

PSYCHOLOGICAL DYNAMICS OF ANXIETY OVER RETIREMENT AMONG TEACHERS: A REVIEW OF EMOTIONAL INTELLIGENCE, SOCIAL SUPPORT, AND SELF-ADJUSTMENT

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Article History

Received: 24-05-2026

Revision: 06-06-2026

Accepted: 07-06-2026

Published: 09-06-2026

Abstract. This study aims to examine the psychological dynamics of anxiety associated with retirement among teachers by reviewing the roles of emotional intelligence, social support, and self-adjustment. This study employed a library research method with a qualitative descriptive approach through the analysis of scientific journals, books, and psychological literature indexed in academic databases such as Scopus, Web of Science, ERIC, ScienceDirect, SpringerLink, and Google Scholar, as well as relevant reference books, conference proceedings, and psychological literature. Data were collected through the processes of identification, selection, critical reading, and documentation of essential information from sources that met the predetermined inclusion and exclusion criteria. Subsequently, the data were analyzed descriptively to identify themes, concepts, and key findings related to the research focus. The results indicate that emotional intelligence plays a significant role in emotion regulation, stress management, and psychological resilience during the transition to retirement. Social support from family members, colleagues, and the surrounding environment helps individuals feel secure, valued, and socially connected. Furthermore, self-adjustment enables teachers to adapt to lifestyle changes and post-retirement activities. The study concludes that retirement anxiety is a multidimensional phenomenon influenced by emotional, social, and adaptive factors. This study is limited by its reliance on secondary data from published literature; therefore, future research is recommended to conduct empirical investigations examining the effectiveness of pre-retirement counseling, emotional intelligence training, and social support enhancement programs in improving teachers' psychological preparedness for retirement.

Keywords: Anxiety About Facing Retirement, Emotional Intelligence, Social Support

Abstrak. Penelitian ini bertujuan untuk mengkaji dinamika psikologis kecemasan menghadapi masa pensiun pada guru melalui tinjauan terhadap kecerdasan emosional, dukungan sosial, dan penyesuaian diri. Penelitian menggunakan metode studi kepustakaan dengan pendekatan deskriptif kualitatif melalui analisis jurnal ilmiah, buku, dan literatur psikologi yang terindeks pada basis data akademik seperti Scopus, Web of Science, ERIC, ScienceDirect, SpringerLink, dan Google Scholar, serta buku referensi, prosiding ilmiah, dan literatur psikologi yang relevan. Data dikumpulkan melalui proses identifikasi, seleksi, pembacaan kritis, dan pencatatan informasi penting dari setiap sumber yang memenuhi kriteria inklusi dan eksklusi yang telah ditetapkan. Selanjutnya, data dianalisis secara deskriptif untuk mengidentifikasi tema, konsep, dan temuan utama yang berkaitan dengan fokus penelitian. Hasil kajian menunjukkan bahwa kecerdasan emosional berperan penting dalam regulasi emosi, pengelolaan stres, dan ketahanan psikologis menjelang pensiun. Dukungan sosial dari keluarga, rekan kerja, dan lingkungan sekitar membantu individu merasa aman, dihargai, dan tetap terhubung secara sosial. Selain itu, kemampuan penyesuaian diri membantu guruberadaptasi terhadap perubahan gaya hidup dan aktivitas pascapensiun. Penelitian ini menyimpulkan bahwa kecemasan menghadapi masa pensiun merupakan fenomena multidimensional yang dipengaruhi faktor emosional, sosial, dan adaptif. Penelitian ini terbatas pada penggunaan data sekunder dari literatur yang telah dipublikasikan, sehingga penelitian selanjutnya disarankan melakukan studi empiris untuk menguji efektivitas konseling prapensiun, pelatihan kecerdasan emosional, dan penguatan dukungan sosial dalam meningkatkan kesiapan psikologis guru menghadapi masa pensiun.

