SSR Journal of Economics, Business and Management (SSRJEBM)

Homepage: https://ssrpublisher.com/ssrjebm/

Volume 3, Issue 11, 2026 ISSN: 3049-0405

Post-Retirement Stage and Psychological Well-Being of Retirees in Osun State Nigeria

Zaccheaus Olufunminiyi OLONADE; Isola Oyelekan AYANTUNJI & Sarafadeen Abiodun AWOTUNDE

Department of Employment Relations and Human Resource Management, Osun State University, Osogbo

Received: 11.10.2026 | **Accepted:** 06.11.2026 | **Published:** 16.11.2026

***Corresponding Author:** Sarafadeen Abiodun AWOTUNDE

DOI: *10.5281/zenodo.24286795*

Abstract **Original Research Article**

This study examined the influence of the post-retirement stage on the psychological well-being of retirees in Osun State, Nigeria. Specifically, it investigated whether retirees' adjustment to life after active employment significantly influences their psychological well-being. The study adopted a descriptive survey research design and covered selected local government councils across the three senatorial districts of Osun State. The target population comprised 4,062 registered pensioners, from which a sample of 609 respondents was selected using multistage sampling techniques involving convenience, stratified proportionate and snowball sampling. Data were collected through a structured questionnaire and analysed using descriptive statistics and simple linear regression at a 0.05 level of significance. The regression results revealed that post-retirement adjustment had a significant positive influence on psychological well-being ($R = .41$, $R^2 = .17$, $\beta = .41$, $t = 10.86$, $p < .001$), explaining 17% of the variation in retirees' psychological well-being. The study concluded that effective adjustment to post-retirement life contributes significantly to retirees' psychological well-being. It therefore recommended comprehensive pre-retirement counselling, post-retirement orientation, accessible psychological support services, opportunities for lifelong learning and the development of sustainable retirement support policies to enhance retirees' quality of life.

Keywords: Post-retirement adjustment, psychological well-being, retirees, retirement, Osun State.

Copyright © 2026 The Author(s). This is an open-access article distributed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (CC BY-NC 4.0).

Introduction

The relevance of **psychological well-being** is well-documented across life domains. High levels of psychological well-being are associated with better physical health, longer life expectancy, greater resilience to stress and fewer social or behavioural problems. **Psychological well-being** has emerged as a central focus within the fields of positive psychology, public health and gerontology, as well as human resource reflecting a shift away from mere absence of illness to the presence of positive functioning and thriving (Purinthrapiban, et al. 2024). As a construct, psychological well-being (PWB) embodies a person's ability not only to feel good but also to function effectively, to realise their potential, and to engage meaningfully with life (Ryan & Deci, 2001) **Psychological well-being** is a multifaceted construct. It is not just about absence of illness or depression, but an individual's positive functioning in domains

such as self-acceptance, purpose in life, autonomy, environmental mastery, personal growth, and positive relations with others, as outlined by (Petrakova, 2023). Research in different settings supports that psychological well-being among persons is influenced by physical health, social relations, financial security, meaning in life and other psychosocial factors (Purinthrapiban, et al. 2024). **Psychological well-being** can be regarded as person's overall assessment of their life and emotional state and is considered a fundamental aspect of the psychological health of individuals and groups (Olonade et al, 2026). It focuses on the individual's optimal functioning expresses positive functions rather than psychological distress, depression, and dysfunction and draws attention to high levels of flexibility, positivity, and strong social.

There are numerous factors that can be influenced by psychological well-being but for the purpose of this study *post-retirement was* examined as the influencing factor. However, planning for retirement involves saving and investment strategies that aim to ensure financial security when regular employment income ceases. The adequacy of retirement savings is a concern for many, influenced by factors such as inflation, healthcare costs, and the potential for unforeseen expenses. Therefore, financial planning for retirement is increasingly recognized as a crucial aspect of preparation for this phase of life, emphasizing the need for early and strategic planning. Retirement marks a major life transition from employment to a new stage of life often called the third age or later-life stage. This transition is not merely the end of formal work, but a shift in daily structure, role identity, social networks and personal purpose (e.g., purposeful engagement, leisure, volunteerism). In Nigeria, the retirement process can pose psychosocial challenges including loss of social role, reduced income, changing health status, and diminished sense of productivity (Adewumi, 2020).

