

## RELATIONSHIP BETWEEN PERSONAL FUNCTIONING, LOCUS OF CONTROL AND RETIREMENT ADJUSTMENT OF RETIRED TEACHERS IN OSUN STATE

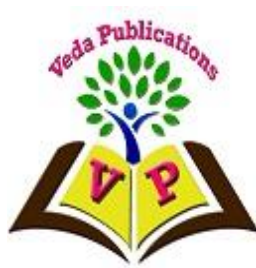
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### Abstract

The survey investigated the level of retirement adjustment of teacher-retirees in Osun State, Nigeria, explored the individual and combined relationship of personal functioning and locus of control on retirement adjustment. The sample  $n = 205$  was drawn through a multistage sampling method. A research question and three hypotheses guided the study. Three standardised scales were adopted and used for data collection. Results showed that 52.7% of the participants were moderately adjusted to retirement, while 47.3% reported high retirement adjustment. Results further showed a positive and significant relationship between personal functioning and retirement adjustment ( $r = .159$ ,  $p < 0.05$ ), and a positive and significant relationship between locus of control and retirement adjustment ( $r = .340$ ,  $p < 0.05$ ). Final results showed the combined effect of personal functioning and locus of control on retirement adjustment to be significant ( $R = .341$ ;  $R^2 = .116$ ,  $> 0.05$ ). It is recommended that during pre-retirement and post-retirement counselling, retirement counsellors should emphasise the significant role of dispositional traits such as personal functioning and locus of control in the attainment of retirement adjustment, among other recommendations.



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## Introduction

Retirement is an important life trajectory that marks a new life in which work will no longer assume a dominant role, thus compelling retirees to adjust to important life changes that comes with the transition and seek to attain psychological comfort in their retirement life (van Solinge, 2016). Retirement adjustment describes retirees' capability to utilise available resources (human, physical, financial, social, psychological, religious, etc.,) and opportunities (incidental and anticipated) offered by postretirement life course to manage challenges of retirement transitions so as to live happily in retirement (Olatomide, 2022). Given the dynamism of retirement, studying retirement adjustment is so critical because it provides data on the strategies to improve the quality of post-work life, offers an opportunity for researchers to comprehend how individuals adjust to internal challenges such as physical and psychological ageing, as well as external challenges such as lifestyle and societal norms in life following retirement (Wang, Henkens, & van Solinge, 2011).

Research findings showing the level of retirement adjustment of Nigerian retirees have been divisive. While Balogun and Adeniji (2009) found the level of retirement adjustment of retirees in Nigeria to be high, Olatomide (2017; 2020; 2022) found the level of retirement adjustment of Nigerian retirees to be moderate. Interestingly, factors influencing retirement adjustment have been categorised into personal characteristics, family-related variables, preretirement job-induced factors, postretirement activities, and retirement transition-related factors (Wang, Henkens, & van Solinge, 2011). As noted by Wang *et al.*, (2011), the influence of personality traits and dispositional traits on retirement adjustment has been grossly understudied. One of the dispositional traits that could influence retirement adjustment is personal functioning.

Functioning generally depicts an individual's social, physical, and psychological ability to cope with everyday activities such as work, leisure and hobbies, studies, care for others and self-care that the individual finds meaningful and necessary within their environment; it is the balance between a person's capacity, living, and the environment of operation and the person's goals (Finnish Institute for Health and Welfare, 2021). Personal functioning therefore expresses a person's internal events, processes, and experiences (Hudson, Mathiesen, & Lewis, 2000). Personal functioning is also called personal adjustment, and healthy functioning. A fully functioning individual is believed to be well-

adjusted and well-balanced, it looks reasonable, therefore, to anticipate that adequate personal functioning could enhance attainment of retirement adjustment while impaired functioning may have harmful effects on retirement adjustment.

