

ASSESSMENT OF GENDER AND YEARS IN RETIREMENT ON PSYCHOLOGICAL WELLBEING OF TEACHER RETIREES IN ACCRA METROPOLIS

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Abstract

This study assessed the psychological wellbeing in relation to the gender and years in retirement of teacher retirees, and its counselling implications. The descriptive survey research design was employed for this study. Ninety (90) retired teachers were randomly sampled for the study. Questionnaire was used to collect data and analysed using frequency counts, percentage independent samples t-test and one-way ANOVA. The study revealed female retired teachers are more likely to experience better psychological wellbeing as compared to their male counterparts during retirement. It also unfolds that teacher retirees who were on retirement for longer duration experience better psychological wellbeing than retirees with shorter duration. It is recommended that teacher unions, employers and other stakeholders should institute pre-retirement and post-retirement educational and counselling programmes for teachers to prepare them psychologically for retirement.

Keywords: *Gender, Years in Retirement, Psychological Wellbeing, Teacher Retirees*

Introduction

Education is a condition for social, economic and political development and the teacher is the ultimate producer of this reality (Adegoke, 2003; Asare, 2011; Asare & Nti, 2014). The role of teachers in the Ghanaian economy is so crucial that the nation cannot afford to obliterate their useful contributions to the human resource development of the country (Asare & Nit, 2014). In spite of their usefulness, teachers receive incredibly low remunerations as compared to other

professionals. According to Githui (2014), teachers in Kenya perceive retirement as an end to their working life and a period where they will have to survive on the little money they receive as pension. Githui argued that this money is hardly enough for the upkeep of the family since many of such teacher retirees have children who still in school.

Retirement is inevitable phase of life event, bringing with it many challenges in terms of adjustments and changes in lifestyle, self-esteem, friendships, and vocation. From the psychological perspective, retirement is an individual's exit from the workforce, which accompanies decreased psychological commitment to and behavioural withdrawal from work (Wang & Shultz, 2010). This implies that retirement is a life stage that does not only corresponds to decreased levels of physical, psychological and productive activities, but also involves lowered stress and less responsibility to others in day-to-day life. According to Petters and Asuquo (2008), retirement denotes leaving ones' job at a specified period of time after putting in some number of years of one's productive years or after attaining a given age of 60 in the public sectors of most economies in the world. From the psychological perspective laid out by Wang and Shultz (2010), retirement represents the individual's exit from the workforce, which accompanies decreased psychological commitment to and behavioural withdrawal from work. This definition is also consistent with the argument made by life-stage developmental theorists (Levinson & Levinson, 1996) that retirement is a life stage that not only corresponds to decreased levels of physical activities and productivities, but also involves lowered stress and less responsibility to others in day-to-day life.

The work of an individual does not only provide income but it also comes with the ascription of social status and opportunities for social interaction. However, from the sociological point of view, retirement presents withdrawal syndrome for the retirees. According to Lo and Brown (1999), retirement involves a withdrawal from work and activities and hints at passivity and detachment. This withdrawal results in the loss of status, authority and influence as well as loss of certain material and social resources associated with the work role (Phaswana, 1998). In the opinion of Le Roux (1999), people define themselves by their career therefore when they lose that identity they are likely to experience a decreased feeling of self-worth because status has been lost. This perception of retirement may be experienced by retirees who are in the upper echelon of an organization

than those at the lower level. This relationship results, of course, from the fact that for most teachers in formal work employment is the only fully acceptable way of making a living.

Retirement could pose as a crisis for an individual if he or she fails to plan far in advance for it. Retirement can lead to either positive or negative adjustment consequences. Retirees' lack of psychological wellbeing often manifests as a risk factor for them to engage in maladaptive coping behaviours. For example, a lower level of adjustment to retirement is associated with increased alcohol use (Perreira & Sloan, 2001). Therefore, retirees' psychological wellbeing has important implications for their physical health. In addition, a lower level of adjustment to retirement often decreases retirees' self-efficacy regarding managing their retirement, which in turn compromises effective goal setting for maintaining and improving financial wellbeing (Kim, Kwon, & Anderson, 2005). Finally, retirees' financial, physical, and psychological wellbeing has important influences on their longevity and mortality (Tsai, Wendt, Donnelly, de Jong, & Ahmed, 2005).