Kata Kunci: Kecemasan Menghadapi Pensiun, Kecerdasan Emosional, Dukungan Sosial

How to Cite: Siswanti, D. N. (2026). Psychological Dynamics of Anxiety Over Retirement Among Teachers: A Review of Emotional Intelligence, Social Support, and Self-Adjustment. *Indo-MathEdu Intellectuals Journal*, 7 (3), 4084-4094. <http://doi.org/10.54373/imeij.v7i3.5968>

INTRODUCTION

Retirement represents a major life transition that often requires individuals to adjust to changes in professional roles, daily routines, financial conditions, and social relationships. For teachers, retirement may be particularly challenging because the teaching profession is closely associated with personal identity, social status, and long-term engagement in educational activities. Previous studies have shown that individuals approaching retirement frequently experience anxiety related to uncertainty about the future, reduced social interaction, declining income, and concerns regarding physical and psychological well-being (Atkinson et al., 2012; Wang & Shi, 2014). If not properly managed, retirement anxiety may negatively affect psychological adjustment and quality of life during later adulthood.

Teachers constitute a professional group that is vulnerable to retirement-related anxiety due to their strong emotional attachment to their occupational roles. In Indonesia, the increasing number of teachers reaching retirement age highlights the importance of understanding factors that facilitate successful retirement adjustment. Several studies have reported that inadequate preparation for retirement may contribute to stress, reduced self-esteem, emotional distress, and difficulties in adapting to post-retirement life (Schlossberg, 1981; Kim & Moen, 2002). Therefore, identifying psychological resources that can reduce retirement anxiety is essential. Among the factors associated with retirement adjustment, emotional intelligence has received considerable attention. Emotional intelligence refers to the ability to recognize, understand, regulate, and utilize emotions effectively (Goleman, 1995; Mayer & Salovey, 1997). Individuals with higher emotional intelligence tend to demonstrate better coping strategies, greater resilience, and lower anxiety levels when facing major life transitions. In addition, social support from family, colleagues, and community members has consistently been identified as a protective factor that enhances psychological well-being and reduces stress during retirement preparation (Sarason et al., 1990; Taylor, 2011). Self-adjustment is also considered an important determinant of successful adaptation because it enables individuals to accept life changes and develop new goals and activities after retirement (Schneiders, 1964).

Although previous studies have separately examined the relationships between emotional intelligence and anxiety, social support and psychological well-being, as well as self-adjustment and retirement adaptation, research integrating these three variables within the context of retirement anxiety among teachers remains limited. Existing studies have predominantly focused on financial readiness, physical health, or general retirement adjustment, while the psychological mechanisms underlying retirement anxiety among teachers have received less attention, particularly in the Indonesian context.

This study addresses this gap by examining retirement anxiety among teachers through the perspectives of emotional intelligence, social support, and self-adjustment. The novelty of this study lies in its integrative analysis of these three psychological factors as interconnected resources that may help teachers cope with retirement-related anxiety. By synthesizing findings from previous studies, this research is expected to contribute to the development of psychological interventions and retirement preparation programs that promote teachers' well-being before and during retirement.

METHOD

This study employed a library research method with a qualitative descriptive approach focusing on teachers approaching retirement age. Library research is a research method conducted through the collection, review, and analysis of various relevant literature sources to obtain in-depth conceptual and theoretical understanding of a particular phenomenon (Sugiyono, 2019). In this study, the library research approach was used to examine the psychological dynamics of retirement anxiety among teachers through the perspectives of emotional intelligence, social support, and self-adjustment based on previous empirical findings, developmental psychology theories, and related scientific literature. The focus on teachers was chosen because the teaching profession has unique psychosocial characteristics closely associated with professional identity, social interaction, and emotional attachment to the educational environment.

The qualitative descriptive approach was selected because this study aimed to describe and analyze psychological phenomena comprehensively without manipulating research variables. The study emphasized the interpretation of meanings, conceptual relationships, and understanding of psychological factors influencing teachers' anxiety toward retirement. Through this approach, the researcher integrated findings from previous studies to construct a comprehensive explanation regarding the psychological experiences of teachers prior to retirement. The qualitative descriptive method also enabled the researcher to explore the complexity of teachers' emotional readiness, coping strategies, and adjustment processes in facing retirement transitions.

The data sources in this study consisted of primary and secondary data. Primary data were obtained from scientific journal articles directly discussing retirement anxiety among teachers, emotional intelligence, social support, self-adjustment, and psychological well-being. Several main references analyzed in this study included research conducted by Dewi et al., (2022), Handayani & Kuncoro (2021), Reyes et al., (2022), Oluremi (2022), and Ukaegbu (2023),

which examined psychological adaptation and retirement readiness among educators and workers approaching retirement. Meanwhile, secondary data were derived from books, developmental psychology theories, and supporting literature related to late adulthood development, emotional intelligence, social support, adjustment, retirement preparation, and psychological well-being.