While reoccurrence of depression at pregnancy is positively associated with personal functioning and various domains of psychological contexts of women's lives (Goodman & Tully, 2009), work may negatively impact personal functioning which could undermine wellbeing, overload at work, and supervisor support could facilitate or obstruct personal functioning (Demerouti, Shimazu, Bakker, Shimada, & Kawakami, 2013). In a study that explored the influence of achieving-drive behaviour and self-perception on personal functioning of Nigerian undergraduates, Nwankwo, Temidayo, Ike, Ohakwe, and Aroh (2020) found that achieving-drive behaviour significantly influenced the personal functioning of the undergraduates, and self-perception had significant predictive influence on the undergraduates, among other findings. Notably, studies on personal functioning of retirees in other climes, as well as in Nigeria seem to be scarce, if not unavailable. Another dispositional traits that could influence retirement adjustment is locus of control.

Locus of control (Loc) is a personality construct that depicts a person's belief about the causes of their experiences and the factors to which they assign their success or failure; it can be internal or external (Rotter, 1966). Rotter (1990) describes internal Loc as the extent to which a person anticipates that a reinforcement or an outcome of their behaviour is dependent on their personal experiences or behaviour while external Loc is the degree to which an individual anticipates that the outcome or reinforcement of their behaviour is contingent upon fate, luck, chance, or under the dictate of powerful others. While internal Loc people are called internals, the external Loc individuals are termed externals.

Devin, Ghahramanlou, Fooladian, and Zohoorian (2012) found a significant positive relationship between Loc and happiness. Specifically, internals demonstrate high trust in their ability to accomplish self-appointed goals, change their environment for better, exhibit self-responsibility for success at jobs, and when failure comes, they attribute such to inadequate participation by themselves (Klein & Wasserstein-Warnet, 1999). Internals are happier in their jobs, less absent and less alienated from work environment, and appear to show better job-involvement compared to externals (Carrim, Basson, & Coetzee, 2006). Contrariwise, externals avoid difficult tasks and situations (Hoffman, Novak, & Schlosser, 2003), exhibit

depression and powerlessness (April, Dharani, & Peters, 2012; Torun & April, 2006), and lack satisfaction and happiness (April, Dharani, & Peters, 2012). Specific to Nigeria, Akomolafe (2014) found that Loc significantly contributed to teaching self-efficacy of teachers, while Oyeleke, Adedayo, and Ajibewa (2014) found that immigration workers with Loc has higher job performance than those with external work Loc. Also, Nwankwo, Ohakwe, Ike, Peters, Ezekweme, and Anyaoha (2020) found that self-esteem and Loc had no significant individual influence on retirees' general coping behaviour, and self-esteem and Loc had no combined significant influence on the general coping systems of the retirees.

Considering the findings of Lockenhoff, Terracciano, and Costa (2009) which showed that dispositional traits and personality traits are indispensable in carrying out emotional evaluations, preparing motivational priorities and deciding coping and management strategies, there is need to explore how dispositional traits such as personal functioning and Loc could influence retirement adjustment of retirees in Nigeria.

### **Objectives of the Study**

The objectives of the study are to:

1. investigate the level of retirement adjustment of teacher-retirees in Osun State;
2. explore the relationship between each of personal functioning and Loc on retirement adjustment; and
3. ascertain the combined effect of personal functioning and Loc on the retirees' retirement adjustment.

One research question piloted the study.

### **Research Question**

What is the level of retirement adjustment of Osun State teacher-retirees?

### **Hypotheses**

**H<sub>01</sub>:** There is no significant relationship between personal functioning and retirement adjustment of Osun State teacher-retirees.

**H<sub>02</sub>:** There is no significant relationship between locus of control and retirement adjustment of Osun State teacher-retirees.

**H03:** There is no combined significant effect of personal functioning and locus of control on retirement adjustment of Osun State teacher-retirees.

