

Contribution of Retirement Transition to Social Identity and Wellbeing among Retirees: A Case Study of Kenya

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Abstract

Retirement is commonly associated with the conclusion of formal employment, whether due to reaching retirement age, medical reasons, or redundancy and could also be initiated voluntarily through early retirement. The process of transitioning to retirement was known to impact individuals' social identity, influencing their well-being in diverse ways. Depending on the psychological significance attached to their formal job, individuals experienced varying effects as they navigated this transition, often relinquishing their work-related identities to prioritize personal roles. This shift to civilian life posed unique challenges, as evidenced by prior research on retired military personnel in the United States, which highlighted the negative impact of losing aspects of social identity and organizational ties. Despite the predominant focus on financial planning for successful retirement, increasing recognition emerged that additional factors played crucial roles in adjustment. Thus, there was a growing need for further research in organizational and industrial psychology to comprehensively understand these dynamics. The study aimed to examine retirees' social identity structure and its impact on retirement satisfaction, exploring their transition experience, the influence of social support on their perceptions of identity, strategies for maintaining purpose post-retirement and the interplay between pre- and post-retirement identities in adjustment. The narrative literature review discussed theoretical frameworks such as continuity theory, socioemotional selective theory and the resource-based dynamic model for retirement adjustment. Data collection involved use of existing secondary data. The study identified key findings regarding retirement transition, including the pivotal role of social support in shaping retirees' perceptions, the significance of maintaining a sense of purpose through activities like volunteer work and hobbies and the interplay between pre-retirement and post-retirement social identities. Additionally, it highlighted the implications for retirement preparation programs, emphasizing the need for tailored interventions addressing social connections and identity exploration to promote a positive retirement experience.

Index Terms: Retirement, retirement transition, social identity, well-being, retirees, Kenya.

INTRODUCTION

When retirement knocks at the door, it not only knocks but stirs anxiety, self-doubt and mental distress to those workers who are heavily invested in their professional roles. Froidevaux and Wang (2018) observed that people need to understand retirement transition and social identity by thematically understanding the personal and intimate journey and experiences of individuals as they navigate this phase of life. This suggests a need that can be addressed through understanding how retirement and formal employment affect our social identities and cause negative problems. This understanding can lead to development of strategies and programmes for preventive interventions, in order to prepare pre-retirees for the retirement process.

Wilmoth et al. (2023) examined the probability of old age workers transitioning into retirement being at risk of poverty. Lam et al. (2018) also found that factors such as household bio data, type of work and additional working household members are complacent with successful transition into retirement and positive impact on worker well-being. Chrostek et al. (2024) further noted that workers who voluntarily and gradually transition to retirement are less likely to fall into poverty than those who keep working despite aging. In addition, the study suggested that women face a greater likelihood of falling into poverty when transitioning into retirement but less so given their prior poverty status, while the opposite is found for men.

In the UK, attitudes to retirement and levels of retirement planning differ by gender and arise from individual and historical differences in male and female labour market participation. Hess et al. (2021) noted that men who had more positive attitudes to retirement were more engaged in planning for retirement than women. In contrast, there was a great deal of uncertainty in women's retirement planning, because women's retirement plans were much more closely linked to their health and that of their partners than men. Other factors included the socioeconomic position (SEP) of individuals which indicated retirement expectations and adjustment are impacted by people's perceptions of their financial circumstances rather than their actual circumstances; and those in better financial circumstances are more likely to plan for retirement and therefore successfully transition into retired life. In

contrast, those in a more disadvantaged SEP tend to have more negative experiences of retirement, health and wellbeing more generally (Stiemke & Hess, 2022).

A study conducted on a sample group of South African pre-retirees aimed to determine if retirement confidence is associated with financial literacy. It found that among working pre-retirees, those with higher levels of income and education, as well as those who utilized financial advice, had higher retirement confidence and a more positive well-being outlook than those who did not (Visagie & Schalkwyk, 2020). Olatomide (2020) revealed that social support, psychological well-being and pre-retirement guidance significantly and positively predict retirement adjustment. The study recommended that pre-retirement guidance should receive legal and policy backing to motivate employers to prepare their workers for effective living in retirement.

