

FACTORS IN THE RETIREMENT DECISIONS OF PUBLIC SCHOOL WORKERS IN ANAMBRA STATE

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ABSTRACT: This study examined those factors that make public school workers to retire in Anambra State. Three research questions guided the study. A descriptive survey research design was adopted for the study. The population of the study comprised 350 public school retirees (180 males and 170 females) drawn from Anambra State. A census sampling technique was adopted for the study. The retirees were randomly selected during one of their verification exercises and used for the study. The instrument for data collection was structured as the Retirement Decision of Public School Workers' Questionnaire (RDPSWQ), which was analysed using frequency count, ranking, and simple percentage to ascertain the nature of public school workers' retirement, the pattern of retirement decision as well as to indicate the determinants of retirement decisions among public school workers respectively. The study's findings revealed, among other things, that all the factors outlined as determinants of retirement decisions were significant, with the most significant determinant being normal retirement due to employment conditions. It was recommended, among other things, that the Government should design and repackage pension benefit schemes to be more flexible and adaptable to change in an evolving society like ours.

Keywords: Retirement, Mandatory retirement, Voluntary retirement, Retirement Decision

INTRODUCTION

Retirement is a universal and inevitable phase of life which marks the transition from active employment to a life of leisure, relaxation, and personal fulfilment. For public school workers, retirement is not only a personal milestone but also a critical juncture that affects the education sector, the economy, and society as a whole. In this era of economic hardship, many people want to continue work even after retirement or to retire before their due date (Boehs & Silva, 2017). In support of this view, Silva et al. (2022) opined that while some people eagerly anticipate retirement, many others dread it and prefer to continue working due to concerns about their post-retirement life. The retirement landscape is undergoing significant changes, with far-reaching implications for individuals, organisations, and government. Poor retirement conditions provided to school workers have a profound impact on their retirement decisions, leading to uncertainty, financial insecurity, and emotional distress (Ryan et al., 2017; Osegbue et al., 2025). This situation not only affects the well-being and quality of life of retired public school workers but also

influences their decision to retire, potentially leading to brain drain, loss of institutional knowledge, and disruption of educational services.

The concept of retirement is increasingly multifaceted, with no consensus on a satisfactory definition of retirement. Rather, it is an unrivalled event of permanent withdrawal from working life. Lawal and Idemudia (2017) opined that retirement refers primarily to the final phase of the occupation life cycle. In their view, Safari et al. (2021) maintained that retirement is a time of total fulfilment in life and to some, it is a time of depression, hypertension, ill-thinking, anxiety, shock due to lack of stable income and yet to some, it is a time to rest from one form of work to pursue another or even leisure. Similarly, Mercy (2014) observed that retirement is a period of relaxation, experiences, commitment and impartation of knowledge to those in the system. The retirement period gives the older men and women who have working experience the opportunity to unveil their experiences to those still working. Work is part and parcel of a career lifestyle in which people derive pleasure and satisfaction but which comes to an end at retirement (Ohamobi et al., 2024). Retirement is seen as a life stage where one's profession becomes a hobby, and one's savings become one's paycheck.

Retirement has also been conceptualised in terms of a process. It is not just a dichotomy, but a process of transition from a full-time, year-round job, to the role of a retired person, which begins when the individual leaves his job (Hawash & Khalil, 2016). They further referred to retirement as a potentially dramatic life transition in later adulthood, as it indicates that the individual has begun to enter a new stage of life. Agu (2010) averred that retirement is an occasion to relinquish unrewarding responsibilities in the pursuit of new goals, interests, and activities. From another perspective, Yeung and Zhou (2017) view retirement as a significant event, emphasising the importance of a positive adjustment to retirement for maintaining physical and psychological well-being in later life. This implies leaving active work for a life with new roles that differ from those of paid work. Retirement is meant to be a time when rest is necessary from the daily work routine in everyone's life. At retirement, the body and mind get tired and lack the enthusiasm to be productive; this is the time when most people seek to retire. However, economic hardship, health challenges resulting from inadequate healthcare services, inadequate pension benefits, poor gratuity, and massive retrenchments, accompanied by numerous other challenges and factors, lead workers to decide to leave their jobs (Wang & Shi, 2014; Davey, 2008). In Nigeria today, the retirement landscape is characterised by a complex interplay of factors, including the level of pension benefits, Health factors, better living conditions, and others (Yeung & Zhou, 2017; Onyekazi et al., 2024; Hutchinson & Kleiber, 2023).