Data collection techniques were conducted through documentation and scientific literature review. The researcher collected references from national and international scientific journals, academic books, and scholarly articles relevant to the research topic. Literature searches were carried out through scientific databases such as Google Scholar, ScienceDirect, and various psychology journals discussing retirement anxiety and teacher well-being. The selected literature was limited to sources possessing strong theoretical and empirical relevance to the focus of the study. In addition, literature published within the last ten years was prioritized to ensure the relevance and novelty of the reviewed studies.

The inclusion criteria in this study consisted of: (1) scientific articles discussing retirement anxiety among teachers or employees approaching retirement age; (2) studies examining emotional intelligence, social support, self-adjustment, coping strategies, and psychological well-being; (3) articles published in national and international scientific journals; and (4) literature related to developmental psychology and retirement transition processes in late adulthood. Meanwhile, the exclusion criteria included irrelevant articles, non-scientific publications, duplicated sources, and literature lacking clear methodological explanations.

The data analysis technique employed in this study was content analysis. Content analysis was conducted by identifying, classifying, comparing, and interpreting concepts and research findings related to retirement anxiety among teachers. The analysis process began with data reduction, data presentation, and conclusion drawing. Data reduction was performed by selecting information relevant to the research focus, particularly studies discussing psychological readiness, emotional regulation, social support systems, and teachers' adjustment during retirement transition periods. The selected data were then systematically organized to facilitate interpretation and synthesis processes.

At the interpretation stage, the researcher compared findings from previous studies to identify similarities, differences, and relationships among variables influencing retirement anxiety among teachers. The analysis focused on examining how emotional intelligence contributes to emotional regulation, how social support strengthens psychological resilience, and how self-adjustment affects teachers' readiness to accept retirement as a developmental transition. Furthermore, the researcher identified limitations of previous studies to determine

existing research gaps that could contribute to the advancement of developmental psychology and educational psychology studies related to retirement preparation. The validity of the data in this study was ensured through source triangulation techniques. Source triangulation was conducted by comparing information from journal articles, books, theoretical references, and findings from previous studies to achieve consistency and credibility of information. The use of multiple scientific sources aimed to strengthen conceptual validity and enhance the accuracy of interpretations generated from the literature review process. In addition, the researcher critically evaluated the methodological quality and relevance of each reference to maintain the scientific rigor of the study.

RESULTS

Study by Erni Puspita Dewi, Jawasi, and Dalinur M. Nur (2022)

Dewi et al., (2022) examined the effect of emotional intelligence on retirement anxiety among employees using a quantitative approach with simple linear regression analysis. The findings showed that emotional intelligence significantly reduced retirement anxiety, as indicated by the t-test result below 0.05 and an R Square value of 0.974, meaning that 97.4% of retirement anxiety was explained by emotional intelligence. Employees with higher emotional intelligence were more capable of managing emotional pressure, adapting to retirement, and maintaining psychological stability. However, the study only focused on emotional intelligence without considering other factors such as social support and self-concept, and the limited demographic information reduced the generalizability of the findings.

Study by Marc Eric S. Reyes et al., (2022)

Reyes et al., (2022) investigated the relationship between psychological well-being and retirement anxiety among 339 middle-aged Filipino adults using the PERMA Profiler and Retirement Anxiety Scale. The study found a significant negative relationship between psychological well-being and retirement anxiety, with psychological well-being explaining 15% of the variance in retirement anxiety. Individuals with higher psychological well-being tended to show better emotional resilience, optimism, and readiness to face retirement transitions. Nevertheless, the study relied on self-report measures and used a cross-sectional design, limiting the ability to establish causal relationships and generalize findings beyond the Filipino context.

Study by Agustin Handayani and Joko Kuncoro (2021)

Handayani & Kuncoro (2021) analyzed retirement anxiety among 97 Indonesian National Army soldiers using quantitative regression analysis involving self-adjustment, social support, age, and years of service. The results demonstrated significant relationships between self-adjustment, social support, and retirement anxiety, indicating that soldiers with better adjustment abilities and stronger social support experienced lower retirement anxiety. The study concluded that psychological and social factors were more influential than demographic factors such as age and years of service. However, the findings were limited to military personnel, and the quantitative design may not fully capture the emotional experiences related to retirement anxiety.