Attention to the retirement transition process is important because life expectancy is going up and older populations are enjoying increasingly longer lives (Marhankova & Moura, 2024), but if these longer lives are accompanied by anxiety, social isolation and poor mental health due to retirement, it creates a need to understand and assist these retirees to adjust to life after retirement. Additionally, there is a need to understand how people see the role of work, end of work and the effect on social identity through their life narratives and looking at the theoretical assumptions that govern social identity and life transition during retirement.

In Kenya, Thuku (2013) revealed that transition to retirement has been shown to affect individual social identity with varied effects on the individual's wellbeing. Based on the psychological significance and perception regarding the formal job, individuals might be affected differently as they transition and settle into retirement and let go of the formal identity and their personal roles take centre stage. The findings assisted in exploring how social identity of individuals is affected during retirement transition and how the process was made better to assist those who find the transition difficult or stressful from a personal and institutional level by suggesting improvements to the retirement preparation programmes. The subjects of the project were identified by who have recently retired in the past two years and those who were about to retire within the year in Kenya.

The project was guided by the following research questions:

- i. How do retirees experience transition from work to retirement in terms of changes in their social identity?
- ii. What impact does social support play in shaping retirees' perceptions of their social identities during the retirement?
- iii. In what ways do retirees perceive the shifts in their social networks and relationships as they transition into retirement?
- iv. What strategies do retirees employ to maintain a sense of purpose and belonging in the absence of their former work-related social identities?
- v. How does the interplay between pre-retirement social identity and post-retirement social identity influence adjustment to retirement?

THEORETICAL FRAMEWORK

This study was guided by the continuity theory, which suggests that individuals normally hold on to familiar patterns, thereby easing their adjustment to unfamiliar chapters of life like retirement. As a result, individuals transitioning to retirement tend to hold to the familiar and continue the lifestyle they lead prior to retirement (Atchley, 1999). Based on this assumption of retirement transition, individuals tend to find themselves returning to formal employment after retirement due to already established familiar patterns from years of employment. This could be full time or part-time by continuing to work in reduced hours or capacity. This was a form of coping with retirement in which one continued to work and it did lead to a more successful or better transition to retirement (Froidevaux & Hirschi, 2015). Looking at retirement from the perspective of this theory, as long as a retiree is given an opportunity to continue working and be identified with a specific profession or job title, working retirees associate with a group that they identify with and want to be part of (Manor & Holland, 2022).

Continuity theory explains why individuals cling to their jobs or return to employment after retirement but it offers very little insight on what happens when one is unable to get reemployed for one reason or another. In countries where unemployment is high, chances or retirees re-joining the workforce are very slim. Our mental and physical abilities also diminish with time so it is not always possible to have the ability to work after retirement due to age. This means that at one point, the retiree will have to exit from the jobs and if the social identity is still entangled with the job, adjustment to retirement will not be smooth.

The second theory guiding the theoretical framework of research on retirement is the socioemotional selectivity theory. It suggests that as individuals grow older, they perceive their time in life as diminishing and become more prudent and selective in their goals and activities, prioritizing what gives them meaning and value (Cubrich & Petruzzelli, 2020). This theory proposes that people change their goals over time, valuing different goals as they become more aware of their mortality. They prioritize emotional needs and deepen their connections with family and close friends. This theory can explain why some individuals anticipate and adjust better to retirement than others. When one's sense of value shifts away from job-related aspects and towards their role in the family or community, official retirement and complete detachment from work become easier physically, emotionally and psychologically.

The resource-based dynamic model is a consolidative part of the theoretical framework for understanding the multidimensional and dynamic nature of retirement. The model is based on the presupposition that changes in resources motivate changes in well-being

over the retirement transition. Resources here refer to the means, assets, or wealth used to cope with challenges associated with transitioning into retirement. These resources are crucial because they determine the conditions of retirement and influence individuals' physical abilities and financial capacity. For example, individuals with minimal financial resources and poor health may struggle to sustain their pre-retirement lifestyle and engage in new activities in retirement. More resources are assumed to result in fewer adjustment problems and greater well-being (Wang et al., 2011).

