⁷ Van Solinge, *Adjustment to Retirement*.

⁵⁸ Van Solinge, *Adjustment to Retirement*.

⁵⁹ Wang et al., “Finding Meaning During the Retirement Process.” Online Publication (2014).

⁶⁰ Van Solinge et al., *Adjustment to and satisfaction with retirement; Szinovacz, Contexts, and pathways*.

As Wang et al. proposed, retirement is a psychosocial process of identity transition and searching for meaning.⁶¹ Retirement is not seen as a “jolt” or a transition where the person shifts suddenly from one way of being to another entirely different one. It is based on a holistic view of adult development. It posits that the person has one identity with many facets, becoming more salient and public than others in specific contexts. According to Wang et al., retirement is an opportunity to rethink their identity and reorient it.⁶² It is a recursive process of intentions, actions, and outcomes, through which new behaviors generalize to involvement in new roles and new sub-identities associated with retirement.⁶³

Wang et al. suggested that this process entails communicating internally and externally with significant others. Factors in the individual (self-comparisons and protean career orientation) and relational factors (developmental networks and reference groups) influence the identity and goal-setting process, making the person both the agent and the target of the change process retirement. Thus, it is necessary to be self-anchored during retirement to enable retirees to find personal meaning in ways that step outside their previous working lives.

RESEARCH QUESTIONS

- Experiences and Behavior: How is your day-to-day during the first days of retirement?
- Feelings: Tell me about the feelings you experienced when you realized that you had retired.
- Opinions and Values: What does it mean for you to be retired?

⁶¹ Waters, L. et al., “Protean Career Attitudes During Unemployment and Reemployment: A Longitudinal Perspective.” *Journal of Vocational Behavior* 84, no. 3 (2014): 405-419.

⁶² Wang et al., *Psychological Research on Retirement*.

⁶³ Wang et al., *Psychological Research on Retirement*.





- How have you managed to cope with the challenges of being retired from work? What adjustments have you made in your family and study to allow yourself more time and energy for self-care?
- What lessons or insights have you gained during retirement?

2. METHODOLOGY

PARTICIPANTS

After obtaining a list of retired faculty members, we initially identified forty-five potential participants and invited them via their academic e-mails. Only fifteen responded and agreed to be interviewed. However, due to the pandemic-related lockdowns and quarantine restrictions, we were forced to limit our participants to seven individuals. They were selected based on predetermined inclusion and exclusion criteria set out for the study (at least three years of retirement; the retirement was complete, that is, the retiree is no longer receiving any compensation, within the first three years after retirement, and at least ten years of teaching experience). Their average age was 67 years; five were males, five were married, and all were unemployed but had moderate economic status.

PROCEDURE

The researcher scheduled interviews with those selected according to their convenient time and place. Consent to conduct and record the meeting was secured. Each participant was assigned a number as a pseudonym. To ensure all the elements of retirement as the experience was covered, the researcher used an aide memoir for a semi-structured questionnaire and an in-depth interview with the research participants.

It consisted of two parts- the first part dealt with their pen portrait, and the second part contained the semi-structured in-depth interview as a data-gathering tool. The researcher conducted the interviews in a mix of English and Filipino, taped, and transcribed verbatim for phenomenological analysis.

MODE OF DATA ANALYSIS

The interview transcripts were analyzed using Giorgi's descriptive phenomenological psychological method.⁶⁴ Giorgi developed this method and adapted it to a scientific research method in psychology. We followed Giorgi's four steps for analyzing interviews:

- a. Reading to gain a sense of the whole or the general meaning unit.
- b. Identification of meaning units or elements.
- c. Rewriting (transforming) means units into psychologically sensitive expressions through free imaginative variation, which implies probing the meaning units through repeated reformulation to zoom in on invariant meanings; and
- d. Inferring the general meaning structure of the experience from the transformed meaning units.⁶⁵

In this inference of a general meaning structure, we used the imaginative variation to determine what is "truly essential for the phenomenon to present itself to a consciousness."⁶⁶ The analysis process was demanding, as Giorgi's approach requires all text parts included in the analysis steps. The whole interview was read, divided into meaning units, rewritten in psychologically sensitive expressions, and finally distilled into an invariant structure. The researchers used

⁶⁴ Giorgi, A., "The Theory, Practice, and Evaluation of the Phenomenological Method as a Qualitative Research Procedure," *Journal of Phenomenological Psychology* 28, no. 2 (1997): 235-260.

⁶⁵ Giorgi, A., *The Descriptive Phenomenological Method in Psychology: A Modified Husserlian Approach*. (Duchesne University Press, 2009).