Retirement can take various forms; for Lawal and Idemudia (2017), retirement can be either mandatory or voluntary. Mandatory retirement is a policy where employees are required to retire at a certain age or after a specific number of years of service. Mandatory retirement roughly corresponds to the later stages of the life cycle (50-75 years). It is the normal or expected type of retirement because its condition has been clearly spelt out by the establishment or government, as the case may be. Mandatory retirement is a period of rest after a long service year (Otakpo et al., 2020). In this case, mandatory retirement can also be described as late retirement. Voluntary

retirement, on the other hand, is a form of self-retirement. The individual willingly decides to quit active service for personal reasons such as response to community calls like becoming a traditional leader, pressure from family members and friends, lack of job satisfaction, health status, poor pension benefits, low morale or poor motivation, frequent transfer (Agu, 2010; Osegbue, 2019). Voluntary retirement occurs irrespective of the person's biological age, length of service or retirement policies.

In their view, Wang and Shi (2014) also posited that retirement can occur at an early stage of work life. Early retirement comes when an individual retires before the traditional retirement age due to certain factors. In agreement, Akinyi (2020), Ohamobi, and Onwuaso (2024) maintained that some individuals leave formal employment for other engagements that may not be part of their previous work or a transition from one stage of life to a new one, stressing that early retirement is a shift from one type of job to another. During early retirement, the retiree may leave earlier than the normal retirement age and possibly on the fulfilment of a minimum period of service such as ten, fifteen and twenty years.

In furtherance, retirement could also be partial. Partial retirement implies a situation when an individual continues to pursue a different career after retiring from their primary occupation. In his view, Asuquo (2001) classified retirement as a bipolar continuum with one end as "partial retirement while the other end is "total retirement". He stressed that partial retirement refers to leaving a profession in which one is professionally qualified for something different without grinding to a halt one's working life, while total retirement connotes the break from active service due to age, health or length of service. However, some people decide to quit their work when they are not old or sick enough to contribute any longer. This group of people retire when they reach a certain age and are eligible for a private or public pension. Within the context of this study, retirement generally is conceived as marking the break from formal career development or workforce and the beginning of rest from active service.

Retirement decision simply refers to the choice or decision made by an individual to stop working or leave their job, career, or profession, permanently or partially, typically due to some underlying factors. Retirement decisions of public school workers, including teachers, administrators, and support staff, play a vital role in shaping the minds of future generations. Their retirement decisions, therefore, have significant implications for the education sector, including how to prevent brain drain, how to prevent early and partial retirement, and how to promote knowledge transfer in schools. Moreover, the retirement decisions of public school workers can impact their overall well-being, health, and quality of life of the retiree (Hutchinson & Kleiber, 2023)

Over the years, retirement has served the primary function of enabling individual workers to disengage from active service. Other purposes include providing an exit for corrupt workers or those with bad records, reducing overhead costs as a means of revamping the fortunes of the establishment or organisation, facilitating the disengagement of workers arising from such incidents as the folding up of companies, providing easy exit for those willing to leave active service in pursuit of other activities (La Rue, 2022; Ohamobi & Onwuaso, 2024). Despite the

disruption of life with the attendant adverse psychological consequences that sometimes follow it, retirement remains a global public service issue.