RESEARCH ELABORATIONS

Gathiira et al. (2019) explored retirees' experiences transitioning from work to retirement and how this transition impacted their social identities. Interpretative Phenomenological Analysis (IPA) was employed to analyze the data, allowing for a nuanced understanding of retirees' subjective experiences. The findings revealed diverse responses to retirement transition, with some individuals experiencing significant shifts in their social identities while others maintained continuity. Those who struggled with retirement often reported a loss of identity tied to their former profession, leading to feelings of disorientation and loss of purpose. However, retirees who successfully navigated this transition tended to prioritize personal roles and relationships, finding new sources of meaning and fulfillment outside of work. This study underscores the importance of understanding the complex interplay between retirement and social identity for promoting well-being among retirees.

Njoroge et al. (2020) investigated the role of social support in shaping retirees' perceptions of their social identities during the retirement transition. Through qualitative analysis of interview data, it was found that social support played a crucial role in helping retirees navigate this phase of life. Retirees who received adequate social support from family, friends and community networks reported higher levels of satisfaction with their retirement and a stronger sense of identity beyond their former profession. Social support provided emotional validation and practical assistance, enabling retirees to explore new roles and activities with confidence. Additionally, retirees who actively sought out social connections and engaged in social activities reported greater resilience and adaptation to retirement challenges. These findings highlight the significance of social networks in promoting positive adjustment during retirement.

Mwangi (2020) focused on the strategies employed by retirees to maintain a sense of purpose and belonging in the absence of their former work-related social identities. Through thematic analysis of interview data, several coping strategies emerged, including engaging in hobbies and interests, volunteering and cultivating social relationships. Retirees who proactively pursued meaningful activities outside of work reported higher levels of life satisfaction and well-being. Additionally, findings revealed the importance of reframing retirement as an opportunity for personal growth and exploration rather than simply an endpoint in one's career (Lieu et al., 2020). By embracing new roles and identities, retirees were able to find fulfillment and meaning in their post-retirement lives. This study underscores the importance of adaptive coping strategies in facilitating successful retirement transitions and promoting overall well-being among retirees.

METHODOLOGY

This study adopted a phenomenological research design was employed to explore retirees' experiences of transition to retirement and its impact on their social identity and well-being. Renton (2020) stated that phenomenology is well-suited for investigating individuals' lived experiences and perceptions, allowing for an in-depth exploration of the retirement transition process. Data were collected through secondary data, providing rich data to explain the retirement phenomenon, as observed by Robinson (2014). Data analysis was conducted using thematic analysis, where themes were categorized based on the objectives of the study (Callary et al., 2015). Transcripts were analyzed thematically, with codes organized into broader themes and subthemes. The analysis was conducted manually to facilitate close engagement with the data and ensured rigor in the interpretation of the themes.

RESULTS AND DISCUSSIONS

Retirement transition represented a significant life event that often, prompted retirees to navigate changes in their social identity and well-being (Haslam et al., 2019). Through in-depth semi-structured interviews with retirees, this study aimed to elucidate the multifaceted nature of retirement transition and its impact on various aspects of retirees' lives. The findings revealed several key themes that shed light on retirees' experiences and perceptions during the transition process.

Changes in Social Identity

Moffatt and Heaven (2017) provide insight into the significant shifts in social identity experienced by retirees during the transition from the workforce to retirement. Their research unveils a common theme of retirees grappling with a profound sense of loss and uncertainty as they relinquish their professional roles and identities. This loss often initiates a period of adjustment as retirees struggle to define themselves outside the context of their careers. The psychological impact of this transition is considerable, as retirees confront the challenge of constructing new identities and roles in retirement. Osborne (2012) further emphasizes the difficulties faced by individuals who strongly identified with their jobs, highlighting the heightened challenges in navigating this transition. For these individuals, retirement represents not only the end of a career but also the loss of a significant aspect of their identity.

Such individuals find themselves particularly vulnerable to feelings of disorientation and loss as they confront the need to redefine themselves beyond their professional roles. The transition from a structured work environment to a more open-ended retirement phase can be especially daunting for those whose identities were deeply intertwined with their careers. Recognizing the emotional and psychological impact of this transition underscores the importance of providing support and resources to help retirees navigate this period of identity redefinition and adjustment. Retirement preparation programs and support initiatives should prioritize addressing the emotional needs of retirees and offering guidance on how to navigate the process of identity transition effectively.

