

## Experiences of Well-Being in Retirement: A Phenomenological Study

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### Abstract

Anxiety in retirement often arises in every individual because of a sense of worry that individuals have to leave their jobs to face retirement. This study aims to identify and describe the meaning of pension well-being for private employees and civil servants in Indonesia. This study conducted development interviews called subject-object interviews with twenty-five retirees consisting of 15 civil servants and ten private employees. The interviews were analyzed using Giorgi's phenomenological descriptive method. Based on this phenomenon, the findings of this study are divided into four: 1) Being grateful for health, 2) Giving meaning to life and society through new experiences, and 3) Being able to make choices independently and without ties to other people. People, 4) Creating positive family relationships. In this study, HARS scale results show that most of the respondent experience anxiety; this is indicated by physical, emotional, and mental/cognitive categories. These findings promote well-being in retirement by comprehensively describing the welfare phenomena experienced by retirees.

**Keywords:** *Anxiety, retirement, primary health, family, phenomenology*

### INTRODUCTION

Anxiety in retirement often appears in each individual because the face of the retirement period worries that individuals must leave their jobs (Li et al., 2021). Although a person's reaction to retirement can vary, the most substantial impact on everyday life is reducing the amount of family income. Retirement is also one of the most significant transitions that a person goes through in adult life. Because it marks the beginning of a new period of life, it is necessary to restructure one's daily routine and social relationships (Raaijmakers et al., 2018).

As a result of their active retirement, retired civil servants have been identified as having a negative psychological and socioeconomic disposition. It is impossible to overstate the significance of losing their regular financial source of income and the resulting decline in social status (Yeung & Zhou, 2017). Some people experience a loss of self-esteem due to the lower status in which they imagine themselves after retiring from a highly prestigious position as a public servant (Hansson et

al., 2019). Furthermore, it deals with the role of family, friends, and significant others in helping potential retirees adjust to retirement. According to Kubicek et al. (2010), some people who have worked in private and government sectors often find retirement unpleasant. As a result, private and public employees are not prepared to retire, and they may even experience anxiety that can become overwhelming. For example, losing a job or not having a job anymore, worrying about not providing for family needs, post-power syndrome, and loss of role and identity contribute to this anxiety. The once-predictable pattern associated with aging and retirement is changing (Holliday, 1997). Increasingly, retirement has become a more individualized experience regarding the age at which it occurs and the increasing complexities associated with ensuring adequate provision (Phillipson, 2004).

The health sector continues to face unique challenges in the twenty-first century. Many older people are suffering from various degenerative conditions and non-communicable diseases such as

diabetes, hypertension, and diabetes-related mental health disorders (Chentli et al., 2015). If the disease is not addressed or prevented, it will progress to a chronic and multipath logical state, resulting in various complications. Anxiety experienced by older people is typically characterized by vague feelings of concern associated with uncertainty and helplessness about a specific condition. It is referred to as a condition because it does not refer to a specific object. A distinction between fear and anxiety in older people is that fear is an intellectual response to a danger or event that older people have experienced. In contrast, anxiety is an emotional response to older people's assessment of the feelings that go along with those feelings (Adawiah et al., 2021).

Not everyone is ready to face the reality of retirement, which can lead to difficulties. The fear of not meeting needs after retirement, especially experienced by civil servants who have been carrying out routine activities for a long time, creates feelings of unpreparedness for retirement. Retirement will disrupt these routines and the social networks that coworkers have built up throughout their careers. The most important thing to do after one's identity has been attached to it for a long time is to remove it (Kamisasi, 2018). Other explanations for the effect of retirement, or the loss of a job (as opposed to continuing to work), on the health of older adults have been proposed, including changes in social networks, social isolation, decreased self-esteem, and a negative perception of one's worth and ability to influence one's own life (Abe et al., 2012; Paul & Moser, 2009; Shi et al., 2014).

Research on pensioners is growing and contributing to pensions' well-being (Wang et al., 2016; Zhu & Walker, 2018). Workers' retirement plans in these countries are not particularly commendable, but retirees have little choice but to do something to stay. This study aims to determine the extent to which workers entering retirement and having retired impact experience welfare. This research will provide valuable insights in preparing for the inevitable retirement.