It is increasingly recognised that *post-retirement engagement* which is the involvement of retirees in meaningful activities such as community service, lifelong learning, social clubs, part-time work or volunteering can serve as a buffer against the negative effects of retirement. Engagement helps maintain social connections, a sense of purpose, cognitive stimulation, and continuity of role identity. For instance, in a study of retired civil servants in Lagos, factors such as continued learning, social connections and psychological readiness were found to significantly correlate with life satisfaction in retirement (Mase, 2019). From a theoretical standpoint, frameworks of psychological well-being emphasise how active engagement and meaningful roles support well-being (Omaku, Tafida & Zamani, 2025). Given this, examining how the third life experience (the ways in which retirees navigate the post-employment phase) influences their psychological well-being is both timely and important. In many developing countries, including Nigeria, the transition into retirement may carry additional dimensions: delayed pension payments, shifts in social status, changing familial roles, and health challenges. For instance, Mase et al., (2019) noted that retirees experienced psychological strain due to income reduction and delays in pension, which adversely impacted their psychological well-being. It is against the background the study investigated *post-retirement* and it influence on psychological well-being of retirees in selected local councils in Osun State, Nigeria.

Statement of the Problem

Retirement comes with lots of highs and lows depending on the level of preparedness of each individual. Retirees are now living longer as there is a growing interest in the quality of retirement life. Retirement planning primarily focused on financial aspects, with psychological and social considerations taking a back seat. Leaving a job where one has already accustomed himself to the people and work routine can alter one's behaviour, especially when not adequately prepared for it. Issues such as identity crisis, financial decline, health challenges, loneliness, boredom, and depression can affect the individuals involved. Retirement marks a significant life transition, often described as the "third life" stage, during which individuals grapple with shifts in roles, routines, resources and identity. For many retirees in Nigeria, the

post-retirement period presents serious challenges that may undermine their psychological well-being (Tajudeen, et al., 2019).

Many retirees in Nigeria face limited opportunities for meaningful engagement in the post-career phase. Loss of work roles can lead to inactivity, boredom and a lack of purpose. Studies such as Odunaike and Azeez, (2023) and Mase et al., (2019) noted that high perceived loneliness among retirees is associated with lower life satisfaction. When retirees are unable to engage in meaningful activities that replace or complement their former occupational roles, their sense of identity and psychological well-being may decline (Salami & Okunade 2020). Also, the social support networks and relationships that retirees depend on are increasingly strained. Informal social supports family, friends, community ties are crucial yet it was evidence that retirees often suffer social isolation, weakening ties and lack of formal institutional support. Social support among retires was found to be informal, insufficient, and heavily dependent on family relations, with financial constraints undermining support effectiveness. These deficits can impair psychological well-being, as social connectedness is a known protective factor (Fernandez-Portero, 2023).

The activities of retirees after their retirement tend to decline with age, when the support they get from family and government are weak. This was evident in the report of Imoh (2024) that retiree's quality of life was affected significantly by deteriorating health conditions, dwindling resources and inadequate support from government. When retirees experience decreasing functional ability without adequate support, their autonomy, activity levels and psychological well-being suffers. The economic condition of retirees remains a pressing concern which has placed many retirees in Nigeria to face enormous challenges as a result of pension delays, insufficient savings and limited alternative income which heightening retirement anxiety such as boredom, depression and undermining their well-being. It has been observed that retirement comes with anxiety linked to low financial status, unpreparedness and increase social alienation. It has been discovered to have impact on psychological wellbeing of retirees without stable financial prowess which has effect on attendance in many social functions (Adekunle, 2022).