### **Methodology**

In the survey, the population comprised retirees from primary and secondary schools in Osun State. The sample  $n = 205$  was drawn through multistage sampling. In stage **one**, three Local Government Areas (LGAs) were selected from the 30 LGAs in the State, using convenience sampling. In stage two, the meeting venues of primary and secondary schools retirees were selected, using purposive sampling. In stage three, retirees in attendance at the selected meeting venues were selected, using intact sampling. An instrument titled: Personal Functioning, Locus of Control and Retirement Adjustment Questionnaire was used for data collection. The instrument has sections A, B, C, and D. While section A collected information on the respondents' biodata, section B garnered information on the participants' personal functioning status, section C collected data on the respondents' Loc standing, and section D garnered information on the participants' retirement adjustment status.

### ***Personal Functioning Inventory***

The Personal Functioning Inventory (PFI) adopted and used was the Kohn, Brienwood, Pickening, and Decicco (2003). It has 30 items of 7 Likert-type response options of Very Weak (1), Weak (2), Somewhat Weak (3), Average (4), Somewhat Strong (5), Strong (6), and Very Strong (7). Adapted for use in this study, the 30 items took response options of Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1). Examples of items in the scale are "I often find it impossible to control my anger", and "I have no problem staying calm during differences of opinion with my friends". While higher scores is an indication of higher functioning, lower scores show a lower functioning. The scale's Cronbach's alpha internal reliability is 0.90. As used in this study, the Cronbach's alpha is 0.86.

### ***Locus of Control Behaviour scale***

The Locus of Control Behaviour (LCB) scale adapted for use was developed by Craig, Franklin, and Andrews (1984). The original scale has 17 items of 6 Likert-type response options of Strongly Disagree (0), Generally Disagree (1), Somewhat Disagree (2), Somewhat Agree (3), Generally Agree (4), and Strongly Agree (5). The adaptation to the response options has Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1). Items

relating to internality in the scale were reverse-scored. Examples of items in the scale read “I can anticipate difficulties and take action to avoid them”, and “Many things that happen to me are probably just a matter of chance”. Lower scores in the scale indicates internal Loc while higher scores is an indication of external Loc. The scale’s Cronbach’s reliability alpha is 0.90, but when used in the present study, the Cronbach’s alpha is 0.78.

### ***Retirement Adjustment Scale***

Developed by Adeyemo and Olatomide (2017), the Retirement Adjustment Scale (RAS) contains 21 items of Likert-type response options of Strongly Disagree (1), Disagree (2), Agree (3), and Strongly Agree (4). Negatively worded items in the scale were reverse-scored. Areas of retirement adjustment in the scale are family support, finance, leisure and hobbies, as well as health, among others. Examples of items in the scale read: “My retirement entitlements are paid as at when due” and “I am feeling lonely and deserted since my retirement”. Lower scores in the scale denotes poor retirement adjustment while higher scores is a pointer to better retirement adjustment. The Cronbach’s alpha of the scale was 0.78, but when used in the present study, the Cronbach’s alpha is 0.77.

Before the retirees’ meeting days, the researcher had met with their officials (Chairman and Secretary) in different meeting venues and intimated them with the purpose of the study. Next, the researcher met the retirees in their meeting venues. At the meeting venues, the officials introduced the researcher, and asked that they cooperate with him. Consequently, the researcher sought and obtained the consent of the retirees to participate in the study, and they were told that the study was for research purpose only, including assurance that every piece of information released by them would be treated confidentially. After administering copies of the instrument, some participants asked to be allowed to take theirs home because they were not with their reading glasses. The researcher agreed. Those who filled-out their copies returned them immediately. On those who took their copies home, the executives volunteered to collect them from their members and asked the researcher to collect from them. It was from the executives that the researcher collected the remaining copies. The data collected were analysed, using descriptive and inferential statistics.

**Research Question:** What is the level of retirement adjustment of Osun State teacher-retirees?

**Table 1: Level of Retirement Adjustment of Osun State Teacher-retirees**

Level of Retirement Adjustment	Score Range	Frequency (f)	Percentage (%)
Low	21-42	-	-
Moderate	43-63	108	52.7
High	64-84	97	47.3
Total		205	100.0

Table 1 shows that none of the teacher-retirees experienced low level of retirement adjustment; 52.7% and 47.7% of them respectively experienced moderate and high level of retirement adjustment. Therefore, the teacher-retirees are moderately adjusted.