## **METHOD**

### *Participants*

Newly retired people in West Nusa Tenggara, Indonesia, are recruited via notification through the local retirement community. Since this is a phenomenological study to describe the effects of anxiety facing retirement, this study researcher wrote in the recruitment notice that participants had to be familiar with the phenomenon. In recruiting participants for this program, we have no specific age limit for our chronological age category (Heaven et al., 2016). Our final selection consisted of twenty-five participants consisting of 12 males and 13 females. His age range is 52-60 years. Fifteen are married, three of whom were divorced, and two are widowed (view in Table 1).

### *Interviews*

In this study, interviews were conducted using a method known as the Subject-Object Interview. There were 25 interviews in-depth face-to-face transcriptions of all interviews. Interviews of at least five days and up to three weeks using Subject-Object Interviews for each participant and semi-structured follow-up interviews to elicit transcription, coding, and analysis of the Subject-Object Interviews. Participants were asked to describe their experiences before and after retirement in this study. In line with Giorgi et al. (2017) method, we did not direct participants to a specific topic, as described in the following section. However, sometimes participants are directed back to the phenomenon in question. In interviews, the duration ranges from 25 to 55 minutes. In the research process, using audio recordings and verbatim transcriptions will make it easier for researchers to analyze the results of interviews.

### *Data Analysis*

This study used Giorgi et al. (2017), descriptive phenomenological psychological method to analyze the interviews. As a consequence, we analyzed the interviews using Giorgi's four steps: (1) reading to gather an understanding of the text, (2) identifying

significant elements, (3) rewriting meaning units, the process of which involves a repeated reformulation of meaning units to see invariant

meanings, and (4) identifying the general meaning structure of the experience from the transformation (Giorgi et al., 2017; Wertz, 2011).

**Table 1.** Participants Characteristics.

Code	Gender	Status	Retirement Type	Age	Years in Work
X1	Female	Private Employee	Mandatory	58	>20
X2	Female	Private Employee	Early	53	>20
X3	Female	Civil Servant	Mandatory	55	>20
X4	Female	Civil Servant	Mandatory	60	>30
X5	Female	Civil Servant	Early	54	>20
X6	Female	Civil Servant	Early	55	>20
Y7	Male	Civil Servant	Mandatory	57	>30
Y8	Male	Civil Servant	Mandatory	53	>20
Y9	Male	Private Employee	Mandatory	52	>20
Y10	Male	Civil Servant	Mandatory	55	>20
Y11	Male	Civil Servant	Mandatory	53	>20
Y12	Male	Civil Servant	Mandatory	55	>20
X13	Female	Civil Servant	Mandatory	55	>20
X14	Female	Private Employee	Mandatory	56	>20
X15	Female	Private Employee	Mandatory	57	>20
X16	Female	Civil Servant	Mandatory	58	>20
Y17	Male	Civil Servant	Mandatory	58	>20
Y18	Male	Civil Servant	Mandatory	57	>20
Y19	Male	Civil Servant	Mandatory	56	>20
X20	Female	Civil Servant	Mandatory	55	>20
X21	Female	Private Employee	Mandatory	55	>20
X22	Female	Private Employee	Early	56	>20
Y23	Male	Private Employee	Early	55	>20
Y24	Male	Private Employee	Mandatory	58	>20
Y25	Male	Private Employee	Mandatory	53	>20

Furthermore, the measuring instrument used in this study to assess the level of anxiety experienced by each respondent is based on the HARS anxiety rating scale (Hamilton Anxiety Rating Scale), which has been widely used as an anxiety assessment tool and is widely recognized internationally. It comprises 14 statement items that are all symptoms of anxiety. This condition indicates that measuring anxiety using the HARS scale will yield valid and reliable results (Hamilton, 1959).

Determination of the degree of anxiety is done by adding up the value of statements 1 through 14 with the result:

- a. Score < 17 = mild anxiety
- b. Score 18-24 = moderate anxiety
- c. Score 25-30 = high anxiety

## RESULT

### *Sources of Meaning Before Retirement.*

As many as 80% of participants revealed that family was the source of meaning before retirement.