After retirement, public civil servants are entitled to benefits such as gratuity and pension. However, for decades, both the Federal and State Governments in the country have had challenges paying retirees' gratuities and pensions. Gratuity is the sum of money paid to a worker at the end of a period of employment or service. Okolie and Idibra (2022) defined gratuity as a package of appreciation to show gratitude to employees for their services, loyalty and commitment to the organisation. Delayed payment of retirees' gratuity has contributed to retirees diminishing status, deteriorating health, premature leaving of jobs in pursuit of other things, premature death and a host of other factors (Pillah, 2023). These factors have made retirement from civil service dreadful to intending retirees, especially those retiring due to old age. In the quest to address these dreadful challenges, the Federal Government of Nigeria adopted the contributory pension scheme in 2004 to replace the defined benefit pension scheme that was operational. The scheme was amended for better efficiency in 2014. Nevertheless, the effort proved abortive. Similarly, the National Assembly raised the retirement age of public school workers from 60-65 years or 35 years of meritorious years of service. The bill was passed and assented to by then-President Muhammadu Buhari in 2022 (Premium Times, April 8, 2022). Yet, most states in Nigeria, including Anambra State, are still grappling with the payment of retirement benefits, which forces public school workers to make inconsequential decisions. Therefore, this study examines the factors influencing retirement decisions among public school workers in Anambra State.

Statement of the Problem

Retirement is a universal social phenomenon, which is primarily an aspect of leisure. It has come to mean different things to different people, cutting across various occupational fields and levels. In Nigeria, it is gradually taking the centre as a public service issue. This is because, for over three decades now, the world of work in Nigeria has witnessed mass retrenchment, rationalisation, unemployment, downsizing, and retirements (Mandatory, Voluntary). This makes it difficult for the government sometimes to ascertain the factors that influence workers' retirement decisions and the appropriate type of retirement benefits to be given to various staff categories due to the complex nature of retirement decisions. Since public school workers in Anambra State are part of the Nigerian workforce, it seems logical to assume that they, too, as a group, have had a fair share of this retirement experience. Thus, the study was designed to examine the factors that influence the retirement decisions of public school workers in Anambra State.

Purpose of the Study

The study examined the factors in the retirement decisions of public school workers in Anambra State. Specifically, the study sought to:

1. ascertain the nature of public school workers' retirement across sex, age, qualification and occupational status in Anambra State.
2. determine the pattern of retirement decisions among public school workers according to ranking in Anambra State.
3. find out the determinants of retirement decisions among public school workers in Anambra State.

Research Questions

The following research questions guided the study:

1. What is the nature of public school workers' retirement across sex, age, qualification and occupational status in Anambra State?
2. What is the pattern of retirement decisions among public school workers according to ranking in Anambra State?
3. What are the determinants of retirement decisions among public school workers in Anambra State?

METHODOLOGY

The design of the study was a descriptive survey. The study was carried out in Anambra State. The population of the study consists of 350 retirees (180 males and 170 females) drawn from Anambra State public school system. A census sampling technique was adopted for the study. The retirees were randomly selected for the study. Specifically, retirees who left the service within the last seven years were used for the study. This category of retirees was used because it was tenable to presume that the circumstances that led to their leaving the service were still very fresh in their memories. The instrument for data collection in this study was a structured Retirement Decision Questionnaire (RDQ). The instrument has three sections: In section one, items were meant to elicit information of the nature of public school workers' retirement across sex, age, qualification and occupational status and also if their retirement was mandatory or voluntary. In section two, the respondents were required to indicate the pattern of retirement decisions in order of significance by ranking. Section three indicated a list of determinants of retirement decision across sex, age, qualification and occupational status. A list of factors from which to choose was presented. The first and most important factor indicated was adopted as the main determinant of retirement decisions. The instrument was validated by three experts, two experts in Educational Management and one expert in Measurement and Evaluation, all from the Department of Educational Foundations, Faculty of Education, Chukwuemeka Odumegwu Ojukwu University, Igbariam Campus. The reliability of the instrument was established using Cronbach Alpha, which yielded a Coefficient value of 0.84. Frequency count, ranking and simple percentages were used to analyse the data.

Research Question 1: What is the nature of public school workers' retirement across sex, age, educational qualification, and occupational status in Anambra State?

