

Exploiting the Resource-Based Dynamic Model for Retirement Adjustment: Counselling Prospective Retirees for an Adaptable Transition

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Introduction

To lead a more satisfying and contented life, peoples' work lives are accorded the importance they so deserve. And to appropriately live comfortably, individuals cannot avoid but engage in jobs or careers that are meaningful and that would make them economically stronger or that will satisfy their psychological and emotional predispositions. Consequently, Geston (1995) observes that life is meaningful if attached to work, but work aside, the individual enters into a state of devaluation. Thus, the reasons why people engage in different kinds of jobs are to sustain their living and also to overcome inabilities of not meeting up with life and societal responsibilities/challenges that may inevitably be associated with inaction, ineptness and laziness.

But, while engaging in jobs, works or careers, human beings have shown the tendency to consider many factors. Individuals are seen to engage in jobs because of the inherent interest they have in them, because of some psychological and emotional satisfaction it gave them, because of their social prestige and sometimes because it is simply the one available. But it is paramount to note that no matter the years have taken in a job, there will come a day that an individual will sever ties with his/her job due to age, health issues, voluntary withdrawal or some other reasons, this is especially so with paid jobs. This is termed retirement.

Adjustment to the realities of life after work may come with differing insights into each individual's experiences and psychological perceptions. While some may be eagerly looking forward to it, others may see it as a threat. The latter, chiefly entertain such fears and misgivings because "they may not know what to do with their time and lives after retiring from active service" (Wilson & Aggrey, 2012). Thus, individuals need to plan to, happily, meet the inevitable and embrace the phase adequately and appropriately.

Conceptualizing Retirement

Retirement is simply secession from an active work life; it is a time when an individual withdraws from the work life and is expected to enter a life where he will rest and enjoy his remaining years. Thus, retirement is a phase in an individual's life. It is a stage where the individual transits from an active participating member in the economic and social development of the society to somebody who offers suggestions and observations or who is just a passive observer.

Though, retirement could be gradual or sudden; voluntary or involuntary; and temporary or permanent (Denton and Spencer, 2009) many definitions were proffered as regards retirement. Thus, it is viewed as the formal disengagement from an employed job and the stage of being terminated from a public or business organization and active service. It is the transition from a formal business career or active service to another second career in life or the second range of life development (Gbenda, 2006). Petters and Asuquo as cited in Wilson and Aggrey (2012) described retirement as leaving the job at a specified period after putting in some number of years of one's productive years or after attaining a given age of 60 in the public sectors of the economy. In another vein, Adeloje (1999) saw retirement as an act of withdrawing oneself from a particular regular working place and can be described as the final stage of an individual's working experience when he quits from his occupation either voluntarily or compulsorily. It also signifies the transition to old age. Retirement was also perceived by Akinade (as cited in Onuigbo, 2007) as the termination of a pattern of life or disengagement from active and a sort of regimented mode of occupation as a result of old age, poor health, social pressure or weariness after a long period on a particular job. Thus, Machima (2012) aptly observes that retirement is an inescapable phase in the life of any worker be it an employee or an employer of labour.

Furthermore, retirement is regarded as an important stage in human development all over the world, people who plan their retirement adjust well to retirement, and they are likely to go through it as a honeymoon phase in which they are quite active or may go through an "R and R (rest and relaxation)" phase of recuperating from the stresses and strains of employment (Odu, 1998). Thus, Atchley (1988) summed up the above in a way by saying that, retirement is the institutionalized separation of an individual from his/her occupational position with entitlement to a continuation of income based on prior years of service.

Looking at all the offered definitions of retirement, one cannot but agree with the observation that the definitions were mostly based on the disciplinary background of the researcher (Denton and Spencer, 2009). Furthermore, Weiss as cited in Martinčeková and Škrobáková (2019) distinguishes three approaches to defining retirement:

- i. *economical* – retirement is defined in the context where a wage that a person earns is stopped,
- ii. *psychological* – retirement is defined in this context when an individual conceives him/herself as a retiree, and
- iii. *sociological* – retirement is defined in the sense that others recognize or consider an individual to be a retiree.