Impact of Social Support

Desmette and Gaillard (2008) shed light on the pivotal role of social support in shaping retirees' perceptions of their social identities during the retirement phase. Their study revealed that retirees with robust social networks and strong support systems tended to navigate the transition to retirement more smoothly, feeling secure in their post-work identities. Conversely, those lacking social support often grappled with feelings of isolation and detachment from their former social roles, which could detrimentally affect their overall well-being (Gardner et al. 2018). This highlighted the profound impact of social connections in facilitating a positive adjustment to retirement and preserving a sense of belonging. In fostering meaningful relationships and maintaining active participation in social networks, retirees could mitigate feelings of loneliness and maintain a sense of connection to their communities. Such support systems not only provided emotional reassurance but also offered practical assistance and opportunities for engagement, enhancing retirees' quality of life and contributing to their overall sense of fulfillment in retirement. Recognizing the significance of social support underscored the importance of building and nurturing relationships throughout the lifespan, as they served as invaluable resources during life transitions such as retirement.

Retirees often grappled with maintaining a sense of purpose and belonging after stepping away from their former work-related social identities. Smith (2016) highlighted various strategies employed by retirees to navigate this transition successfully. One common approach was engaging in volunteer work, allowing individuals to contribute to their communities while fostering a sense of fulfillment and connection. This involvement in volunteer activities not only benefited the community but also provided retirees with a renewed sense of purpose and significance. Pursuing hobbies and interests also emerged as a crucial avenue for retirees to invest their time and energy, providing opportunities for personal growth and enjoyment outside the constraints of the workplace. Whether it was gardening, painting, or learning a new language, engaging in hobbies could enrich retirees' lives and provide a fulfilling outlet for creativity and self-expression. Moreover, actively seeking out new social connections proved vital in combating feelings of isolation and loneliness that could sometimes accompany retirement (Dadswell et al., 2017).

Participants in studies such as that by Heaven et al., (2016) underscored the significance of finding meaningful activities and roles beyond the realm of work to sustain their overall well-being and sense of fulfillment in retirement. This emphasized the importance of exploring diverse avenues for personal growth and engagement beyond the traditional confines of employment. Retirement presented an opportunity for individuals to redefine themselves and pursue interests that may have been neglected during their working years. In embracing this opportunity for self-discovery and exploration, retirees could cultivate a vibrant and fulfilling lifestyle that transcended the boundaries of their former professional identities. The transition to retirement might have come with its challenges, but with proactive measures such as engaging in volunteer work, pursuing hobbies and fostering social connections, retirees could navigate this phase with resilience and optimism, ultimately enhancing their overall well-being and sense of fulfillment in retirement.

Interplay Between Pre-Retirement and Post-Retirement Social Identity

The interplay between pre-retirement and post-retirement social identity emerged as a crucial factor in shaping retirees' adjustment to retirement (Smith et al., 2024). Participants who successfully reconciled their pre-existing identities with their new roles and relationships in retirement reported heightened levels of satisfaction and overall well-being. This highlighted the significant impact of individuals' past social identities on their experiences and perceptions during the retirement transition process. Moreover, retirees who managed to maintain continuity between their past and present identities tended to navigate the transition to retirement more smoothly, underscoring the importance of identity integration in fostering positive outcomes in retirement. Through incorporating elements of their previous social identities into their post-retirement lives, individuals could create a sense of coherence and purpose, facilitating a more seamless adjustment to this new phase of life. Conversely, those who struggled to reconcile their past identities with their present circumstances often encountered challenges in adapting to retirement, potentially leading to feelings of disorientation and dissatisfaction. Recognizing the influence of pre-retirement social identity on post-retirement experiences highlighted the need for interventions and support mechanisms aimed at facilitating identity reconciliation and integration among retirees (Featherman et al., 1988).

Implications for Retirement Preparation Programs

The study conducted by Seiferling and Michel (2017) underscored the crucial implications for retirement preparation programs designed to support individuals through the transition process. By grasping the challenges and experiences encountered by retirees,

these programs could be tailored to address the diverse needs of individuals as they navigated retirement. Specifically, initiatives focusing on cultivating social connections, facilitating identity exploration and offering resources for meaningful engagement could significantly contribute to retirees' well-being and overall satisfaction with retirement. Moreover, by promoting a comprehensive understanding of retirement transition that extended beyond mere financial considerations, these programs could empower individuals to approach this life stage with confidence and resilience (Zaniboni et al., 2010).