Despite the recognition of these issues, there is limited empirical research that simultaneously examines the influence of *post-retirement* on psychological well-being among retirees in local council contexts in Osun State. For example, Mase, (2019) research on psychological well-being of retirees in Makurdi metropolis, showing self-esteem and duration of retirement as significant predictors also Odunaike and Azeez (2023) focused on retired civil servant in Lagos State concentrated on the economic condition of the retirees. However, this study will examine *post-retirement stage* and psychological wellbeing of retirees in selected Local Government areas in Osun state to fill the gap in the literature.

Objective of the Study

The specific objective are to:

i. investigate the influence of post-retirement stage on psychological well-being of retirees in Osun State Nigeria

Research Hypothesis

H_{01}: Post-retirement has no significant influence on psychological well-being of retirees in Osun State, Nigeria

Literature Review

Post-Retirement Stage

Post-retirement in Nigeria refers to the stage of life that begins after an individual withdraws from active employment, usually upon reaching the statutory retirement age of 60 years or after 35 years of service in the public sector. It represents not only the cessation of paid work but also a transition into a new social, economic, and psychological phase of life. This stage is shaped largely by national pension policies, particularly the reforms introduced under the Pension

Reform Act 2004 and later strengthened by the Pension Reform Act 2014. These reforms replaced the former Defined Benefit Scheme with a Contributory Pension Scheme (CPS), aimed at ensuring sustainability, transparency, and timely payment of retirement benefits (Eme & Ugwu, 2011). **Post-Retirement activities** refer to the various ways in which individuals continue to remain active after retirement from formal employment. This can include part-time work, volunteering, mentoring, caregiving, participation in community activities, or even pursuing personal interests such as education, travel, or hobbies (Marleen Damman et al 2021).

Post-retirement transition involves the process of adjusting to a new lifestyle and identity following retirement, which can vary significantly among individuals (Bačová & Halama, 2020). The transition into retirement marks a profound change in an individual‘s life, often involving a significant shift in identity and daily routines. Henning et al. (2022) highlight the variability of this transition, noting that experiences differ widely among retirees. This variability can be attributed to several factors, including the nature of one‘s pre-retirement occupation, the level of attachment to their professional identity, and the degree of planning for retirement.

Psychological Well Being

Psychological well-being (PWB) is defined as striving for perfection and revealing one’s true potential for self-realisation (Ryan & Deci, 2001). This concept has been notable in social and working life for an average of 40 years. In essence, PWB is a state of well-being in which each individual copes with the daily stresses of life, works productively and efficiently, and contributes to society (WHO, 2014). PWB is a multifaceted structure encompassing the individual’s general happiness, life satisfaction, purpose in life, and mental and emotional health (Dhanabhakyam & Sarath, 2023). According to some researchers, it is also expressed as having positive emotions and high life satisfaction (Diener et al., 2010; Gyu Park et al., 2017). For PWB, an environment where the individual can realise their potential and strengths and is able to develop accordingly is necessary (Ryan & Deci, 2001).

Theoretical Review

Continuity Theory was propounded by Atchley (1989) as a framework to understand aging and the behaviors of older adults. This theory posits that individuals tend to maintain consistent patterns of behavior, values, and relationships throughout their lives, even into old age (Atchley, 1989). Rather than viewing aging as a process of decline or complete transformation, the theory emphasizes that older adults strive to preserve and continue their established ways of living after their retirement. Continuity can be internal related to one’s self-concept, beliefs, and identity or external related to social roles, activities, and relationships.

The core assumption of Continuity Theory is that aging individuals prefer stability and seek to maintain a sense of coherence in their life course. It assumes that past experiences are critical in shaping how individuals adapt to aging, and that preserving these familiar patterns promotes psychological wellbeing. This theory highlights agency and resilience, suggesting that retirees do not passively undergo change but actively shape their experiences based on long-standing preferences and strategies. In this view, continuity offers predictability and control, which can be especially important in the later stages of life when other aspects (such as health or mobility) may decline.