### Hypotheses

**H<sub>01</sub>:** There is no significant relationship between personal functioning and retirement adjustment of Osun State teacher-retirees

**Table 2: Relationship Between Personal Functioning and Retirement Adjustment of Osun State Teacher-retirees**

Variables	Mean	SD	1	2
1 Personal Functioning	106.71	12.44	1	.159*
2 Retirement Adjustment	63.37	5.09		1

\*=  $P < .05$ ,  $N = 205$

In Table 2, the correlation coefficient ( $r$ ) between personal functioning and retirement adjustment is .159, which is significant at 0.05 probability level, suggesting a positive and significant relationship between personal functioning and retirement adjustment ( $N = 205$ ,  $r = .159$   $p < 0.05$ ). The results concludes that there is a significant relationship between personal functioning and retirement adjustment of Osun State teacher-retirees.

**H<sub>02</sub>:** There is no significant relationship between locus of control and retirement adjustment of Osun State teacher-retirees.



**Table 3: Relationship between Loc and Retirement Adjustment of Osun State Teacher-retirees**

Variables	Mean	SD	1	2
1 Locus of Control	53.67	7.19	1	.340*
2 Retirement Adjustment	63.37	5.09		1

\*=  $P < .05$ ,  $N = 205$

Table 3 shows the correlation coefficient (r) between Loc and retirement adjustment as .340, which is significant at 0.05 probability level. This suggests that there is a positive and significant relationship between Loc and retirement adjustment ( $N = 205$ ,  $r = .340$ ,  $p < 0.05$ ). It can be concluded that there is a significant relationship between locus of control and retirement adjustment of the respondents.

**H<sub>03</sub>:** There is no combined significant effect of personal functioning and locus of control on retirement adjustment of Osun State teacher-retirees.

**Table 4: Multiple Regression Analysis of the effect of Personal Functioning and Loc on Retirement Adjustment of Osun State teacher-retirees**

		Unstandardized	Standardized	t	Sig.
		Coefficients	Coefficients		
		B	Beta		
		Std. Error			
R= 0.341					
R <sup>2</sup> = 0.116					
Adj. R <sup>2</sup> = 0.107					
F= 13.276*					
	(Constant)	50.945		16.188	.000
1	Personal functioning	-.009	-.021	-.274	.785
	Locus of control	.249	.351	4.560	.000

*Dependent Variable: Retirement Adjustment*

*Predictors: (Constant), Locus of control, Personal functioning*



In Table 4, the combined effect of personal functioning and Loc on retirement adjustment yields a coefficient of multiple regression (R) of .341 and a multiple correlation square ( $R^2$ ) of .116. The values are statistically significant at 0.05 probability level. Thus, the two variables could account for 11.6% of the observed variance in retirement adjustment of the retirees. Furthermore, the effect of Loc is stronger than that of personal functioning as revealed through their beta weight and p-values. It can therefore be concluded that there is significant effect of personal functioning and Loc on retirement adjustment of the retirees.

### Discussion of Findings

The research question that probed the level of retirement adjustment of Osun State teacher-retirees revealed that they are moderately adjusted. This parallels the findings of Olatomide (2017; 2020; 2022) who found the level of retirement adjustment in the studies to be moderate. The findings, however, contradicts that of Balogun and Adeniji (2009) who found a high retirement adjustment of the retirees in their study. The disagreement in the retirement adjustment levels established in the studies looks unexpected, judged from the perspectives of what Nigeria looked like far back in 2009 compared to the recent time. In 2009 for instance, security challenge in the country was almost unnoticed compared to what it is in 2021/2022 at the completion of this study, when it reaches alarming stage. Besides, the economy of Nigeria, and of Nigerians far back in 2009 was by far relatively better than what it has been since 2015 till 2022. These conditions must have been worsened by the outbreak of COVID-19 in which the retirees must have been adversely affected.