⁶⁶ Giorgi, A., *The Descriptive Phenomenological Method in Psychology*.



several strategies to improve the rigor and trustworthiness of qualitative analyses. First, they returned to the participants and asked them to give feedback about the extent to which the study understood and represented them compared to their perspectives and experience. The researchers incorporated the few changes that they suggested in the initial report of the study.

ETHICAL CONSIDERATION

The researchers strictly adhered to the research ethics that protects the rights of all stakeholders and the integrity and rigors of social scientific research. The researchers duly informed the participants about the purpose of the study, the method, and the time they would spend on the research. They were assured of the following: that their participation in the study will not pose any risk of harm to them, will be entirely voluntary, and that written consent shall be obtained from them. The data collection procedure included guaranteeing confidentiality and anonymity, allowing them to ask questions or withdraw their data set at any time from the research. Finally, the collected data were safely stored and protected to maintain the confidentiality and privacy of all the participants.

3. FINDINGS

Based on the reported variation of retirement experience in this study, the phenomenological method surfaced a general psychological meaning structure of the phenomenon of retirement. This structure is a general description representing all the participant's experiences of the phenomenon and representing the study's main finding. In line with standard practice in descriptive phenomenological and psychological research

methods, we begin with the phenomenon's general meaning structure before discussing its elements.⁶⁷ We used P to denote a compound person in our general meaning structure, representing all our participants' collective experience of the work-retirement phenomenon.

Table 1. *Emergent Themes and Sub-Themes*

The Whole Meaning Unit of Retirement as a Second Wind

Sub-Themes	Outcomes
Moving On	Getting used to it
Passing Time	Getting hold of one's life
Coming on Stage	Getting one's sense of relevance back

THE WHOLE MEANING UNIT OF RETIREMENT: A SECOND WIND

In retrospect, P expected the work-retirement transition as exciting and challenging. Thus, hoping for the best and preparing for the worst, retiree P reluctantly heads to the unfamiliar, precarious, and uncharted terrains of retirement. The hope seems instinctive and reflective of the belief that there is life after retirement. The preparation for the worst is instinctive, suggestive of expected grappling with the specter of challenges widely associated with the work-retirement transition.

To be sure, P knew that life does not get any easier or less demanding in retirement. P has foreseen how drastic the changes will be in the coming months and the not-so-distant future. While it may be the best of times for them financially, having received ample retirement benefits from the university, retirement may also be the worst of times. At no point in P's life

⁶⁷ Von Essen, E. et al., "Organic Food as a Healthy Lifestyle: A Phenomenological Psychological Analysis," *International Journal of Qualitative Studies on Health and Well-being* 8, no. 1 (2013): 20559.



did P feel more vulnerable than in the present, with aging starting to set in and physical health beginning to be a concern. Perhaps worse, almost all psychological indicators of P's wellbeing point south of the border while unemployed and unhinged from past scaffoldings.

The post-retirement existential landscape is anything but stable, and P started to rethink and even reinvent its approach or strategy to adapt to its expected changes. Instead of relying on false optimism, P looked for a more grounded perspective on how to thrive and get their second wind amid what appeared as trying and uncertain times ahead. However, P's ability to shape the post-work transition will depend on using their material and psychosocial capitals across time.

Eventually, P understood and came to accept the impermanence of work and buckled up for what retirement had in store for them. P's life has dramatically changed by then, like the rest of the world around them. The acceptance took some time and was not easy, but it was the first step that set P moving forward to the desired psychological comfort zone. While P could not predict what would come next, after retirement, P felt deep inside that they needed to adapt well in the face of its challenges and threats. P knew that it would take some time to adjust and return to the psychological comfort P enjoyed when gainfully working.

When freed from the daily grind of work, free time came to P's side. P quite unexpectedly experienced a new sense of freedom and wondered about what to do with the spare time on their hands. Striking a balance between personal and socially valued activities, P spent most of their time doing and enjoying the things that long years of paid work prevented them from enjoying. Moreover, they felt that

the first year of the work-retirement transition was the most challenging transition, P still finds that balancing their personal and social goals has made for a much smoother entrance into life after work.

In this exploratory study, we were able to identify three sub-elements of the phenomenon of the work-retirement transition among the participants necessary to adjust well to its challenges: an understanding and acceptance of retirement as a transition stage, a new sense of internal locus of control, and self-trust, and a high spirit of volunteerism. The three elements are distinct but are also interrelated, and the whole or general meaning structure is the relationship among the elements.⁶⁸

MOVING ON

Except for the two, the interview subjects were made to retire due to their age. In the university where they worked, retirement becomes mandatory when one reaches 65 years old. The most immediate challenge to being retired is to accept what they cannot control and move on to the next stage of life. As verbalized,

There must be preparation; it is the point of no return; you are done with 90%, and only 10% is left. Prepare yourself to accept this. First, life is really like this, all things must end, and you must accept it.