These insights allowed us to conceptualize retirement as a situation about how the economic influence of an individual could impact him and others also, how the individual thinks and perceive him/herself and how such perception and economic influence are accepted, recognized and reciprocated by others around the individual.

Conceptualizing Retirement Counselling

While generally counselling implies guiding individuals to help them understand themselves, their capabilities, abilities, strengths and weaknesses so that they can make wise choices and maximize their potential to realize their ambitions and aspiration to lead a satisfying life, retirement counselling specifically refers to those actions employed to provide prospective retirees with all the needed help and information to ease a seamless transition from active working life into a less stressful life of no work.

Thus, retirement counselling is viewed as all the help given to prospective as well as retired individuals to enable them to move from an active life of work and settle to a life of no work in a less stressful manner and with less fear, agitation or uncertainty. This is because, oftentimes, individuals approach retirement negatively; with much apprehension and loathe because of the uncertainty that it might portend; and sometimes because they simply wouldn't want to give up a pattern of life that they are so much comfortable with, with something that they are not confident about. The latter is especially in situations where the individuals didn't plan or are not ready for retirement, for example where there is an abrupt loss of a job. So, retirement counselling provides that ladder with which individuals draw the confidence, assurance and motivation to cross over into retirement with ease and enthusiasm.

Thus, the enthusiasm is when such counselling provided perceived opportunities for retirees to engage in personally satisfying leisure activities, reconnect with immediate families, and even motivate them to engage in viable economic endeavours that may appeal to those who wish to engage themselves further; those who regard themselves as 'retired but not tired!'. Thus, Fehr (2012) and Wang (2007) aptly observed that despite the common belief that retirement is a stressful and negative event, not every retiree experiences traumatic or negative changes and most of them could maintain their well-being after retirement.

Conceptualizing Retirement Planning

For people that work as engaged job earners, retirement does not happen just suddenly. Except for the sudden loss of their job, individuals very well knew that there is going to come a time when they will cease to continue active work life. Such knowledge is very much available to the individual from the very time they started work, so there is the need to be prepared for the inevitable retirement. It is thus important for workers to prepare adequately for retirement because researchers like Jorgensen and Henderson (1990) pointed out that people can benefit from preparation for retirement years if they were able to identify activities that play important roles in their lives.

Counselling helps in ameliorating fears and uncertainties that prospective retirees may be entertaining towards life after work by strengthening in them the belief that they still have a lot to contribute to society. This could be done through careful planning for retirement to eliminate the feeling that they (the retirees) have nothing to contribute to society, thus another preparation programme is required to help the individual to develop an identity in addition to a work identity. This implies that, one should not be preoccupied with his/her work only, and that there should be

time for other activities to maintain a positive self-image in retirement years (Jorgensen and Henderson as cited in Wilson and Aggrey, 2012).

Retirement planning could be in a way that the individual may start to gradually retire by reducing the time and hours put in the work and by taking longer vacations as this may help to prepare the person to face the realities of life in retirement (Jorgensen and Henderson; Withers as cited in Wilson & Aggrey, 2012). Furthermore, Jorgensen and Henderson (1990) also stressed that awareness should be created in the individual to realize that work need not be paid work. Thus, working at home, volunteer work, and helping relatives, neighbours and the community can also be considered as work roles. When these roles are accepted, it can help the retired to adjust well to satisfactory retirement life.

Thus, all these could be factored in to enable and empower the prospective retiree to happily and easily embrace and achieve a satisfying retirement.

Theoretical Models on Retirement Transition and Adjustment

The literature is replete with theories that attempt an explanation how transition and adjustment happen in retirement. However, it is worth noting that the fields of sociology and gerontology have focused more on the needs of older adults, and most of the prominent theories on retirement transition and adjustment sprout out from them rather than the very few from the vocational theorists. Thus, this section will touch on *disengagement theory*, *continuity theory*, *role theories* and *life course perspectives*.