Despite its wide application, Continuity Theory has faced criticism. Some scholars argue that it is overly individualistic and neglects structural and societal factors, such as poverty, discrimination, and health disparities, which may disrupt continuity regardless of personal will (Quadagno, 2018). Others point out that the theory may not adequately account for those who seek or need change in later life, such as individuals who reinvent themselves post-retirement or those forced to change due to caregiving or illness. The theory is also critiqued for being more applicable to middle-class, Western populations, potentially lacking cross-cultural and socio-economic applicability.

Supporters of Continuity Theory highlight its relevance in promoting positive aging and adaptive strategies for retirees. It is widely supported by gerontologists who appreciate its focus on life course and psychological continuity (Hooyman & Kiyak, 2018). The theory provides a useful lens for designing retirement programs, therapeutic interventions, and social policies that build on retirees' established identities and preferences. It also contributes to understanding why some retirees adjust better than others those who can maintain meaningful roles and activities often report higher levels of satisfaction and psychological wellbeing.

This theory is highly relevant to the study of the since third life is commonly understood as the post-retirement phase and the psychological wellbeing of retirees. This stage of life, often characterized by more leisure time and fewer obligations, presents opportunities for individuals to engage in activities that align with their long-held interests and values. According to the theory, retirees who can maintain continuity in roles, hobbies, and relationships are more likely to experience a stable identity and better psychological outcomes (Atchley, 1989). Hence, in the context of retirement, fostering continuity can enhance emotional resilience, reduce stress, and support a sense of purpose and wellbeing.

Empirical Review

Odunaike & Azeez (2023) carried out research on in search of well-being: post-retirement transition experiences and life satisfaction among Lagos State Civil service retirees. The aim of the study was to investigate financial stability and social support of retirees on life satisfaction of retirees. Descriptive survey research design and purposive sampling technique was used for the study. Six hundred and seventy-one (671) retirees were selected as respondents for the study. The study utilized descriptive statistics and inferential statistics to analyse the data collected. The findings of the study revealed a significant correlation between financial stability and life satisfaction. Also, it was revealed that social support of retirees relates to life satisfaction. The study concluded that financial stability is the paramount factor for a successful post-work transition.

Kehinde et al., (2025) investigated social support and livelihood of retired civil servants in Lagos, Nigeria. The objectives of the study was to identify the socio-demographic factors that influence the livelihood of retired civil servants, evaluate the quality of livelihood enjoyed by retired civil servants, assess the forms of social support available to retired civil servants, examine the correlation between social support and the overall livelihood of retired civil servants and investigate the barriers to accessing social support for retired civil servants in Lagos State. Qualitative approach was adopted using an in-depth interview, which administered to retired civil servants based in Lagos. The findings of the study showed a favourable relationship between social support and mental well-being. The study recommends strong government intervention to improve the overall quality of life for retired government officials.

Animasahun, (2017) examined Psycho-social factors influencing the psychological wellbeing of retirees in Ibadan (2017) the objective of the study are to examine how a set of psychosocial variables (pre-retirement planning/activities, savings and investments, family support, religious involvement, social responsibilities, health) influence psychological well-being among retirees in Ibadan, Nigeria. Descriptive research design was adopted for the study; convenience sample of 200 retirees was selected. Structured questionnaire covering the independent variables and psychological well-being was used to collect data. Data analysed using t-test, Pearson correlation, and multiple regression. The Findings showed that money saved and investments, family support, religious involvement, social responsibilities, and good health were positively and significantly related to psychological well-being. The study Concluded that a combination of social support (family), economic preparation (savings/investments), religious engagement, social responsibilities, and health significantly contributes to retirees' psychological well-being. The authors recommend early adoption of pre-retirement planning and development of coping strategies to improve adjustment to retirement and well-being.

Mase et al., (2019) examined the assessment of psychological well-being of retirees in Makurdi, Benue State. The study aim was to investigating the influence of retiree self-esteem, socio-demographic characteristics and duration of retirement on psychological well-being. Cross-sectional survey research design was adopted for the study one hundred and ninety-seven retirees were selected using purposive sampling technique. The study used descriptive statistics and inferential statistics to analyse the data collected. The result of the study revealed that self-esteem, socio-demographic characteristics significantly influenced psychological well-being of retirees in Benue State. It was concluded that self-esteem, socio-demographic characteristics and duration retirement significantly influenced psychological well-being of retirees.