Study by Fareo Dorcas Oluremi (2022)

Oluremi (2022) investigated the influence of retirement anxiety on social adjustment among 298 potential retiree teachers in Nigeria using a descriptive survey design and Likert-scale questionnaires. The findings revealed that teachers approaching retirement planned to engage in positive social adjustment strategies such as community involvement, spiritual activities, and maintaining meaningful social relationships after retirement. The study also emphasized the importance of retirement planning resources to support teachers' psychological and social adaptation. However, the research was limited to one educational zone and relied solely on questionnaires, which may not fully explain the complexity of retirement anxiety experiences.

Study by Ukaegbu Chigozie Nkiruka (2023)

Ukaegbu (2023) examined pre-retirement anxiety as a predictor of aging anxiety among tertiary institution workers in Nigeria using self-report anxiety scales. The study found a moderate positive correlation between pre-retirement anxiety and aging anxiety, with pre-retirement anxiety explaining 23.1% of the variance in aging anxiety. The findings indicated that workers who experienced greater anxiety before retirement were also more likely to fear aging and future life conditions. Although the study highlighted the importance of psychological preparation before retirement, it was limited by its purely quantitative approach and recommended future mixed-method research to better understand the multidimensional nature of retirement and aging anxiety.

DISCUSSION

The findings from the reviewed studies demonstrate that retirement anxiety is a multidimensional psychological phenomenon influenced by emotional, social, and adaptive factors. For teachers, retirement often represents not only the end of professional responsibilities but also the loss of social identity, work routines, interpersonal relationships, and feelings of usefulness developed throughout years of educational service. Consequently, teachers approaching retirement may experience psychological distress, uncertainty, and anxiety regarding their future roles, financial stability, health conditions, and social interactions. The reviewed literature consistently indicates that emotional intelligence, social support, and self-adjustment are important psychological resources that help individuals cope with retirement-related anxiety.

The study conducted by Dewi et al., (2022) highlighted the significant role of emotional intelligence in reducing retirement anxiety. The finding that emotional intelligence explained 97.4% of the variance in retirement anxiety suggests that emotional regulation is a major protective factor in retirement preparation. Individuals with high emotional intelligence are generally more capable of recognizing, understanding, and managing emotional reactions toward stressful situations, including retirement transitions. In the context of teachers, emotional intelligence may help educators manage fears associated with losing professional roles and adapting to new life circumstances after retirement. This finding supports Goleman's (1995) theory, which states that emotional intelligence contributes to psychological resilience, emotional control, and adaptive coping mechanisms during stressful life events.

Furthermore, the findings from Reyes et al., (2022) reinforce the importance of psychological well-being in reducing retirement anxiety. The negative relationship between psychological well-being and retirement anxiety indicates that individuals with higher levels of life satisfaction, optimism, and positive emotional experiences tend to be more psychologically prepared for retirement. Teachers who experience psychological well-being are more likely to interpret retirement as a natural developmental transition rather than a threatening life event. This finding aligns with Ryff's (1989) concept of psychological well-being, which emphasizes self-acceptance, purpose in life, environmental mastery, and positive interpersonal relationships as important dimensions of mental health. Teachers with stronger psychological well-being are therefore more capable of maintaining emotional balance and adapting positively to retirement transitions.

The role of self-adjustment and social support was strongly emphasized in the study conducted by Handayani & Kuncoro (2021). Their findings demonstrated that individuals with better adjustment abilities and stronger social support experienced lower levels of retirement anxiety. Self-adjustment enables individuals to adapt effectively to changing life conditions, while social support provides emotional reassurance and a sense of belonging during stressful transitions. For teachers, retirement may involve substantial changes in daily activities, social interaction, and professional identity, making adaptive adjustment particularly important. Teachers who possess good adjustment abilities are more likely to seek meaningful post-retirement activities, maintain social relationships, and develop new life goals after leaving formal educational institutions.

