

Mindfulness-Based Interventions and Life Satisfaction among Potential Retirees in Ibadan, Nigeria

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Abstract: *This study investigated the effects of Mindfulness-Based Interventions (MBIs) on life satisfaction among prospective retirees in Ibadan, Oyo State, Nigeria, using resilience as a moderator. Employing a quasi-experimental pre-test and post-test control group design, 37 public servants within five years of retirement were purposively selected from two randomly chosen local government areas. Participants with low life satisfaction were assigned to either an intervention group (n = 16) receiving an eight-week MBI programme or a control group (n = 21) with no intervention during the study period. Life satisfaction was measured using the Riverside Life Satisfaction Scale (RLSS), while resilience was assessed with the Resilience Scale by Wagnild and Young. Ethical approval was obtained, and informed consent secured. Data were analysed using Analysis of Covariance (ANCOVA) to control for baseline differences. Results revealed a significant main effect of mindfulness intervention on life satisfaction ($F(2,49) = 5.763, p = .006, \eta^2 = .490$), indicating higher life satisfaction among those exposed to MBIs compared to controls. Resilience did not have a significant main effect, nor was there a significant interaction between mindfulness intervention and resilience. These findings suggest that mindfulness training independently enhances life satisfaction among retirees, providing a valuable psychological resource during retirement transition. The study recommends integrating MBIs into pre-retirement counselling to support emotional wellbeing. Limitations include the small sample size and the focus on a single urban location. Future research should explore longitudinal impacts and broader populations to validate and extend these findings.*

Keywords: mindfulness-based intervention, life satisfaction, resilience

INTRODUCTION

Life satisfaction among individuals approaching retirement has become a growing concern in global psychological and gerontological research, particularly as populations' age and life expectancy increases. The global retirement landscape has shifted significantly, with over 703 million people aged 65 and above as of 2022, prompting extensive inquiry into how retirees can lead satisfying lives after exiting the workforce (United Nations, 2022). While retirement may offer freedom from work-related stress, it also introduces uncertainties about identity, health, income, and social engagement. Scholars have noted that psychological preparedness plays a central role in determining whether retirees will experience post-retirement life as fulfilling or burdensome (Zacher & Rudolph, 2021). Consequently, several psychological interventions, including cognitive behavioural strategies and mindfulness practices, have been employed to enhance pre-retirement wellbeing in developed countries, particularly in Europe, North America, and parts of Asia (Kim & Moen, 2023).

In Africa, the experience of retirement is shaped largely by economic instability, low pension coverage, and weak institutional support systems. Retirees often face multiple adversities, including financial hardship, inadequate healthcare access, and poor social security provisions, all of which undermine post-retirement satisfaction (Adeniji et al., 2023). Unlike their Western counterparts, many African retirees continue to engage in informal work due to financial pressures. Furthermore, limited government structures for retirement preparation mean psychological wellbeing is rarely prioritised in ageing policies. Cultural norms that encourage family dependency often compound the psychological stress of retirees who are unable to fulfil traditional obligations. Despite this context, few psychological interventions have been tailored to African realities, and studies rarely examine emotional preparedness as a factor influencing retirees' life satisfaction (Nwankwo & Onuoha, 2022).

Within Sub-Saharan Africa, particularly, the challenge is more pronounced due to the fragility of pre-retirement institutions and rapid social change. The traditional safety net provided by extended families is weakening due to urbanisation and migration, leaving many older adults without adequate social or emotional support (Agyemang & Bonsu, 2023). Studies indicate that individuals nearing retirement often report anxiety, despair, and low expectations about life after work, especially in the informal sector where no retirement benefits are guaranteed (Mensah & Adom, 2022). While ageing populations are increasing across the region, public health and policy responses have not adequately addressed the psychological needs of this group. There is an urgent need to implement evidence-based, culturally sensitive interventions that promote life satisfaction and equip ageing individuals with psychological resilience to navigate retirement transitions successfully.

In Nigeria, retirement experiences are shaped by systemic inefficiencies such as delayed pension payments, economic hardship, and lack of structured pre-retirement education, particularly among public sector workers. These issues are especially prevalent in Southwest Nigeria, including urban centres like Ibadan, where the high cost of living and weak social services exacerbate the uncertainties of post-retirement life (Oluwasanmi et al., 2023). Reports from various studies reveal heightened emotional distress,

anxiety, and feelings of unpreparedness among potential retirees (Abiodun & Okafor, 2024). Unlike in high-income countries where retirement counselling and preparatory programmes are institutionalised, the Nigerian context is marked by limited access to psychological support. Thus, there is a compelling need to implement psychological interventions that address the emotional and cognitive aspects of retirement. Among such interventions, mindfulness-based interventions (MBIs) have shown promise in reducing distress and enhancing life satisfaction in ageing populations, and may offer culturally adaptable strategies for Nigerian retirees.