Akintunde et al., (2025) carried out the relationship between retirement benefit and standard of living: The case study of civil service retirees in Nigeria. The aim of the study was to analyse the relationship between retirement benefits (pension scheme, gratuity and healthcare services) and standard of living of retirees. Data were collected from three hundred and sixty-three retirees using structured questionnaire. Data collected were analysed using descriptive statistics and inferential statistics. The result of the study revealed that there was a significant relationship between the selected retirement benefits and standard of living of civil service retirees in Nigeria. It was concluded that retirement benefit progressively relate to standard of living in Nigeria.

Olonade et al. (2026), investigated economic condition of pensioners and their psychological well-being: An empirical analysis of retirees in Osogbo, Osun State, Nigeria, examined the influence of pensioners' economic conditions on their psychological well-being. The study adopted a descriptive survey research design, with a population of 1,321 retirees and a sample of 250 respondents selected through simple random and snowball sampling techniques. Data were collected using a structured questionnaire and analysed using descriptive statistics and simple linear regression. The findings revealed that economic condition had a significant positive influence on retirees' psychological well-being. The study concluded that financial security, adequate retirement benefits and timely pension payments are essential for promoting retirees' psychological well-being. It recommended prompt payment of pensions and gratuities, improved pension administration and comprehensive pre-retirement financial planning.

Methodology

The study adopted a descriptive survey research design to examine the relationship between post-retirement stage and the psychological well-being of retirees in selected local government councils in Osun State, Nigeria. The study covered retirees across the three senatorial districts of the state, with a target population of 4,062 registered pensioners in the selected local government areas. A sample size of 609 respondents, representing 15% of the population, was determined using a multistage sampling technique involving convenience, stratified proportionate and snowball sampling methods. Data were collected from primary and secondary sources, with primary data obtained through a structured questionnaire divided into three sections covering respondents' socio-demographic characteristics, post-retirement stage and psychological well-being. Data were analysed using descriptive and inferential statistics, specifically linear regression for the hypothesis at a 0.05 level of significance.

Results and Discussion

Test of Hypotheses

H_{01}: Post-retirement has no significant influence on psychological well-being of retirees in Osun State, Nigeria;

Table 1: Simple Linear Regression Predicting Psychological Well-being from Post-retirement

Predictor	R	R^2	F	β	T	p
Post-retirement Adjustment	0.41	0.17	117.85	0.41	10.86	< .001

The result of a simple linear regression on Table 1 revealed that, post-retirement predicted psychological well-being. The overall regression model was statistically significant, ($F(1, 571) = 117.85$, $p < .001$), accounting for 17% of the variance observed in psychological well-being. Post-retirement was significantly and positively predicted psychological well-being, ($\beta = .41$, $t(571) = 10.86$, $p < .001$). These findings implied that higher levels of post-retirement adjustment were associated with higher levels of psychological well-being. Therefore, hypothesis one which stated that, post-retirement adjustment has no significant influence on psychological well-being of retirees in Osun State, Nigeria was rejected.

Discussion of Findings

The main objective of the study which was to examine the influence of post-retirement adjustment stage between third life experience and psychological well-being among retirees in Osun State. The findings of this study revealed that post-retirement adjustment has a significant positive influence on the psychological well-being of retirees in Osun State, Nigeria. The regression results indicated that post-retirement adjustment significantly predicted psychological well-being with the model explaining 17% of the variance in psychological well-being. This implies that retirees who are better able to adjust to life after retirement are more likely to experience higher levels of psychological well-being. The finding is consistent with the proposition of the continuity theory developed by Atchley (1989), which argues that individuals strive to maintain consistency in their lifestyles, social roles, relationships, and behavioural patterns as they transition into retirement. According to the theory, retirees who successfully adapt by preserving meaningful activities, maintaining social networks, and developing new roles are more likely to experience positive psychological outcomes than those who fail to adjust.