Hypothesis one postulated that there would be no significant relationship between personal functioning and retirement adjustment of Osun State teacher-retirees. The findings showed a positive and significant relationship between personal functioning and retirement adjustment. The findings is not less expected. Given that retirement adjustment tests retirees' capability to deploy available resources found in retirement to manage retirement challenges to augment retirement wellbeing, and personal functioning examines the balance between a person's pursuits of desirable goals in their environment and their psychosocial ability, the significant relationship of personal functioning and retirement adjustment is not a mismatch. For, retirees must have passed through numerous socio-economic-political challenges in the country to have learned to be spendthrift during the time of plenty, and take appropriate

stopgap measures to navigate economic recess as obtained in Nigeria close to one decade now (2015-2022). Cultural values may have also played significant role. For instance, one of the prominent proverbs of caution among the Yoruba elders where the study took place states: " *jeje ni eegun agba njo; agbalagba kii s'oro bi ewe,*" which translates to: " An elderly masquerade dances with circumspect; an elderly person does not celebrate like a young folk". Thus, some of the retirees, being elderly, must have internalised the necessity of bringing moderation into the exploitation of their postretirement potentials and advantages while undervaluing their unattainable pursuits in retirement.

Hypothesis two stipulated that there would not be any significant relationship between Loc and retirement adjustment of the respondents. The findings revealed that positive and significant relationship exists between Loc and retirement adjustment. The findings coincides with general expectations, especially as touching Nigerian retirees. Retirement in the country has been an unpleasant experience for retirees for a time long enough for them to have believed that if they must experience happiness in retirement, they must stop seeing what befalls them as unchangeably tied to external forces such as government and former employers. Rather, they must have seen that they need to harness every opportunity at their disposal to plan for their retirement adjustment, pursue them with every vigour, and make retirement adjustment personally and internally attainable. Provided retirement adjustment is embedded in happiness, the findings parallels that of Devin, Ghahramanlou, Fooladian, and Zohoorian (2012) who reported a significant positive relationship between Loc and happiness. However, the findings of the study contrasts with Nwankwo *et al.*, (2020) who found that Loc had neither individual nor combined significant influence with self-esteem on retirees' general coping behaviour. What is likely responsible for the difference in the findings could be that while the respondents in Nwankwo, *et al.*, (2020) were not from the educational set up, the respondents in the present study were from the primary and secondary schools in whom Loc may be critical to their retirement adjustment.

Hypothesis three posited that there would be no combined significant effect of personal functioning and Loc on retirement adjustment of Osun State teacher-retirees. The findings showed that, the two variables has combined significant effect on retirement adjustment of the retirees, with the effect of Loc stronger than that of personal functioning. The findings aligns with common sense. For, even if retirees possess all the opportunities-

cum-potentials to maximise their retirement wellness (retirement adjustment), failure to energise requisite drive to achieve set postretirement goals (poor functioning), and failure to take responsibility for their existential actions and inactions, but rather handing it over to externalities (poor Loc), there cannot be remarkable postretirement adjustment.

### Conclusions

1. The study concluded that the retirees in the study are neither high nor low in their adjustment to retirement.
2. The relationship between each of personal functioning and Loc on retirement adjustment is positive and significant.
3. The combined effect of personal functioning and Loc of control were also significant and positive, although Loc has a stronger effect than personal functioning.

### Recommendations

On the basis of the findings of the study, it is recommended that:

1. during pre-retirement preparation of would-be retirees, retirement counsellors should lay strong emphasis on the important roles of dispositional traits such as personal functioning and Loc to retirement adjustment; and
2. retirement counsellors should strive to administer standardised retirement adjustment instruments on retirees during post-retirement counselling in order to consistently explore their adjustment to retirement, as well as explain the crucial roles that dispositional traits such as personal functioning and Loc could play in their adjustment to retirement.

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