As I was about to retire, I had ambivalent feelings of sadness and enthusiasm. I felt somewhat sad because I would surely miss the 40 years of teaching and molding minds that I would be leaving behind. I was also enthusiastic because I was embarking on a new life stage with a new role and, perhaps, meaning. It is about time for me to enjoy life a bit more.

While words about retirement's inevitability formed part of their narrative, the retirees could

⁶⁸ Giorgi, *The Descriptive Phenomenological Method in Psychology*.





not hide their resentment against mandatory retirement. As verbalized,

I would not have retired if not for my age. I was forced to retire. No, I would not have retired when given a choice. I enjoyed teaching.

It was tough to leave behind 36 years of teaching! I was not thinking about it when I was still teaching. However, I felt it after I stopped teaching. Why would I still wake up early like before? I still usually visit the university.

One variant of this element is social disconnections that made retirement harder to accept. This is expressed in the following words:

I also missed teaching, not the subject matter, but my colleague's students. It has been my second home for forty years.

I missed the company of students, the faculty members' camaraderie, and the brotherhood, and I am rooted here.

Summarily, the overall tendency of the participants to struggle with being retired from gainful employment, especially at the beginning, and the difficulty of understanding and accepting its inevitability is collectively labeled in this study *as moving on to the stage* of the work-retirement transition.

PASSING TIME

Interestingly, the interview subjects experienced retirement as having plenty of "extra" time on their hands. The extra time was both exhilarating and frightening for them. On the one hand, it gave them a new sense of freedom. No longer preoccupied with their professional lives, the participants found plenty of time for relaxation and recreational activities by force of necessity. On the other hand, it challenged them on what to do with their time, given the apparent lack of things to do. As expressed in these statements:

I am more in control of my time. Watch Netflix with my wife. More time with my wife!

I already have plenty of time. Well, physically, retirement is great because you can wake up anytime you want, right? You can go to places where you want to.

I have this ultimate freedom to do what I must do. However, I do not know how to fill in the time sometimes.

One variant of this element is the experience of retirement as a time to enjoy life more with the participants' families. Retirement provided them with a new experience, presenting possibilities for valued activities with their significant others. This view is captured in the excerpt below:

It is about time for me to enjoy life a bit more. My wife and I can now do what we like and go where we please, unlike when we still raise our kids.

You have more free time for your family. I see my grandchildren growing up, and there is a joy in being with them, knowing what is happening to them; you have time to visit them, unlike before when I was tied to teaching, checking test papers even on a Sunday.

I do not have to rush things, and I have time. The advantage is that I have more time for my wife and son.

Summarily, the overall tendency of the participants to make use of their free time for and with their loved ones is collectively labeled in this study *as the passing time* stage of the work-retirement transition.

COMING ON STAGE

Retirement allowed the participants to spend a relatively significant amount of their free time and professional skills on social advocacies and programs. Retirement gave them the time and opportunity to step forward and volunteer. This sentiment is further elaborated in the excerpt below:





I now have more time to pursue my passion for helping in an orphanage. I enjoy that. I enjoy the kids.

I do volunteer work either in the parish or at my daughter's school.

Their involvement in volunteer work provided them with opportunities to recover their self-esteem, social status, and a new sense of meaning and purpose. The excerpt below demonstrates this view.

Retirement is all about giving back.

The time I spend with the children in the orphanage gives me comfort.

My brothers in the community gave me a new position I am passionate about and proud to do (laughed).

Summarily, the overall tendency of the participants to make themselves available during their free time and share their skills to help the needy around them is collectively called in this study as *coming on* stage of the work-retirement transition.

4. DISCUSSION

In line with descriptive phenomenological research, the required bracketing is dissolved in discussing the findings.⁶⁹ In this section, we conducted a dialogue between the three elements and the research literature to deepen our understanding of each of them and explain how they connect. The selection of research and theories we engaged with emerges from the general meaning structure and its elements. Retirement and adjustment research are also seen as natural dialog partners, as we are interested in the adjustment process in the transition context.

⁶⁹ Bauger et al., The Lived Experience of Wellbeing in Retirement.