Table 1: Nature of public school worker retirement across Sex, Age, Educational Qualification, Grade Level, and Occupational Status in Anambra State (n=350)

S/N	CATEGORY	MANDATORY		VOLUNTARY	
		FREQ	PERCENTAGE	FREQ	PERCENTAGE
1	All	180	51	170	49
2	Male	100	56	80	47
	Female	80	44	90	53
3	25-50	100	44	75	41
	51-above	80	56	95	59
4	Below Degree	150	83	110	65
	Degree and above	30	17	60	35
5	Level 06 – Below	110	61	90	53
	Level 07 – Above	70	39	80	47
6	Tutorial	120	33	70	41
	Non-Tutorial	60	67	100	59

The result in Table 1 revealed that mandatory retirement accounted for 51% while voluntary retirement accounted for 49%. This implied that the mode of public school workers clusters around mandatory and voluntary retirement, with mandatory retirement being higher than voluntary retirement slightly. When further dichotomised by sex, age, educational qualification, grade level, and occupational status characterisation, the analysis revealed that mandatory retired males and females accounted for 56% and 44%, respectively. The result further revealed that the mandatory retirement age brackets, 25-50 years and 51 and above, accounted for 44% and 56%, respectively, while the voluntary retirement age accounted for 41% and 59%, respectively. By implication, it means that more public school workers retire between the age bracket of 51 and above than the age bracket 25-50. Non-degree and degree holders accounted for 83% and 17%, respectively, and mandatory and voluntary is 65% and 35%, respectively. This implied that more retirees are non-degree holders. It also revealed that most retirees with no degree retire mandatorily rather than voluntarily, going by the percentage values of 83% and 65%. Furthermore, retirees in grade level 06 and below accounted for 61%, while those in grade level 07 and above accounted for 39%. This implied that most retirees who retired mandatorily were mostly junior workers of grade level 06 and below. In addition, the result showed that even those retirees who retired voluntarily are level 06 and below workers. This is evident by the percentile score of 53%, compared to 47%. Finally, based on the results of this study, it can be deduced that the percentage of non-tutorial retirees is higher than that of tutorial retirees. This is evident in the values of 67% and 33% (mandatory) and 59% and 41%(voluntary) respectively.

Research Question Two: What is the pattern of retirement decisions of public school workers according to ranking in Anambra State?

Table 2: Rank order of pattern of retirement decisions of public school workers in Anambra State. (n=350)

S/N	Factors	Frequency	Percentage	Rank
1	Normal retirement due to condition of service	190	54.29	1 st
2	Better living Condition	60	17.14	2 nd
3	Level of pension benefits	40	11.43	3 rd
4	Health factors	30	8.57	4 th
5	Leisure	20	5.71	5 th
6	Others	10	2.86	6 th

The result in Table two revealed that Normal retirement due to employment conditions ranked the top most with a percentage of 54.29%, which is closely followed by Better living conditions 17.14%, Level of pension benefits 11.43% and Health factors 8.57%, while the least determinant factors are leisure and others with 5.71% and 2.86% respectively. This implied that most retirees leave jobs as a result of a normal retirement period while the least factors are leisure and other associated factors. It also revealed that other factors contributed to their retirement decisions.

Research Question Three: What are the determinants of retirement decisions among public school workers in Anambra State?

Table 3: Percentage distribution of determinants of retirement decisions across sex, age, qualification and occupational status.

Classificatory Variables		Factors that Determine Retirement Decisions					
S/N	Categories	Normal retirement due to condition of service (%)	Level of pension benefits (%)	Health (%)	Better living condition (%)	Leisure (%)	Others (%)
1	Male	71	65	60	69	54	50
	Female	29	35	40	31	46	50
2	25-50 Years	66	45	60	67	64	50
	50-Above	34	55	40	33	36	50
3	Below Degree	75	74	65	61	64	70
	Degree and above	25	26	35	39	36	30
4	Level 06- Below	42	56	33	35	70	58
	Level 07 – Above	58	44	77	64	30	42
5	Tutorial	80	71	68	75	66	66
	Non-Tutorial	20	29	32	25	44	44