Empirically, the findings corroborate previous studies conducted in Nigeria and other countries. For example, Akinyemi and Akinyemi (2020) reported that successful retirement adjustment significantly enhanced the psychological well-being and life satisfaction of retired public servants in South-West Nigeria. Similarly, Olonade et al. (2026) found that retirees who effectively adapted to retirement through their economic status, financial planning, and family support experienced significantly higher psychological well-being. Outside Nigeria, Kim and Moen (2002) observed that retirees who adjusted positively to retirement reported improved mental health and greater life satisfaction compared with those who experienced difficulties during the transition. Likewise, Wang, et al. (2011) concluded that retirement adjustment is a dynamic process through which adequate preparation, social engagement, financial stability, and psychological resilience enhance retirees' overall well-being. The present study therefore reinforces the growing body of evidence that retirement adjustment is an important determinant of psychological well-being and highlights the need for organizations and policymakers to implement comprehensive pre-retirement and post-retirement support programes that promote healthy ageing, psychological resilience, and successful retirement transitions.

Conclusion

The study concludes that the post-retirement stage plays an important role in determining the psychological well-being of retirees in Osun State, Nigeria. The findings indicate that post-retirement adjustment significantly and positively influence retirees' psychological well-being, suggesting that retirees who adapt effectively to life after retirement and maintain meaningful social relationships are more likely to experience better psychological health and life satisfaction. The study therefore establishes the importance of effective post-retirement adjustment, sustained social interaction and appropriate support systems in promoting retirees' psychological well-being. It emphasises the need for relevant stakeholders, including government agencies, pension administrators, families and community organisations, to strengthen retirement preparation and post-retirement support programmes to enable retirees to enjoy healthier, more meaningful and psychologically fulfilling lives.

Recommendations

Based on the findings and conclusion of the study, the following recommendations are made:

i. Pension administrators, government agencies and relevant institutions should organise post-retirement orientation and support programmes to help retirees adapt to changes in lifestyle, responsibilities and social status after leaving active service.

ii. Government and non-governmental organisations should establish accessible counselling and psychological support services to assist retirees in managing emotional challenges, stress, loneliness and other adjustment difficulties associated with retirement.

iii. Promoting lifelong learning and personal development: Relevant stakeholders should provide opportunities for retirees to participate in educational programmes, skills acquisition, voluntary activities and other productive engagements that can give them a renewed sense of purpose and personal fulfilment.

iv. The Osun State Government and relevant pension authorities should formulate and implement policies that address retirees' post-retirement needs, including regular pension payments, accessible welfare services and sustainable support initiatives.

References

Adekunle (2022). The effects of untimely pension payment on the well-being of retired civil servants in Osun State, Nigeria. *International Journal of Research and Innovation in Social Science 6*(9), 600-606.

Akindele, I. T, Oginni B. O., Kasumu M., & Akande, O. B. (2025). Nexus between retirement benefits and standard of living: The case of civil service retirees in Nigeria. *The Journal of Economic Research & Business Administration, 1*(151). 1-17.

Animasahun, V. J. and Chapman, H. J., (2017). Psychosocial health challenges of the elderly in Nigeria: A narrative review. *Africa Health Sciences, 17*(2), 575–583. https://doi.org/10.4314/ahs.v17i2.35

Atchley, R. C. (1989). A continuity theory of normal aging. *The gerontologist, 29*(2), 183-190.

Bačová, V., & Halama, P. (2020). Retirement lifestyle conceptualization and well-being in recent retirees. *Educational Gerontology, 46*(11), 688-695.

Dhanabhakyam, M., & Sarath, M. (2022). Impact of occupational stress on job satisfaction and psychological wellbeing. *International Journal of Advanced Research in Science, Communication and Technology, 2*(2), 270–275.