MOVING ON

The first element (*Moving On*) appears to be the key to the retirees' successful transition from work to the retirement stage of life. The four of them who retired due to their age reported that they initially felt unable to accept that they were already retired. All of them admitted that they still wanted to continue working as teachers. Many studies showed that retirement is a relief and a time for leisure and relaxation for individuals who had a stressful, unrewarding, or tiring job.⁷⁰

In contrast, retirement may prove to be relatively more difficult for individuals who enjoyed their work and structured their lives around it.⁷¹ It seems to be the collective lived experience of the participants. They loved their work and, for many years, wrapped their life and identity around it. Thus, retirement from work was not comfortable to accept and disrupted their psychological comfort and wellbeing. Since their work facilitated a sense of control (like teaching) and constituted a salient and dominant life domain, acceptance took even more time and was more difficult than for those who retired voluntarily.⁷² Their only advantage is that their previous higher-level work and the disciplines (theology, history) they taught provided them with more than ample resources than most retirees like them. Besides, the motive and manner of retirement can also predict adjustment quality.

Osborne noted that the decision to retire holds no guarantee of the expected outcomes for retirement options.⁷³ Retirement is the time to let go and move on to the next stage of life

⁷⁰ Eibich, P., "Understanding the Effect of Retirement on Health: Mechanisms and Heterogeneity," *Journal of Health Economics* 43 (2015): 1-12; Shim, M. et al., "A Systematic Review of Retirement; Johnston, D.W. et al., "Retiring to the Good Life? The Short-Term Effects of Retirement on Health," *Economics Letters* 103, no. 1 (2009): 8-11.

⁷¹ Osborne, *Psychological Effects of the Transition to Retirement*.

⁷² Szinovacz, *Contexts and Pathways*.

⁷³ Osborne, *Psychological Effects of the Transition to Retirement*.





for those who retire by choice. There are always potential internal and external factors that can shape retirement in unexpected and undesirable directions. It may not be disruptive of continuity but only at a higher stage in life. However, for those forced to retire, retirement eases them from the comfort zone that gainful employment has given them. Forced retirement can make some individuals vulnerable or resilient to the transition process. It was evident in the participants' initial reaction to their mandatory retirement due to age. They were very inclined to accept the offer to extend their employment.

PASSING TIME

The extra time in retirement enables retirees to regain an internal locus of control over retirement outcomes in their lives. People who have an internal locus of control believe that their actions result from their abilities.⁷⁴ Early on, the participants believed that they were still in control of their own lives due to their time. The time in their hands made them feel optimistic about their future in retirement. The free time is the most considerable freedom they got from retirement. The examination of the coherence of retirees' representations of their time use by Ekerdt et al. suggests that the assertion of a routine is an assurance that one's life proceeds with purpose, thus solving the task of having plenty of time in their hands.⁷⁵

Most importantly, perhaps, retirement rewards individuals with more time to spend with spouses, children, grandchildren, and friends.⁷⁶ However, those who did little besides work

may find filling time more of a challenge. The participants collectively experienced that they spent most of their "free" time attending to those things they did not have the time to do when they were still gainfully employed.

Driven by the need to fill up the "extra time," they slowly but surely experienced psychological comfort from those activities. For them, retirement is a time to relax and have fun. Unburdened by the daily grind of paid labor, they have extra time for Leisure and recreation. Retirement adjustment is managing the spare time that retirement provides to the individuals who retire.

COMING ON STAGE

The interviews revealed that the newly acquired extra time in their hands triggered a high volunteerism spirit as the third element of the work-retirement transition. They experienced retirement as an opportune time to volunteer in valued and altruistic activities such as church apostolates, orphanages, and professional organizations, which provided continuity and stability.⁷⁷ Retirement can offer individuals new opportunities for growth and development in valued activities.⁷⁸ The volunteered activities facilitated their extra time structure and provided continuity with their previous roles as academics. It gave them a sense of purpose and direction, achieved satisfying relationships with others, and gained insight into self-realization.⁷⁹

Post-retirement participation in activities can be considered a type of resource.⁸⁰ Retirees who

⁷⁴ Spirling, S., "Psychosocial Development and Well-being in Retirement: The Relationship Between Generativity, Ego Integrity, and Regret Among Canadian Retirees," (2019); April, K.A. et al., "Impact of Locus of Control Expectancy on Level of Wellbeing," *Rev. Eur. Stud.* 4 (2012): 124.

⁷⁵ Ekerdt et al., "The Task of Time in Retirement," *Aging & Society* 36, no. 6 (2016): 1295-1311.

⁷⁶ Schlossberg, *Retire Smart, Retire Happy*.

⁷⁷ Butrica, B.A. et al., "Satisfaction and Engagement in Retirement," (2005).