Disengagement Theory. From the field of sociology and primarily focused on ageing in older adults, Cummings et al. (1960) were among the first theorists to develop this model. This theory simply refers to changes that take place during the process of ageing and focused exactly on the process of removing people from professional life into post-work life (Fontoura et al., 2015). The theory is a comprehensive, explicit and multidisciplinary attempt to explain the ageing process based on the changes in the relations between individuals and society (Marshall, 1999). It suggests that older adults tend to be less connected socially; the decreased interactions are associated with how they view themselves, and the type of relationships they maintain will shift given their decreased involvement in formerly central roles (Cummings *et al* as cited in Lytle et al., 2015). However, Crawford found three different trends in how older workers viewed retirement. The *re-engagement group* had a positive view of retirement (i.e., disengaging from work), and viewed it as an opportunity to reconnect with their immediate families, enjoy leisure activities, and withdraw from such roles as a worker. The next group, *disengagement*, viewed retirement negatively and considered it to be an involuntary loss of a meaningful life space as well as a decrease in financial support and security. The third group, *realignment*, consider retirement a decrease in pressure and an opportunity to participate in new meaningful opportunities. Although there is some overlap between the first and third trends in retirement, re-engagement occurs when individuals have roles and activities to return to after disengaging from

work whereas re-alignment usually refers to new pursuits or disengaging from work for a new meaningful purpose (Crawford; Hochschild as cited in Lytle et al., 2015)

Considering suggestions in this theory, individuals proceed to retirement perceiving that their time is up and that new, agile and strong persons are now dominating their central roles and also that society is moving ahead without them thus, they may view retirement negatively; with disdain and loath. The theory is apt looking at how retirees in Nigeria are reduced to following up on their benefits and also how most of them are relegated to the background in most social issues and how they resigned themselves to reading newspapers or spending time with colleagues in what may be seen as *total disengagement*.

Continuity Theory. Continuity theory is all about maintaining and preserving a lifestyle during retirement as the same as that during the previous active work life or by easily bridging the retirement life with similar works enjoyed. The theory is based on the premise that older adults who preserve a similar lifestyle in retirement as they previously had, will have a higher level of psychological well-being (Atchley, 1989). Atchley (1989) further contends that retirees adapt effectively to a new life period if they use a primary adaptive strategy, which is maintaining continuity. This means that the adaptation to a new life period goes well if an individual created relationships, activities, adaptive coping skills or thinking patterns in their life before retirement, and if they continue to use them during the transition (Atchley, 1989). Thus, Feldman and Beehr (2011) observe that for older adults to maintain structure and self-image for gradual transitions into retirement, they have to engage in meaningful activities to bridge employment. Moreover, a trend has been observed by Gobeski and Beehr (2008) that in bridging the employment, individuals who enjoyed their work or succeed in their careers may tend to choose same-career bridge employment whereas, in response to job strain, other-field bridge employment often occurs.

The continuity theory gives a glimpse into habits that individuals portray when it comes to retirement. Thus, to maintain good psychological well-being, adults may tend to bridge the gap of retirement by getting themselves involved with employment similar to that they left provided that there was enjoyment and success in the previous work. This could easily be seen in instances like retired Agricultural workers taking up farming during retirement, teachers establishing private schools and so on. On the other hand, where there has been stress and dissatisfaction with previous work, individuals engage themselves in other fields to bridge employment. Whatever the crux of the matter is how individuals develop or find ways to continue with their life so that they could maintain relevance and build upon their psychological well-being. However, in pursuing so, this does not preclude the maintenance of social activities, classes, and leisure activities as beneficial.

Role Theories. *Role theory* derived from the work of George Mead and Ralph Linton suggests that individuals' roles are associated with behavioural expectations of their social environment and impact their self-image (as cited in Lytle et al., 2015). This theory assumes that during the transition from one life stage to another such as retirement, individuals end some roles and

eventually enter different roles (George, 1993). Accordingly, retirement can be characterized as a role transition; where roles associated with family and community are strengthened when a job role is weakened or even lost (Martinčková & Škrobáková, 2019). Transition to retirement, thus, can be experienced as a relief, where there is an opportunity to engage in family and community roles in newly acquired leisure time (Osborne, 2012; Wang et al., 2011). Consequently, the transitions of roles in older adulthood may be associated with increases or decreases in psychological well-being depending on the level of satisfaction experienced from the role they are leaving versus the expected gains from the roles they will be entering (Wang et al., 2011).