The analysis in Table 3 revealed that when the data were dichotomised by sex, age, qualification, and job status characterisation, there were variations in all the variables with regard to all retirement decision factors, for example, the variable gender (male and female). The result implied that more males retire at normal retirement age by a value of 71% compared to females, which is only 29%. It further revealed that 60% of males retire due to health factors, compared to 40% of females. However, 31% of female workers retire in search of better living conditions, while a greater percentage, 69%, of retirees are men. It also revealed that 65% of male workers, as opposed to 35% of female workers, retired due to pension benefits. Finally, both male and female workers retire for other reasons in equal proportion. Generally, this means that among public school workers in Anambra State, the influence of the various retirement decision factors cut across sex, age, educational qualification, grade level, and occupational status.

DISCUSSION OF FINDINGS

The findings of this study revealed that public school workers' retirement plans assumed a basic mandatory retirement and a voluntary option, with mandatory retirement accounting for a higher concentration of retirees. The male retirees took a greater percentage than the female retirees. This is because male workers tend to retire within their normal age range while females under-declare their ages so that they can remain in employment (Okolie & Idibra, 2022). This finding aligns with Ekpo (1995), Asuquo (2001), and Adetunde et al. (2018), who observed that more males retire at normal age, whereas the reverse is the case for female retirees. According to their views, it can be inferred that male public school workers in Anambra State tend to retire at a relatively early stage, while their female counterparts retire at a much later stage.

The study further identified other determinants of retirement decisions as normal retirement, level of pension benefits, health factors, better living conditions, leisure and others. When these determinants were categorised, the most frequently reported factor in retirement decisions was normal retirement due to employment conditions. This goes to prove that most retirees leave office when they are due, either by age or length of service. This finding does not only support the contentions of Agu (2010) but also agrees with earlier studies on bases for retirement decisions made by Palmore (1971), Archely (1972), and Schneider (1972) that work is part and parcel of career lifestyle in which people derive pleasure and satisfaction but which comes to an end at retirement. In their studies, they observed that a greater percentage of retirees' decisions were based on normal retirement due to employment conditions. However, it was surprising to observe from this study that the decision to retire as a result of better living conditions was rated second. This position can be attributed to the fact that most youths leave their jobs in pursuit of better job conditions, better economic conditions, insecurity in the country, and poor retirement benefits, thereby leaving their jobs prematurely in search of greener pastures (Adetunde et al., 2018). This finding corroborates Akinyi's (2020) view, which maintains that most public workers retire early in their careers due to better conditions of service, job insecurity, delayed promotions, and job dissatisfaction. It also supports the contentions of Asuquo (2001), who posited that some people leave a profession in which they are professionally qualified for something different without grinding to a halt in their working life.

The findings of the study also revealed that the distribution of retirement decisions by sex, age, qualification and job status confirms that the retirement of public workers cuts across the various segments of the population, though not in equal proportions.

Conclusion

Based on the findings, the study showed that the two nature of retirement decisions in Anambra State public school workers are mandatory and voluntary, where mandatory retirement took a higher concentration of retirees. The study highlighted the pattern of retirement decisions by ranking the retirement decisions of public school workers in Anambra State, with Normal retirement ranking the highest. The study explained that normal retirement due to employment conditions and health factors are the most important factors that influence retirement decisions among public school workers. The study revealed that various other factors influence the pattern of retirement decisions in Anambra State, although not in equal proportion.

Recommendations

Based on the findings of this study, the following recommendations were made:

1. A similar study could be conducted by other researchers using different factors in retirement decisions, such as inefficiency of workers, surplus requirements, or when an organisation is moribund.
2. The Government should design and repackage pension benefit schemes to be more flexible and adaptable to change in an evolving society like ours.
3. The government should provide ongoing support and resources to help public school workers plan and prepare for retirement with ease.
4. The government should improve living conditions to prevent early retirement, thereby reducing brain drain.

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