⁷⁸ Freund, A.M. et al., Selection, Optimization, and Compensation as Life Management Strategies; Hedge, J.W et al., *The Aging Workforce*.

⁷⁹ Wollison, S., "Academics in Retirement, Updating and Extending Previous Research," (2001).

⁸⁰ Atchley, *Continuity Theory of Normal Aging*.





were best adjusted to a retired lifestyle showed high involvement in community organizations and activities. The role model of retirement adjustment proposed by Van Solinge et al. theorizes or predicts that replacing a former role can significantly contribute to retirement wellbeing and comfort.⁸¹ The participant had more easily settled in their retirement transition when they found volunteer work related to their former profession. Involvement in volunteer work provides more opportunities for self-esteem, social status, and higher life satisfaction.⁸²

RESEARCH LIMITATIONS

The findings documented by this study should be understood in the context of three admitted limitations. The size of the interlocutors is a weakness. Although there is no required sample size for phenomenological studies such as this, the findings would have made a more modest and practical generalization based on the personal experience of more than just seven participants.⁸³ Second, this exploratory work's challenge is that, while interpretive material is located, the researcher is sensitive to how this material begins to speak, as it were, while all the while remaining open to new content and other interpretive possibilities. We addressed these limitations by conducting validation techniques and maintaining the reliability and trustworthiness of the analysis. Regardless of these limitations, the study contributes to empirical support for describing and understanding the work-retirement transition and how the interlocutors navigated its slippery terrain.

⁸¹ Van Solinge, H., et al., "Adjustment to and Satisfaction with Retirement: Two of a Kind?" *Psychology and Aging* 23, no. 2 (2008): 422.

⁸² Heaven, B. et al., "Supporting Wellbeing in Retirement Through Meaningful Social Roles; Dorfman, L.T. et al., *Leisure and the retired professor*; Smith, D.B. et al., "Retirement Satisfaction for Retirees and Their Spouses: Do Gender and the Retirement Decision-Making Process Matter?" *Journal of Family Issues* 25, no. 2 (2004): 262-285; Van Willigen, M., "Differential Benefits of Volunteering Across the Life Course," *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences* 55, no. 5 (2000): S308-S318.

⁸³ Payne, G. et al., "Generalization in Qualitative Research," *Sociology* 39, no. 2 (2005): 295-314.

First, the study is one of the few to conduct a qualitative and phenomenological study on retirement. The integrated findings contribute new insights into the work-retirement transition and how to achieve adjustment. The study presents a picture of factors associated with retirement adjustment by exploring retired academics' lived experiences. Third, the research findings will hopefully stimulate theoretical developments in the field. It is proposed that the identified contributing factors, such as social bridging and personal equipping, are considered an extension in the retirement models of adjustment.

5. CONCLUSION AND RESEARCH DIRECTION

This study focused on this transition, documented the phenomenon through the lived experience and views of seven retired academics, and explored how they responded to its opportunities and challenges. The higher goal was to draw insights applied to retirement interventions. To contribute to an empirical understanding of retirement in this period, we have, in this study, bracketed established theories of retirement as a source of eustress and distress and set out to explore retirement adjustment from the perspective of the retirees themselves. Based on their firsthand experience, we narrated a general meaning structure of the transition from work to retirement. The structure had three interrelated elements separated for presentation and discussion. We observed several overlapping between them and other concepts, such as acceptance of retirement as a stage of life, the locus of internal control and self-trust as resources, volunteerism, and helping behavior. Although similarities with other approaches were observed, we argue that the structure contributes to the field with nuanced and rich descriptions of the phenomenon. Our structure's strength is



how it captures the totality of the experience emerging from the retirees themselves. We conclude that the insights condensed in the general meaning structure and its constituents are valuable contributions to initiatives that aim to understand and promote experiences of wellbeing after retirement.

PRACTICAL IMPLICATIONS

Retirement preparation programs should consider the various factors that affect the transition from work to retirement and may facilitate prior planning by both the individuals and the organization.

Originality/value - Expanding previous research studies, the study considers the complexity of preparation for retirement transition by exploring different types of retirement intentions and the psychosocial factors related to them.

Future research can focus on developing the findings in this study and investigate if the combination of these factors can also be observed in the lived experience of non-academics. Another avenue for potential future research is researching the joint retirement decision-making process between husbands and wives. There is a need to understand individual retirement decisions in economic or psychological terms and in the family context in which those decisions are made.

Finally, there is a need to focus on helping retirees better prepare and equip them to face the opportunities and challenges of the work-retirement transition and empower them to get their second wind.

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