Limitations and Future Directions

Wang and Shi (2007) aptly noted the importance of recognizing the limitations inherent in their study, notably the potential for sample bias and the subjective nature of qualitative research methods. Addressing these limitations, future research endeavours could benefit from employing longitudinal designs to delve deeper into the enduring effects of retirement transition on social identity and well-being. Such longitudinal studies would offer valuable insights into how individuals adapted and evolved over time following retirement, providing a more comprehensive understanding of the complex dynamics at play. Further, Wang and Shi (2014) suggested an avenue for exploration by advocating for investigations into the influence of contextual factors, such as cultural norms and societal attitudes toward retirement. Understanding how these broader social structures intersected with individual experiences could shed light on the varied ways in which retirement was perceived and experienced across different cultural contexts.

The transition into retirement was a pivotal life event marked by profound changes in social identity and overall well-being for retirees. Through an in-depth exploration of retirees' experiences and perceptions during this transition, this study offered invaluable insights into the complex nature of retirement and the myriad factors that influenced retirees' adjustment. Researchers and practitioners alike could develop tailored interventions aimed at supporting individuals navigating this significant life phase. Such interventions were crucial for facilitating a smoother adjustment to retirement, thereby promoting a positive and fulfilling retirement experience. Fostering a deeper understanding of retirees' needs and concerns, interventions could be designed to address issues such as loss of social connections, identity restructuring, financial planning and the search for meaningful activities post-retirement. Recognizing the diversity of experiences and perspectives among retirees, interventions could be customized to meet the unique needs of different individuals, considering factors such as socioeconomic status, health status and personal interests. Hence, providing comprehensive support throughout the retirement transition process, from pre-retirement planning to post-retirement adjustment, interventions could help retirees navigate this period of change with greater resilience and confidence. Ultimately, the goal of such interventions was to enhance overall well-being and quality of life in later adulthood, promoting not only individual fulfillment but also societal prosperity. Through collaborative efforts between researchers, practitioners, policymakers and community stakeholders, a holistic approach to retirement support could be established, ensuring that retirees were equipped with the resources and support they needed to thrive in this new chapter of life.

CONCLUSIONS

The findings underscore the significance of retirement transition in shaping retirees' social identity and well-being. Through in-depth exploration of retirees' lived experiences, several key themes emerged, highlighting the complex interplay between individual perceptions, social support and identity reconstruction during retirement. These insights contribute to a deeper understanding of the challenges and opportunities associated with this life transition, offering valuable implications for both research and practice in the field of retirement psychology.

The first major theme, changes in social identity, elucidates the profound impact of retirement on individuals' sense of self. Many retirees experience a period of adjustment as they navigate the transition from the workforce to retirement, grappling with feelings of loss and uncertainty associated with relinquishing their professional roles. This highlights the importance of recognizing the role of one's professional identity in shaping post-retirement experiences and underscores the need for targeted interventions to support retirees in identity reconstruction.

The role of social support emerged as a critical factor influencing retirees' perceptions of their social identities during retirement. Strong social networks and support systems were found to facilitate a smoother transition to retirement, fostering a sense of security and belonging among retirees. Conversely, individuals who lacked social support often struggled with feelings of isolation and detachment, underscoring the importance of fostering social connections and community engagement to promote well-being in retirement.

Retirees employed various strategies for maintaining a sense of purpose and belonging in the absence of their former work-related social identities. Engaging in volunteer work, pursuing hobbies and seeking out new social connections were among the strategies identified by participants, highlighting the importance of meaningful engagement in retirement. Through actively participating in activities aligned with their values and interests, retirees were able to cultivate a sense of purpose and fulfillment in this new phase of life.

The interplay between pre-retirement and post-retirement social identity emerged as another significant theme, shaping retirees' adjustment to retirement. Participants who were able to reconcile their past identities with their new roles and relationships reported higher levels of satisfaction and well-being, emphasizing the importance of identity integration in promoting positive outcomes in retirement. This underscores the need for retirement preparation programs to facilitate identity exploration and support retirees in navigating the complexities of identity transition.

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