Thus, it is easy to note that majority of retirees usually resort to engaging much of their time in family and community affairs to an extent that many will give their everything and will devote the rest of their life to such issues. In this way, they derive delight and pleasure from such a commitment to maybe make up for what they felt they lost or to satisfy their psychological well-being. However, this may be easy for individuals who perceived their jobs as more stressful, and demanding or had experienced more conflicts in their place of work than those who considered their job role as central to their identity and overly engaged in their job (George, 1993).

Life Course Perspectives. Martinčková and Škrobáková (2019) observe that the life course perspectives approach emphasizes that life transitions are contextually embedded. The theory talks about two main factors influencing transition; an individual's history – which includes work and recreational habits (Carr & Kail 2013) and an individual's attributions – such as socio-demographic factors, health status, financial situation, as well as transition capabilities (Griffin & Hesketh 2008; Wang, 2007). Based on the life course perspective, an individual who flexibly solved previous life transitions was less socially integrated with his or her job and has individual attributes beneficial for a smooth transition will likely have a positive experience with the adaptation to retirement (van Solinge & Henkens 2008, Wang & Shultz, 2010; Wang et al., 2011). Thus, experience with retirement depends on the specific circumstances under which adaptation takes place. The theory also stresses that one life sphere is influenced by others, such as the quality of marriage influences the transition, and the transition influences the quality of marriage itself (van Solinge & Henkens, 2005).

This is noted in individuals who retire and easily assimilate the retirement process by appearing unperturbed by the experience. Such individuals internally accepted retirement as a natural process and found solace in their ability to accept the phase and move on with their life because they have that tendency to flexible attributes to issues that may otherwise appear threatening to others.

The Resource-Based Dynamic Model for Retirement Adjustment

A resource-based dynamic model was inspired by the theory of the Conservation of Resources (CoR) Approach (Hobfoll et al. as cited in Musa and Tsagem, 2013). It fundamentally suggests that the resources at the disposal of individuals greatly affect how they adjust to retirement and how changes in these resources influenced the whole process. Resources here are defined as

described by Hobfoll (2002) are a person's total capability to accomplish his/her valued needs and goals. Likewise, Wang (2007) notes that retirement resources are all types of resources crucial during the retirement transition. Thus, the resources this model works with could be defined as the overall ability of an individual to fulfil his or her needs. According to the resource-based dynamic model, the quality of retirement adjustment varies by the number of retirement resources and overall changes in total resources during the retirement transition (Yeung, 2018). Wang as cited in Martinčková & Škrobáková (2019) and Yeung (2018) classified various forms of these **personal resources** into six categories, namely;

- i. *Physical resources* e.g., strength and health status,
- ii. *financial resources*, including, for example; wages, savings and the amount of pension,
- iii. *social resources*, e.g., social networks and social support,
- iv. *emotional resources*, which include, for example; emotional stability, sensitivity, mood,
- v. *cognitive resources* (including, for example; the speed of information processing and work memory, and
- vi. *motivational resources* (e.g., self-efficacy, adaptability and flexibility in goal pursuit).

Furthermore, Wang as cited in Yeung (2018) observes that three possible patterns of adjustment outcomes exist:

1. Retirees will maintain their well-being if their total resources do not change significantly after retirement;
2. if retirees encounter a decline in their resources, they will experience poor adjustment and psychological distress; and
3. if retirees gain more resources after retirement, they will demonstrate positive adjustment to retirement.

Utilizing the Personal Resource Categories for Adjusting to Retirement

The resource-based dynamic model implied that the availability of resources at an individual's disposal would determine how best he could utilize them to adequately adjust to retirement and that retirees who do not have enough of these resources would usually find retirement more complicated than those who could easily adjust and adapt to the retirement process because they have those resources to fulfil their needs. Thus, when these six personal resources categories were carefully taken care of, prospective retirees would easily adjust to and achieve a satisfying retirement. Accordingly, the following is a discussion of how these could be put into practice.