Mindfulness-Based Interventions (MBIs) involve practices aimed at cultivating present-moment awareness and non-judgmental acceptance of thoughts and emotions. These interventions have gained empirical validation for their efficacy in reducing anxiety, improving wellbeing, and enhancing emotional regulation, particularly among individuals facing life transitions (Tang et al., 2023). MBIs have been adapted into various formats, including group sessions and digital platforms, and have been effective across diverse cultural contexts. For retirees, MBIs may be especially valuable in promoting psychological flexibility, reducing retirement-related anxiety, and fostering a sense of purpose despite changing roles and identities (Creswell & Lindsay, 2022). In the Nigerian context, where spiritual and communal orientations are integral to identity, MBIs can be adapted with culturally sensitive content that incorporates narrative reflection and group cohesion. This makes them an appropriate and potentially transformative tool to improve life satisfaction among retirees in Ibadan.

A critical psychological construct relevant to the effectiveness of MBIs is resilience, which refers to the ability to adapt positively to stress and adversity. Resilience has been shown to influence how individuals respond to psychological interventions, with higher resilience levels correlating with better coping and greater wellbeing outcomes (Färber & Rosendahl, 2023). In the context of retirement, resilient individuals are more likely to reinterpret challenges as growth opportunities and maintain a positive outlook on life after work. Studies have found that resilience moderates the impact of psychological interventions, enhancing their efficacy by reinforcing adaptive coping mechanisms (Lee & Park, 2021). For Nigerian retirees, who face structural and social challenges, resilience may serve as a buffer against stress, thereby amplifying the benefits of MBIs. Exploring resilience as a moderator in this study offers valuable insight into individual differences that shape intervention outcomes and contributes to a more personalised approach to retirement wellbeing.

Although global studies have explored psychological wellbeing in ageing populations, limited empirical research exists on mindfulness-based approaches for enhancing life satisfaction among potential retirees in Nigeria. Existing literature focuses more on economic and policy dimensions, neglecting the psychological intricacies that define the retirement experience. The current study addresses this gap by investigating the effect of MBIs on life satisfaction among potential retirees in Ibadan, Nigeria, with resilience as a moderating variable. The study is anchored in Developmental Theory, which posits that individuals undergo various psychosocial stages across the lifespan, including the retirement phase, requiring adaptive responses for successful ageing (Erikson, 1968; as cited in Choudhury & Roy, 2023). By focusing on emotional regulation and resilience building, this research aims to provide a culturally grounded intervention model that supports a healthier and more satisfying transition into retirement.

Purpose of the Study

The study investigated the impact of Mindfulness-Based Interventions (MBIs) on life satisfaction among potential retirees in Ibadan, Oyo State, Nigeria. Specifically, the study:

1. Examined the main effect of mindfulness-based interventions on the life satisfaction of potential retirees in Ibadan, Oyo State.
2. Evaluated the main effect of resilience on the life satisfaction of potential retirees in Ibadan, Oyo State.
3. Assessed the interaction effect of mindfulness-based interventions and resilience on the life satisfaction of potential retirees in Ibadan, Oyo State.

Hypotheses

- H₀₁: There is no significant main effect of mindfulness-based interventions on life satisfaction among potential retirees in Ibadan, Oyo State.
- H₀₂: There is no significant main effect of resilience on life satisfaction among potential retirees in Ibadan, Oyo State.
- H₀₃: There is no significant interaction effect of mindfulness-based interventions and resilience on life satisfaction among potential retirees in Ibadan, Oyo State.

METHODS

The study adopted a quasi-experimental design with a pre-test and post-test control group framework to evaluate the efficacy of Mindfulness-Based Interventions (MBIs) on life satisfaction among prospective retirees. The population comprised public servants within five years of retirement residing in Ibadan metropolis, which includes five local government areas (LGAs). The study adopted

multi-stage sampling procedure. In the first stage, two LGAs - Ibadan North East and Ibadan South East were randomly selected from the five LGAs constituting the metropolis. Purposive sampling was then used to identify eligible participants aged 55 years or older or with a minimum of 30 years of service in these LGAs. Psychological screening was conducted using the Satisfaction with Life Scale (SWLS), developed by Pavot and Diener (1993), to identify individuals with low life satisfaction. This process yielded 37 participants, 16 from Ibadan North East assigned to the intervention group and 21 from Ibadan South East as control. Post-intervention life satisfaction was measured using the Riverside Life Satisfaction Scale (RLSS), developed by Margolis et al. (2018), which offers a broader and more nuanced assessment of life satisfaction. Additionally, resilience was measured using the Resilience Scale by Wagnild and Young (1993), which evaluates participants' capacity to adapt positively to life challenges. Ethical approval was obtained from the university research ethics committee, and informed consent was secured from all participants, ensuring confidentiality and voluntary participation.