Rajaram (2000) asserts that status in society and a certain minimum level of material comforts are also essential for an individual's wellbeing. Physical fitness and mental peace are important, but professional satisfaction is first. People tend to forget the material aspect but ultimately that plays a big role, he added. On her part, Geeta Chandran (2000) exclaims that wellbeing means quality of life. First, be able to recognise one's needs. Then, be able to give some time to meeting these needs; be it in terms of work, leisure or relationships. If there is any hindrance in meeting these needs, then quality of life deteriorates. While trying to meet the needs, one should also be able to recognise the strengths and accept the limitations and use the former to overcome the latter. In Jorgensen and Henderson's (1990) view, people could benefit from preparation for retirement years, if they were able to identify activities that play important roles in their lives. To eliminate the feelings that they have nothing to contribute to society, another preparation programme, in the opinion of Jorgensen and Henderson (1990), is to help the individual to develop an identity in addition to work identity. This implies that, one should not be pre-occupied with his/her work only, and that there should be time for other activities in order to maintain a positive self-image in retirement years.

There are three distinguishable, yet related types of wellbeing theories. These are hedonist, desire, and objective list theories. According to Bentham (1996), "Nature has placed mankind under the governance of two sovereign masters: pain and pleasure" (p.1). Wellbeing (hedonists' perspective) therefore is the greatest balance of pleasure over pain. The hedonists assert that human beings always act in the pursuit of whatever will give them the greatest balance of pleasure over pain. The desire theorists (welfare economists) on the other hand contend that pain and pleasure are difficult to measure. Therefore, one's wellbeing is rather the overall level of desire-satisfaction in his/her life as a whole. Thus, peoples' wellbeing is manifested in the satisfaction of preferences or desires, the content of which could be revealed by their possessors. This way, there is a possibility of preferences, the development of utility functions for individuals and methods for assessing the value of preference-satisfaction. The objective list theorists (intuitionists) usually prefer the listing of items, which in their assertion constitute wellbeing that consist of neither merely in pleasurable experience nor in desire-satisfaction alone. Examples are friendship, knowledge, happiness, and indeed everything good.

According to Ryff (1989) psychological wellbeing is active engagement in a number of existential challenges. Psychological wellbeing is a multidimensional construct comprising six areas of positive functioning: autonomy, positive relations with others, purpose in life, personal growth, environmental mastery, and self-acceptance. Thriving in life depends on the degree one sees himself or herself competently functioning in these areas. Definitions of the six constructs of positive functioning include autonomy, purpose in life, positive relations with others, personal growth, environmental mastery, and self-acceptance.

Wang (2007) showed that over an eight-year period of retirement transition and adjustment, about 70% of retirees experienced minimum psychological wellbeing changes, about 25% of retirees experienced negative changes in psychological wellbeing during the initial transition stage but showed improvements afterward, and about 5% of retirees experienced positive changes in psychological wellbeing. These findings were further corroborated by Pinquart and Schindler (2007), who used a nationally representative sample of German retirees from the German Socioeconomic Panel Study. Specifically, Pinquart and Schindler (2007) found that during retirement transition and adjustment, about 75% of German retirees experienced trivial changes in life satisfaction, about 9%

of German retirees experienced a significant decrease in their life satisfaction during the initial transition stage but showed stable or increasing life satisfaction thereafter, and about 15% of German retirees experienced a significant increase in their life satisfaction. Although the proportion estimates for subpopulations were not entirely the same across American and German retirees, both studies support the multiple-pathway nature of retirement transition and adjustment, suggesting that retirees' psychological wellbeing does not follow a uniform pattern of transition and adjustment.

According to Atchley (1997), Americans tend to identify a job with a style of life, and the current researcher believes that this way of assessing a person's status is correct because one's job usually determines income, and income sets limits on standard of living. This status is likely to be influenced by gender and age in retirement. A study, among German retirees by Pinquart and Schindler (2007) revealed that there are gender differences in psychological wellbeing of the retirees. They also found differences in the psychological wellbeing of the retirees who were in their initial stages of retirement and those who have spent considerable number of years. For example, regarding gender effect on the retirement process, Glass and Kilpatrick (1998) showed that men were more likely not only to save more for retirement, but also to invest in more aggressive financial mechanisms. Hershey and Mowen (2000) found that men were more likely to have specific concrete retirement goals (for example, buy a motor home and travel), whereas women reported more general and abstract goals (for example, be happy). Davis (2003) found that male retirees were more likely than female retirees to engage in career bridge employment than full retirement.