Physical resources

Physical resources in prospective or retired individuals relate to the well-being of a person; illness, health status and physical strength (Jex, Wang & Zarubin, 2007). Except for a few, most prospective and retired individuals are older adults whose physical strengths and health are not on the high side. This is sometimes because of the nature of their job; the work demand, the work environment and the kind of health risks they are exposed to during their active work life. Hence, to reach the retirement stage successfully, workers need to preserve their health and physical strength by avoiding, as much as they could, stressors that will negatively impact their health

status. They need to conserve and nurture their health to have at least the minimal health and strength that will carry them into retirement and a satisfying life after work. Thus, workers should do everything possible to see that their health and physical status are not compromised by their work demands. In this way, they would enter into retirement with the needed health and strength that would empower them to utilize the physical resources to their advantage.

Financial resources

Financial resources include wages, savings and the amount of pension, (Hobfoll, 2002) that retiree takes into retirement with them that will facilitate their adjustment to retirement. Since retirees reported fewer financial and total resources after retiring from full-time employment (Yeung, 2018), it is pertinent to advise prospective retirees to ensure adequate savings so that they may not fall into a shortage of financial resources that they could utilize. Since the kind of wages individuals earn during their work life enables them to save reasonably and it also determines a lot of how financially strong they could proceed into retirement. Likewise, the type of job individuals held during work-life also determines to a great extent the kind of pension they would get. Thus, prospective retirees should be counselled to devise means to empower themselves to be financially strong and independent so that they could utilize the financial resources to their advantage.

Social resources

Social resources that a prospective retiree could utilize to ease retirement transition and adjustment include social networks and social support (Kim & Feldman, 2000). After retirement, many retirees become lonely because they have entered a phase where the individual's usual social circles become deflated or vanish altogether, and this could be critical to the survival of the retired. At this stage, it is of utmost importance if the prospective retirees would use their friends, family members, colleagues, co-workers and others to push away the lonely life that they face. The retirees should also be counselled to make use of any existing social support programme that may be beneficial to help them ease into and maintain the life-after-work and where such programmes are non-existent, the retirees should be encouraged to organize them. Thus, when retirees understand the importance of social networks and social support, they would be gingered to utilize them to ensure a satisfactory transition and adjustment to retirement. Furthermore, involving oneself in voluntary work for the family and the community would also go a long way to serve as social resource utilization and could be a buffer to cushion the effect of the social isolation that may otherwise set in with retirement.

Emotional resources

The resource-based dynamic model also emphasizes emotional resources that individuals may utilize to achieve a successful adjustment to retirement. According to Wang, et al. (2011) such emotional resources including emotional stability, sensitivity and mood proved very vital in adjustment to retirement. The model stresses that the emotional state of retired individuals plays an important part in enhancing their retirement adjustment because they are factors that the individual could use to achieve a satisfying retirement and at the same time, they are factors that could endanger it. The emotional resources were found to negatively affect many of the other

personal resources in the model (Yeung, 2018) and as such need to be handled carefully by retirees. Thus, prospective retirees need to learn beforehand how their emotional stability, sensitivity and mood could be utilized to realize a successful retirement. They should understand that when they maintain a good disposition, compassion and steadfastness, they stand a better chance of overcoming any personal, social and economic challenges that may rear their head. Here, there is a need for counsellors and psychologists to work very hard in fostering personal-social self-understanding in prospective retirees to harness their internal strengths so that they could better understand themselves and others.

Cognitive resources

Cognitive personal resources are very important in helping retirees achieve a successful retirement in the sense that they are what the individual utilizes in taking decisions on things that could affect his general performance, this is because they are a buttress upon which the performance of an individual rests. The cognitive resources include the speed of information processing and work memory (Wang & Chen 2006) and these are very important factors that the individual could have at his disposal because they are vital in how the individual generally operates. For the prospective retiree to achieve the desired retirement, a careful and effective guide should be given by the counsellor on how to harness his entire cognitive processes in dealing with issues as they arise. The ability of the individual to process information and also judiciously put his memory to work will prove very significant to the survival of the individual, especially during the retirement adjustment phase. Their information processing and memory abilities could help them in gaining information and ways of settling into the retirement process with less rigour.