Similarly, the findings from Oluremi (2022) demonstrated that teachers approaching retirement actively attempt to prepare themselves psychologically and socially through community involvement, spiritual engagement, and interpersonal relationships. These findings suggest that retirement adaptation among teachers is influenced not only by individual psychological factors but also by social and cultural contexts. In collectivistic societies, including many African and Asian cultures, social relationships and spiritual values play essential roles in maintaining emotional stability during retirement transitions. Teachers who remain socially active and spiritually engaged are more likely to experience meaningful retirement adjustment and lower anxiety levels. Therefore, social support and community participation function as important protective factors against retirement-related stress and emotional isolation.

The findings reported by Ukaegbu (2023) further support the argument that inadequate psychological preparation before retirement contributes significantly to emotional distress and aging anxiety. The positive correlation between pre-retirement anxiety and aging anxiety indicates that fears related to retirement may extend into broader concerns regarding health decline, dependency, social isolation, and reduced productivity in later adulthood. Teachers who are psychologically unprepared for retirement may experience heightened emotional vulnerability and difficulty accepting aging processes. These findings are consistent with Erikson's psychosocial development theory, particularly the stage of integrity versus despair, where older adults evaluate their life experiences and seek meaning and fulfillment in later adulthood (Erikson, 1963). Failure to achieve psychological acceptance during this stage may lead to despair, regret, and anxiety regarding the future.

Overall, the reviewed studies indicate that emotional intelligence, social support, and self-adjustment interact dynamically in shaping teachers' psychological readiness toward retirement. Emotional intelligence enables teachers to regulate emotional responses effectively, social support strengthens feelings of security and interpersonal connectedness, while self-adjustment facilitates adaptation to changing life circumstances. These three factors collectively contribute to lower retirement anxiety and healthier psychological functioning during retirement transitions.

The findings also suggest that retirement preparation programs for teachers should adopt a more comprehensive psychological approach rather than focusing solely on financial readiness. Pre-retirement programs should include emotional intelligence training, counseling services, family support strengthening, and adjustment enhancement strategies to help teachers manage emotional stress and adapt positively to retirement. Educational institutions and policymakers should recognize that psychological well-being is an essential component of successful retirement adaptation. Providing teachers with opportunities for emotional preparation, social engagement, and meaningful post-retirement planning may improve their quality of life and reduce psychological distress during retirement transitions.

In conclusion, the literature review demonstrates that retirement anxiety among teachers is influenced by complex psychological, emotional, and social dynamics. Emotional intelligence, social support, and self-adjustment consistently emerge as significant predictors of psychological readiness and emotional stability among individuals approaching retirement. These findings provide important theoretical and practical implications for the development of psychological intervention programs aimed at promoting healthy, meaningful, and adaptive retirement experiences among teachers. Theoretically, this study enriches the literature on retirement adjustment by highlighting the interconnected roles of emotional, social, and adaptive factors in shaping retirement anxiety. Practically, the findings suggest that educational institutions and policymakers should incorporate pre-retirement counseling, emotional intelligence training, and social support enhancement programs into retirement preparation initiatives to strengthen teachers' psychological well-being and facilitate a smoother transition into retirement.

CONCLUSION

In conclusion, this literature review demonstrates that retirement anxiety among teachers is a multidimensional psychological phenomenon influenced by emotional, social, and adaptive factors. Teachers approaching retirement often experience anxiety related to changes in

professional identity, social roles, daily activities, financial conditions, and psychological well-being. Findings from previous studies consistently indicate that emotional intelligence plays an important role in helping individuals regulate emotions, manage stress, and maintain psychological stability during retirement transitions. In addition, social support from family, colleagues, and the surrounding environment contributes significantly to feelings of security, appreciation, and emotional resilience when facing retirement. Self-adjustment abilities also enable teachers to adapt positively to lifestyle changes and develop meaningful post-retirement activities and goals. Therefore, emotional intelligence, social support, and self-adjustment emerge as important protective factors in reducing retirement anxiety and improving teachers' psychological readiness for retirement. These findings imply that retirement preparation programs should not only emphasize financial planning but also incorporate psychological interventions such as emotional intelligence training, counseling services, social support strengthening, and adjustment enhancement programs to promote healthier, more adaptive, and meaningful retirement experiences among teachers. However, this study is limited by its reliance on secondary data derived from previously published literature, which may not fully capture the diversity of retirement experiences across different educational and cultural contexts. Future research is therefore recommended to conduct empirical studies involving teachers from various educational settings to examine the effectiveness of psychological interventions and to explore additional factors that may influence retirement anxiety and psychological readiness for retirement.

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