Regarding the age effect on the retirement process, a recent study by Phua and McNally (2008) showed that younger and older men's attitudes toward retirement planning were somewhat different. Younger men were much less likely to be saving for retirement, and they also made a much stronger distinction between preretirement planning and financial planning for retirement, whereas older men saw these two forms of planning as more closely aligned. Furthermore, Ekerdt, Hackney, Kosloski, & DeViney, (2001) found that the closer the perceived proximity of retirement was, the more motivated workers were to engage in both formal and informal retirement planning activities. Davis (2003) and Wang, Zhan, Liu, & Shultz (2008) further found that younger retirees are likely to engage in bridge employment in a different field

than older retirees. On the other hand, Loi and Shultz (2007) found that older retirees are motivated to seek jobs with more flexible schedules than younger retirees.

Nonetheless, there is lack of empirical data on gender and years in retirement in relation to psychological wellbeing of retirees in Ghana, particularly of retired teachers within the Accra Metropolis, and this creates a knowledge gap. The researchers are, therefore, motivated to investigate gender differences and years in retirement in relation to psychological wellbeing of teacher retirees in the metropolis. Hypothetically, will there be gender differences in psychological wellbeing of teacher retirees? Again, will there be differences in psychological wellbeing in relation to years in retirement. The researchers envisage that this study would yield valid results and recommendations to inform retirement counselling for teachers and other workers in Ghana and worldwide.

Objectives of the Study

Specifically, the objectives of study were to:

1. Ascertain the psychological wellbeing of male and female teacher retirees in the metropolis.
2. Examine the psychological wellbeing of teacher retirees according to years in retirement.

Hypotheses

This study was guided by the following hypotheses:

1. H₀: There will be no statistically significant gender differences in the psychological wellbeing of teacher retirees.
H₁: There will be statistically significant gender differences in the psychological wellbeing of teacher retirees.
2. H₀: There will be no statistical significance in the psychological wellbeing of teacher retirees when they are classified by years in retirement.
H₁: There will be statistical significance in the psychological wellbeing of teacher retirees when they are classified by years in retirement.

Methodology

This study employed the quantitative approach using a descriptive survey research design. The target population for this study was 906 retired teachers in the Accra Metropolis. The sample size for the study was 90 which represents

about 10% of the retired teachers. The choice of 10% of the study participants is based on Dornyei's (2007) assertion that between 1% and 10% of a study population gives an adequate sampling fraction. Simple random sampling technique using the lottery approach was used to select the 90 retired teachers to give room for equal chances of selection without bias (Seidu, 2007). The main instrument which was used to gather data for the study is structured questionnaire, which was adapted from Ryff's (1989) scales of psychological well-being (SPSWB). The content validity of the instruments was granted by experts in the area of area of psychology, guidance and counselling as well as measuring and evaluation. The data were analyzed quantitatively using descriptive (for socio-demographic of teachers) and inferential statistics (for testing hypotheses). An independent samples t-test was ran to find significant gender difference in psychological wellbeing of the retired teachers. The difference in psychological wellbeing according to years in retirement was also computed using one-way ANOVA. This was done at a significance level of $p \leq .05$ using a confidence interval (C.I) of 95%.

Results

The socio-demographic characteristics of the sample teacher retirees in the Accra Metropolis. The data cover the sex and number of years in retirement. The result is presented in Table 1.

Table 1: Socio-Demographic Characteristics of Teachers Retirees (N = 90)

Variable	Variable category	Frequency	%
Sex	Male	41	46
	Female	49	54
Number of years in retirement	1-5years	36	40
	6-10 years	29	32
	11-15 years	18	20
	16-20 years	5	6
	21+ years	2	2

Table 1 shows the socio-demographic characteristics of sampled teacher retirees in the Accra Metropolis. Forty-one (46%) retirees were males, while 49 (54%) of them were females. This result suggests that more teacher retirees participated in the study. The table indicates that 36 (40%) teacher retirees were in retirement for 1 to 5 years.