Participants explained how maintaining relationships between families is very important. Mainly, female respondents talked about the importance of proper education for their children and seeing their children reach marriage. In contrast, men talked about the importance of providing finances for the household.

"Before retiring, my priority was to ensure my family was healthy, happy, and able to go on vacation and get what we needed. Our needs are met, but we don't have luxuries." (X10)

"Raising children in ensuring a comfortable environment, trying to make them happy to see and make sure they get married." (Y23)

"I have grandchildren, and my life has changed, so it is not boring, and the feeling becomes happier." (X4)

Many participants must achieve their goals and succeed because their work was derived from self-realization. Some participants also expressed that they feel it is essential to be acknowledged at work. The main thing we found in our interview with respondents is that hard work was one of the best ways our participants could find a good job and provide for themselves and their families. In this study, 25 % of our participants found the meaning they gained was derived from hobbies they pursued, such as gardening, playing sporting activities, traveling, and reading. Moreover, some participants believed that having a retirement plan and maintaining peaceful interpersonal relationships were attributable to spirituality in living.

"I have always believed that my job was essential to me. I tried my best to do the very best I could. I always felt that I had done my job properly, regardless of how tired I was at the end of the day." (X17)

"I spent weekends fishing and traveling to the beach with my family. I also enjoy gardening because I have a garden nearby." (Y25)

"As a religious person, I attend the mosque every day to pray. This practice fulfills me in some way and assists me in some way. In addition to being raised in this manner, I have also raised my children in the same manner, so both play an important role in my life." (Y18)

Several participants described the change in meaning when they entered and after retirement.

Most of them have had more time and understand the importance of retirement differently, where they spend more time with their family or doing pending work and hobbies. However, after retirement, they have more time to focus on what this source's meaning entails. Other participants reported feeling anxious, particularly when witness to meaning disturbance. These participants reported experiencing concerns related to death or severe illnesses and concerns about economic changes.

"Nothing has changed in terms of family, hobbies, and activities. My hobbies and activities are the same as before, but now I have more time to devote to them thanks to my retirement." (Y17)

"Things looked good before my retirement, and my husband is still healthy. He is currently having a stroke which causes everything to change." (X8)

"I am apprehensive about what I will face when I retire concerning the economic changes that are taking place." (Y22)

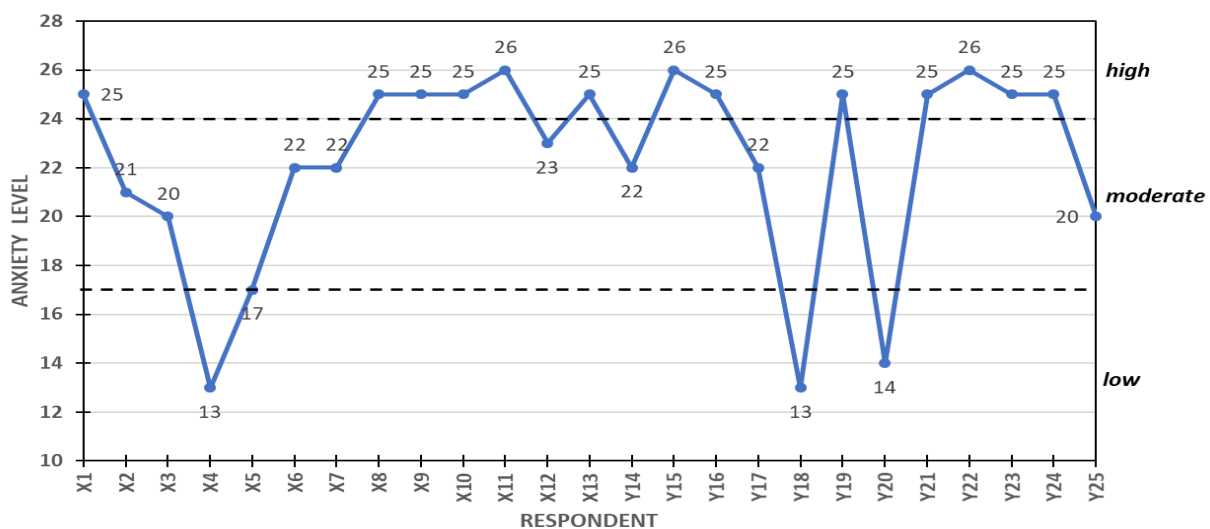
#### *Psychological Well-Being Retirement.*