Motivational resources

The motivational resources include self-efficacy, adaptability and flexibility in goal pursuit (Martinčková & Škrobáková, 2019) and are very vital in adjustment and transition to retirement in that they may affect the whole process and other factors. Personal motivational resources are also very important in helping prospective retirees ease into the life of retirement in that they provide the individuals with the will and interest to cushion any negative effect that they may harbour. Counsellors should help prospective retirees build more upon their self-efficacy and adapt to the situation that they may face in retirement. They should be made to understand and utilize all avenues to achieve their goals before and during the retirement process with such enthusiasm that they could muster themselves internally. Such a guide to aid them in believing in themselves and their ability to adjust to changes in life as they occur would help them achieve a satisfactory retirement phase. This then may preclude any difficulty that may be encountered in adjusting and transitioning to retirement.

However, Wang et al. (2011) observe that the individual's resources may be also influenced by variables on various levels. Based on the resource-based dynamic model, the resources are present at the macro level, the organizational level, the work level, the household level, and the individual level. The macro level includes societal norms and the state's politics. The

organizational level is composed of the organizational climate and procedures of human resources. The work level relates to the work conditions and relationship to one's job. The household level involves for example the quality of marriage and the costs related to caregiving. There is also an individual level, which includes for example health-related behaviour and individual constitutions.

Suggestions

Based on the foregoing discussion, the following suggestion would prove important for employers and prospective and retired individuals to put into consideration:

1. Conditions of service need to be improved to cater more for the well-being of employees and also enough provisions should be made for the improvement of workers' health and safety by putting on the ground realistic health plans aimed at improving their welfare. Likewise, career counselling should be employed to adequately guide workers on how best to avoid risks to their health, prosper and also be satisfied with their work.
2. Since wages are a determinant of employees' savings, employers of labour should pay good and reasonable wages to enable workers to save for retirement. Similarly, occupational counsellors should guide workers to engage in other activities that would augment their wages to forestall any financial problem that may jeopardize a satisfactory transition and adjustment to retirement.
3. Prospective retirees should be counselled on the need to maintain previous social circles and establish new ones as these would enable them to utilise them to help in a satisfactory transition and adjustment. They would also be encouraged to organize social support groups, unions and clubs with the sole aim of fostering and maintaining relationships among themselves so that they will find solace and comfort among each other. Likewise, counsellors should guide retirees on the need to embrace and get involved with working for the family and also the advantages of engaging in voluntary community work.
4. Counsellors need to work cautiously to make prospective retirees understand themselves better through counselling and guide them on how to use the knowledge to help in tackling challenges that they may face during retirement. This will go a long way in enabling them to deal with personal as well as other issues whenever challenged with minimal or no effect at all on their psychological well-being.
5. There is a need for counsellors and psychologists to focus prospective retirees on the need to train themselves to utilize their cognitive prowess to achieve satisfactory retirement by taking into cognizance the role that their information processing and memory abilities could play in settling into their new retirement roles.
6. Counsellors should guide prospective retirees to awaken their internal interest and will to face situations as they may come. In this regard, retirees will strengthen their resolve to overcome situations and focus on setting goals with the right amount of zeal and conviction needed to achieve a successful retirement.

Conclusion

It is pertinent to note that achieving a satisfying and successful retirement rest first of all upon the individual himself, as he should be the master of his fate and hence should be able to chart the course of his own life. Thus, working people should put it in their minds that from the starting point of their working lives, retirement is inevitable and as such should work towards achieving the desired one. Furthermore, individuals should understand that everyone possesses the resources with which to make and achieve that plan. Consequently, the most important thing is to strengthen such resources with the help of professionals; as such he needs the assistance of professionals in the areas of psychology, counselling, gerontology, sociology etc. to achieve his desired retirement full of joy and happiness.

Furthermore, counsellors and psychologists need to educate workers on how to utilize their resources to plan for a successful retirement before its time. Likewise, for retired individuals and prospective retirees, counsellors and psychologists should work assiduously toward helping them how to utilize their resources to achieve a successful and joyous retirement life. This would go a long way in assuaging the numerous incidences of problems that bedevilled retired workers leading to the miserable life situation that we are witnessing in our society.

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