Twenty-nine (32%) were in retirement for 6 to 10 years, 18 (20%) were in retirement for 11 to 15 years, and 5 (6%) retired 16 to 20 years ago. Only 2 (2%) teachers had retired 21 years and above.

Gender and Psychological wellbeing of Teacher Retirees

The study sought to ascertain the psychological wellbeing of male and female teacher retirees in the Accra Metropolis. The gender of the teacher retirees was compared with their self-reported psychological. The statistical tool used to test this hypothesis is independent sample t-test. The results are presented in Table 2.

Table 2: Gender Distribution on Psychological Wellbeing of Teacher Retirees

Gender	Freq.	Mean	Std. dev.	df	t-value	Sig
Male	41	1.85	.68	88	-14.099	.000
Female	42	4.39	.97			

* $p < 0.05$ (2-tailed significant results)

Table 2 presents the results of the independent samples t-test performed on the psychological wellbeing of two independent groups made up of female and male teacher retirees who were selected at random. Comparing the mean of psychological wellbeing of the male and the female teacher retirees suggest that, female retired teachers possess better psychological wellbeing ($M=4.39$, $SD=.97$) than male retired teachers ($M=1.85$, $SD=.68$). Differences in the means have reached statistical significance [$t(88) = -14.099$, $p = 0.000$]. The alternative hypothesis that “there will be statistically significant gender differences in the psychological wellbeing of teacher retirees” is retained.

Psychological wellbeing of Teacher Retirees according to Number of Years in Retirement

This section of the study examines the differences in psychological wellbeing among teacher retirees in Accra Metropolis. The focus here was to ascertain how retired teachers' age groups differ with respect to their self-reported psychological wellbeing. Descriptive statistics of the different groups and a one-way analysis of variance was conducted, and the results presented in Tables 3 (mean values were the mean of the total academic dishonesty prevalence rate) and Table 4 (one-way ANOVA results) respectively.

Table 3: Frequency distribution of Psychological wellbeing of Retired Teachers by Number of Years in Retirement.

Number of Years in Retirement	Freq.	Mean*	SD
1-5 years	36	1.71	.60
6-10 years	29	3.42	.40
11-15 years	18	4.94	.48
16-20 years	5	5.88	.02
21 years and above	2	5.93	.00

Table 3 reveals clearly that the number of years in retirement create more psychological autonomy for retired teachers. For instance, retired teachers with 21 years and above in retirement have higher psychological wellbeing score ($M=5.93$, $SD=.00$). It is followed by teacher retirees with number of years of 16-20 years ($M=2.88$, $SD=.02$). The least mean, 1.71 value was recorded by retired teachers with number of years of 1-5 years. Again, from table, the highest standard deviation (.60) was also recorded by the same group (1-5 years) meaning that the group was more heterogeneous than all groups. The inference one can make from the results is that, teachers with 1-5 years in retirement more likely to have psychological difficulties than those with long duration of retirement. A one-way analysis of variance (oneway ANOVA) test conducted to investigate how the self-reported psychological wellbeing differs among teacher retirees according to number of years in retirement. The result of the one-way analysis of variance is presented in Table 4.

Table 4: One-Way ANOVA Result on the differences in Psychological Wellbeing among Teacher Retirees by Number of Years in Retirement

		Sum of Squares	df	Mean Square	F	Sig.
Psychological wellbeing	Between Groups	186.89 0	4	26.723	187.79 5	.000*
	Within Groups	21.148	85	.249		
	Total	208.14	89			

*The mean difference is significant at the 0.05 level.

The results show a statistically significant difference at the 0.05 probability alpha level in psychological wellbeing for the five groups [$F(4, 85) = 187.795$,

$p=.0001$]. To ascertain where the differences in the means is statistically significant, a Post Hoc analysis was conducted using Tukey HSD test and the result is presented in Table 5.