Each respondent described their experience differently, and not all respondents in this study experienced readiness to enter or after retirement. The respondent appears to be facing something that affects his well-being, closely tied to his self-benefit and the benefit of his family. Some of the respondents thought it was positively related to their retirement. Experience well-being in their lives, they engage in more physical activity and social interactions. The respondent's primary goal in retirement is to maintain his well-being as a parent and relate it to his interests. In this study, respondents allow them to bring up new things that help balance their relationship with their children, partner, and social environment. The desire to continuously develop and continue to maximize their potential is closely related to the competencies they still have so that the meaning of their lives becomes more favorable for themselves and those around them. All respondents are very grateful that they are still in good health by doing many sports activities they did not do before retirement.

However, anxiety arises and affects their well-being because they see friends around them and even spouses who fall ill after they retire, some of whom have passed away. Based on these phenomena, we identify our findings into four: being grateful for health, giving meaning to their lives and their communities through new experiences, being able to make choices independently and without ties to anyone else, and creating positive family relationships.

The HARS (Hamilton Anxiety Rating Scale) questionnaire measured this study's anxiety level.

According to Hamilton (1993), this measuring tool uses a direct interview technique. According to Table 2 and Figure 1, the Hamilton Anxiety Rating Scale (HARS) results from 25 respondents showed 13 people (52%) showed high anxiety with a vulnerable age of 52-58 years, dominated by seven male and six female respondents. Eight people (32%) showed moderate anxiety with an age range of 53-55 years, with five female and three male respondents. Four people (16%) showed mild anxiety with an age range of 53-60 years, consisting of two female and two male respondents.



**Figure 1.** Respondent Anxiety Level

## DISCUSSION

This study is in line with descriptive phenomenological research in describing the experiences experienced by older people when entering retirement and after retirement. This study's results revealed four constituents linked to research literature to better understand the constituents and their interrelationships with well-being and aging. Retirement and parent-focused research can be seen as a natural relationship. This study interested us in examining the phenomenon in retirement and post-retirement older people.

### *Being grateful for health*

Retirement is one of the most significant transitions in a person's life and is often considered

the beginning of old age. Retirement and the concept of retirement have changed over the last few decades. Retiring and staying active in good health is especially the hope in our society; retirees are no longer considered inactive and unproductive (Flynn, 2007). Control of life transitions and the likelihood of retiring at the expected time contribute to higher mental and physical health levels, positive retirement experiences, and better life satisfaction (Butterworth et al., 2006). Recognition and appreciation of the fact that one has a healthy and physically functioning body are fundamental to how retirees experience well-being. Some participants claimed to feel lucky because they were

not limited by their bodies, even though they were over 50 years old. One of the characteristics of individuals is to maintain physical and mental health. In addition, essential resources that increase pensions are the economic situation, health, and social relations (van Solinge & Henkens, 2008). When aging, health becomes an important indicator of well-being, including maintaining cognitive function (Yaffe et al., 2009). Health issues can cut social time and recreational activities, while medical expenses or early retirement can affect finances (van Solinge & Henkens, 2008). As previously mentioned, the four findings are related to the body, with a healthy body enabling the other three to work appropriately, contributing to a healthy body.

*Giving meaning to their lives and their communities through new experiences.*

In the study, this constituent is characterized by keeping a sense of autonomy while maintaining meaningful relationships with family and friends. The similarities with these findings in Ryff's Psychological Well-Being, one of whose core factors is positive relationships with others (Ryff, 2013). Considering their multigenerational roles, retirees could create a coherent narrative about themselves that incorporated aspects of the past, present, and future. Based on McAdams (2013), this constituent emphasizes the retirees as authors of their own life stories.

Positive experiences, meaning, and purpose, are also important for well-being after retirement. (Lent, 2004). Their anxiety and concerns were more reflective, concerning the possibility of realizing their full potential in this new life cycle phase. According to Ekerdt and Koss (2016), daily routines were essential to achieving full autonomy when retired; activities were rarely improvised and were often well-planned ahead of time. In our study, the importance of establishing and maintaining daily routines is a significant factor in well-being among retirees. Although their new experience doesn't necessarily involve departures from their daily routines, it could be described as an appreciation for

the time and being present when we have the time and the opportunity to do so.