Diener, E., Wirtz, D., Tov, W., Kim-Prieto, C., Choi, D. W., Oishi, S., & Biswas-Diener, R. (2010). New well-being measures: Short scales to assess flourishing and positive and negative feelings. *Social Indicators Research, 97*(5), 143–156.

Eme, O. I., & Ugwu, S. C. (2011). Pension reform and administration in Nigeria. *Arabian Journal of Business and Management Review*, 1(2), 1–17.

Fernandez-Portero, C.; Amian, J.G.; Alarcón, D.; Arenilla Villaba, M.J.; Sánchez-Medina, J.A. (2023) The effect of social relationships on the well-being and happiness of older adults living alone or with relatives. *Healthcare, 11*(2). https://doi.org/10.3390/ healthcare11020222

Gyu Park, J., Kim, J. S., Yoon, S. W., & Joo, B. K. (2017). The effects of empowering leadership on psycho logical well-being and job engagement: The mediating role of psychological capital. *Leadership & Organization Development Journal*, *38*(3), 350–367.

Henning, G., Bjalkebring, P., Stenling, A., Thorvaldsson, V., Johansson, B., & Lindwall, M. (2019). Changes in within- and between-person associations between basic psychological need satisfaction and well-being after retirement. *Journal of Research in Personality, 79*, 151-160.

Imoh, E. (2022). Implementation of the Pension Reform Act in Nigeria and non-domestication in Imo State Nigeria (2004–2019) (Unpublished PhD thesis). Department of Political Science, Imo State University, Owerri

Kim, J.E., & Moen, P. (2002). Retirement transitions, gender, and psychological well-being: A life-course, ecological model. *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences, 57*(3), 212–222.

Masse, J. A., Tyokya, T. L., & Agidike, M. (2019). Assessment of psychological well-being of retirees in Makurdi metropolis of Benue State, Nigeria. *Contemporary Journal of Applied Psychology, 4*(1), 50–66.

Odunaike, B. A., & Azeez, R. O. (2023). In Search of Well-being: Post-Retirement Transition Experiences and Life Satisfaction among Lagos State Civil Service Retirees. *UJHRM*, 2(2), 31-46.

Olonade, Z. O., Odebode, A. S., Awotunde, S. A., Ayantunji, I. O. Kayode, C. A. (2026). Economic Condition of pensioners and psychological wellbeing of retirees in Osun State. *Iyamho Journal of Management and Social Sciences, 2*(2), 255-265.

Omaku, S. A. S., Tafida, A. M., & Zamani, A. E. (2025). Assessment of the contributions of psychological well-being theories on retirement. *African Journal of Social and Behavioural Sciences*, 15(2), 21-34.

Petrakova, A. (2023). Exploring the evolution of the psychological well-being concept. *Journal of Mental Health and Aging, 7(1)*. Allied Academies

Purinthrapiban, W., Janyam, K., & Laeheem, K. (2024). Psychological well-being in the workplace: documentary research. *Journal of Liberal Arts, Maejo University*, 12(2).

Ryan, R. M., & Deci, E. L. (2001). On happiness and human potentials: A review of research on hedonic and eudaimonic well-being. Annual Review of Psychology, 52(1), 141–166.

Salami, K. K., Okunade, O. O. (2020). Adults and social supports for older parents in peri-urban Ibadan, Nigeria. *Journal of Caring Science. 9*(2) 65-72. doi: 10.34172/JCS.2020.010.

Tajudeen, O. I., Salman, A. A., & Ojebiyi, P. F. (2019). Psychosocial challenges experienced by retirees in Ejigbo LGA of Osun State. *AL-HIKMA Journal of Education, 6*(2).

Wang, M., Henkens, K., & van Solinge, H. (2011). Retirement adjustment: A review of theoretical and empirical advancements. *American Psychologist, 66*(3), 204–213.

Wang, M., & Shi, J. (2014). Psychological research on retirement. *Annual Review of Psychology, 65*(4), 209–233.

Weijaya, J., Rostiana, R. (2021). The influence of social support and gratitude towards influences retirement readiness. *Advances in Social Science, Education and Humanities Research, 65*(32)