Table 5: Results of Post Hoc Test on the Comparative difference of Number of Years in Retirement on Psychological Wellbeing of Teacher Retirees

Year Comparisons	Mean diff.	Sig.
6-10 years vrs 1-5 years	1.708*	.000
11-15 years vrs 1-5 years	3.234*	.000
11-15 years vrs 6-10 years	1.528*	.000
16-20 years vrs 1-5 years	4.169*	.000
16-20 years vrs 6-10 years	2.461* .933*	.000
16-20 years vrs 11-15 years	4.224*	.003
years and above vrs 1-5 years	2.516*	.000
years and above vrs 6-10 years		.000

* $p < 0.05$ (2-tailed significant results)

The results of the post hoc comparisons using Turkey HSD test on the comparative difference of number of years in retirement on psychological wellbeing of teacher retirees indicated that the mean score for age Group 5 (21 years and above) ($M=5.93$, $SD=.00$) was significantly different from Group 1 ($M = 1.71$, $SD = .60$) and Group 2 ($M = 3.42$, $SD = .40$). Group 4 ($M = 5.88$, $SD = .02$) was also significantly different from Group 1 ($M = 1.71$, $SD = .60$), Group 2 ($M = 3.42$, $SD = .40$) and Group 3 ($M = 4.94$, $SD = .48$). Similarly, the mean score for Group 3 ($M = 4.94$, $SD = .48$) was also significantly different from Group 1 ($M = 1.71$, $SD = .60$) and Group 2 ($M = 3.42$, $SD = .40$). Finally, the mean score for Group 2 ($M = 3.42$, $SD = .40$) was also significantly different from Group 1 ($M = 1.71$, $SD = .60$). Based on the results, the null hypothesis that there will be no statistical significance in the psychological wellbeing of teacher retirees when they are classified by years in retirement is therefore rejected.

Discussion

The study found that gender differences in psychological wellbeing of teacher retirees in the Accra Metropolitan Assembly. The finding supports Pinquart and Schindler's (2007) study which revealed that there are gender differences in psychological wellbeing of the retirees. In what might have accounted for this

difference, Glass and Kilpatrick (1998) reported that men were more likely not only to save more for retirement, but also to invest in more aggressive financial mechanisms. This financial investments, perhaps, is serving as a psychological buffer for male retirees as compare with female retired teachers who seemed to be content with the monthly pension from the Government through SSNIT. The finding also agreed with Hershey and Mowen (2000) who found that men were more likely to have specific concrete retirement goals (for example, buy a motor home and travel), whereas women reported more general and abstract goals (for example, be happy). Davis (2003) found that male retirees were more likely than female retirees to engage in career bridge employment than full retirement. In Ghana, many male teachers assume headship positions in many private schools for significant number of years. This status substitution in employment is more likely to ease financial responsibilities of many male retired teachers. Many women may also rescind to their fate and hope that there could be miracles on the way.

The study also revealed that number of years in retirement influence the psychological wellbeing of teacher retirees. Retired teachers with 21 years and above in retirement tend to possess a positive attitude toward the self; acknowledges and accepts multiple aspects of self, including good and bad qualities; feels positive about past employment status. The result contradicts the position of Ekerdt et al. (2001) which seemed to suggest that teacher retirees with closed proximity of retirement were much more psychologically stable than those with long proximity of retirement. To Ekerdt and colleagues, many of the “young retirees” tend to engage in both formal and informal retirement planning activities. Wang et al. (2008) also indicated that the younger retirees are more likely than older retirees to engage in bridge employment in a different field for financial reasons. Pinqart and Schindler’s (2007) study also found differences in the psychological wellbeing of the retirees who were in their initial stages of retirement and those who have spent considerable number of years. In this study, it was found that the longer the number of years in retirement the higher the psychological wellbeing. The immediate status loss of “younger retirees” (those within 1-5 years) would produce resentfulness. The overridden financial responsibilities would destabilise many younger retirees. However, as the retiree advances in number of years in retirement, he/she learns to adjust to the status loss.

Recommendations

It can be inferred that these psychosocial predictors of psychological wellbeing, would prevent deterioration of wellbeing and enable the retirees to adjust better with family relationships and society. Retirement counsellors should provide postretirement counselling programmes that will involve leisure time activities and vocational issues for survival and self-employment of the retirees. This should be designed to improve transition to retirement and enhance adjustment to life transition. The post-retirement counselling programmes should also monitor changes in lifestyles and help retirees to re-evaluate their values and goals to be congruent with current experience of retirement.

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