*Being able to make choices independently and without ties to anyone else.*

While autonomy in Self Determination Theory concerns the experience of choosing and reflectively consenting to one's actions, freedom in psychological well-being involves self-determination, independence, and behavioral regulation (Steger, 2016). In other words, in Self-determination Theory, it is possible to be autonomous while relying on others, while for Ryff to be autonomous involves the ability to not depend on others and regulate one's behavior (Ryff, 2013). In the retirement community, retirees become more and more sovereign over time, contributing to their well-being. As a result, they feel no longer bound by other people's demands on their time or don't have enough time to get what they want. According to qualitative studies, retirement can be seen as a time for renewal, growth, and change. One of the most significant advantages of retirement is the ability to control one's own time (Ekerdt & Koss, 2016). In the third finding, we observe both variations of autonomy; there is the experience of choosing and the reward of not being dependent on others.

*Create positive family relationships.*

This study is related to early retirement, and the intention to devote more time to family or friends positively correlates with well-being (Hershey et al., 2007). This study suggests that retirement relationships can provide individuals with material support, emotional support, friendship, and a sense of identity. It predicts the positive effect of their age on general life satisfaction and well-being (Henkens & van Solinge, 2002). The positive impact of marriage and the adverse outcomes of losing a spouse suggests that retired spouses can be a good source of social support (Wong & Earl, 2009). In Psychological Well-Being, positive relationships with others are characterized by empathy, solid intimacy, and awareness of the give-and-take of human relationships (Ryff, 2013). Based on that, according to Nisa' and Pranungsari (2021),

positivity can assist individuals in improving their cognitive motivation abilities and taking the necessary steps to achieve their goals and overcome challenges optimally so that anxiety is reduced. In this study, the researcher defines our fourth finding as the present experience of social connectedness and concern or aspiration to develop significant relationships beyond one's lifetime. Retirement-age individuals view their awareness of their role across generations to create a comprehensive narrative about themselves in the situation, including experiences over time of developing positive relationships for their family and their environment. This study aligns with research by McAdams (2013), retirement is viewed as a critical way in which an individual can understand a person's psychological self so that it impacts their relationship.

In this study, the level of anxiety showed varying results in respondents who entered retirement and after retirement. The results showed that most of the respondents experienced high levels of anxiety. Therefore, individuals who approach retirement with ambivalent feelings may report that it is not easy to make decisions, which is related to the level of anxiety experienced by respondents. In contrast, other research has demonstrated links between feelings of readiness and various improvements, including improved transition confidence (Kim et al., 2005). Consequently, when retirement decisions and timing are the factors that are being considered, better preparation and easier retirement decisions are likely to produce better outcomes. In addition to the economy, health and social relations play a significant role in pensions (van Solinge & Henkens, 2008). According to our findings, retirees must stay socially connected, pursue hobbies and interests, maintain a healthy lifestyle, travel, and explore favorite destinations, and find local organizations or charities that align with their interests.

In contrast, poor health can hinder social interaction and recreational activities, and medical expenses and early retirement may decrease financial resources (van Solinge & Henkens, 2008).

Based on the results, future research needs to use mixed methods to explore respondents' anxiety about entering or after retirement and use Retirement Anxiety Scale (RAS) or The Geriatric Anxiety Scale (GAS). There's a limitation in this study. This measure doesn't adequately detect specific anxiety disorders but generalized anxiety symptoms.

## CONCLUSION

This study explored the readiness of respondents to enter or after retirement and the levels of anxiety experienced by retirees. Respondents desired to maintain their well-being as parents and socially in their environment while balancing their relationships with their children, spouse, and social environment. The Hamilton Anxiety Rating Scale (HARS) instrument measured anxiety in adult populations. The results showed that the level of anxiety in older people was very high. Reducing the anxiety experienced by respondents about to retire or who have retired requires the cooperation of both families and the community in the environment. The government also has a role in reducing the anxiety level of retirees by creating programs for older people to make them more productive in their society.

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