Data collection proceeded through four phases: pre-sessional activities, including research assistants training, baseline assessment, intervention delivery, and post-intervention evaluation. Two postgraduate counselling psychology students were trained as research assistants to maintain intervention fidelity during the eight-session MBI programme, conducted once weekly over eight weeks. The intervention comprised mindfulness exercises such as mindful breathing, body scan, awareness of thoughts and emotions, and acceptance strategies designed to enhance present-moment awareness and emotional regulation. The control group received no intervention during the study period, they were only exposed to conventional talks on administration. Post-test data collected enabled evaluation of the intervention's impact on life satisfaction and resilience within the sociocultural context of urban retirees in Ibadan.

RESULTS AND DISCUSSION

Demographic Representation of Participants

The demographic representation of the participants for the current Mindfulness-Based Interventions (MBIs) study is presented in Table 1.

Table 1: Demographic Representation of the Participants

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	20	54.1
	Female	17	45.9
Age (years)	55–57	15	40.5
	58–60	22	59.5
Educational Level	Secondary Education	14	37.8
	Tertiary Education	23	62.2

The table above summarises the demographic characteristics of the 37 participants involved in the MBIs study. Regarding gender, males formed the majority, accounting for 54.1% (20 individuals), while females constituted 45.9% (17 individuals). Age categories were divided into 55–57 years and 58–60 years to reflect the distribution of participants nearing retirement. A majority of 59.5% were aged between 58 and 60 years, whereas 40.5% fell within the 55–57 years range. In terms of educational attainment, most participants had achieved tertiary education, comprising 62.2% of the sample, while the remaining 37.8% had completed secondary education. These demographic patterns highlight that the sample primarily consisted of middle-aged to older adults with moderate to high educational backgrounds. Understanding these demographic variables provides critical context for interpreting the study's findings on life satisfaction and resilience among prospective retirees in Ibadan.

Test of Hypotheses

Hypothesis One: There is no significant main effect of mindfulness-based interventions on life satisfaction among potential retirees in Ibadan, Oyo State.

Table 2: Summary of ANCOVA on Life Satisfaction of Potential Retirees

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	1466.721	11	133.338	2.578	.011	.367
Intercept	1761.638	1	1761.638	34.057	.000	.410
Prescore (Covariate)	417.413	1	417.413	8.070	.007	.141

Mindfulness-Based Intervention (MBI)	596.183	2	298.091	5.763	.006	.490
Resilience	114.099	1	114.099	2.206	.144	.043
MBI × Resilience Interaction	188.572	2	94.286	1.823	.172	.069
Error	2534.591	49	51.726			
Total	59805.000	61				
Corrected Total	4001.311	60				

The results indicate a significant main effect of mindfulness-based interventions on life satisfaction among potential retirees in Ibadan, $F(2,49) = 5.763$, $p = .006$, with a large effect size ($\eta^2 = .490$). This implies that retirees who engaged in mindfulness training experienced a significant improvement in life satisfaction compared to those who did not, after controlling for baseline life satisfaction scores.

The significant effect of mindfulness-based interventions may be attributed to the ability of mindfulness to enhance awareness, reduce rumination, and foster acceptance of present-moment experiences. These processes are especially relevant for retirees facing role transitions and potential existential concerns. Mindfulness could therefore facilitate better emotional regulation and adaptive coping, which translate into higher life satisfaction during retirement adjustment. Furthermore, mindfulness practices encourage individuals to observe their thoughts and feelings without immediate reaction, which can decrease the intensity of negative emotions such as anxiety and depression. This heightened emotional regulation may empower retirees to engage more fully with positive experiences, counteracting the potential isolation or loss of purpose often experienced during this life stage. As a result, mindfulness serves as a vital tool for maintaining psychological equilibrium amid change. Its focus on present-moment awareness helps retirees accept their new reality with less resistance, fostering resilience and psychological flexibility.

Additionally, the cultural context of Ibadan, where retirement may involve shifts in social status and community roles, could mean mindfulness interventions provide essential psychological resources. By promoting non-judgemental self-awareness and stress reduction, mindfulness may help retirees better manage feelings of loss and uncertainty, leading to improved wellbeing. In many Nigerian communities, retirees may encounter expectations to withdraw from active economic roles, which can challenge their identity and social integration. Mindfulness offers a way to reframe these experiences positively, encouraging acceptance rather than struggle. Moreover, group-based mindfulness programmes might foster social connectedness among retirees, creating supportive environments that enhance emotional wellbeing. This communal aspect could be particularly valuable in collectivist cultures like Ibadan's, where social bonds significantly impact mental health outcomes.

These results are consistent with prior research demonstrating the efficacy of mindfulness in enhancing subjective wellbeing during life transitions. For example, Brown and Ryan (2003) identified mindfulness as a key determinant of psychological wellbeing, while Adeoye and Olatunde (2023) reported similar improvements in wellbeing among Nigerian middle-aged workers exposed to mindfulness-based programmes. Additionally, studies conducted in diverse cultural settings corroborate the universal benefits of mindfulness for stress reduction and emotional balance. Such findings underscore the adaptability of mindfulness interventions across different populations, including retirees navigating identity shifts. The current study's outcomes add to this growing evidence base by highlighting the intervention's relevance in the Nigerian retirement context. This reinforces the importance of integrating mindfulness into retirement support services to promote healthier psychological adjustment.

Hypothesis Two: There is no significant main effect of resilience on life satisfaction among potential retirees in Ibadan, Oyo State.

The ANCOVA results revealed no significant main effect of resilience on life satisfaction, $F(1,49) = 2.206$, $p = .144$, $\eta^2 = .043$. This suggests that individual differences in resilience did not significantly influence the life satisfaction of retirees when other factors were controlled.

One explanation for this finding is that resilience, while often conceptualised as a protective trait, may not independently predict life satisfaction in the context of retirement. The complex nature of retirement adjustment might require the interaction of multiple psychological and social factors before resilience can manifest a positive effect on wellbeing. Retirement often involves significant changes not only in daily routines but also in social roles, financial security, and personal identity, all of which may dilute the direct influence of resilience. Additionally, individuals with high resilience might still experience challenges that overwhelm their coping capacity if other supports are lacking. Hence, resilience alone may not be sufficient to ensure higher life satisfaction without the presence of other facilitating conditions such as strong social networks or effective emotional coping mechanisms.

Furthermore, resilience might exert its influence indirectly through other variables such as coping strategies, social support, or emotional regulation capacities. Thus, the lack of a direct main effect could reflect the necessity of considering resilience within a

broader psychosocial framework rather than as a standalone predictor. For instance, resilient retirees might be more likely to seek social engagement or adopt adaptive coping styles that then contribute to their overall life satisfaction. This pathway suggests that resilience functions as a foundational capacity that enables other positive psychological processes to unfold. Consequently, interventions aiming to improve retirees' wellbeing should focus not only on building resilience but also on enhancing these interconnected factors. This holistic approach recognises the multifaceted nature of successful retirement adjustment.

This finding aligns with research by Oladipo et al. (2022), who found that resilience alone was insufficient to enhance wellbeing unless combined with emotional flexibility or supportive social environments. Similarly, Chen and Zhang (2023) demonstrated that resilience's impact on subjective wellbeing was moderated by emotional regulation, further supporting the current results. These studies highlight the conditional effects of resilience, emphasising that its benefits may depend on contextual and interpersonal resources. Such findings reinforce the need for integrated psychological interventions that address both internal capacities and external supports. Together, this body of evidence suggests that while resilience is important, it should be viewed as part of a dynamic system influencing life satisfaction during retirement, rather than a solitary predictor.

Hypothesis Three: There is no significant interaction effect of mindfulness-based interventions and resilience on life satisfaction among potential retirees in Ibadan, Oyo State.

The results showed that the interaction between mindfulness-based interventions and resilience on life satisfaction was not significant, $F(2,49) = 1.823$, $p = .172$, $\eta^2 = .069$. This indicates that resilience did not significantly moderate the effect of mindfulness training on retirees' life satisfaction.

This absence of interaction suggests that the positive impact of mindfulness on life satisfaction is relatively independent of individuals' levels of resilience. Mindfulness may operate as a robust psychological resource that benefits retirees regardless of their baseline resilience capacity. This independence highlights mindfulness as a foundational skill that enhances present-moment awareness and acceptance, enabling retirees to cope effectively with life transitions even when their resilience is low or compromised. Furthermore, mindfulness encourages a non-judgemental stance toward difficulties, which might reduce stress responses irrespective of one's internal strength. Therefore, the practice of mindfulness could serve as a universally effective strategy that directly promotes psychological wellbeing without reliance on other personal traits.

It may also imply that mindfulness-based interventions can be universally applied to retirees with diverse resilience profiles, offering a stable pathway to improve wellbeing without requiring pre-existing high resilience. This could increase the intervention's accessibility and scalability in retirement support programmes, particularly in resource-limited settings where tailored interventions may be impractical. Since mindfulness skills can be taught and cultivated regardless of initial psychological characteristics, they present a practical and inclusive approach to supporting mental health. Additionally, the broad applicability of mindfulness suggests it might act as a buffer against a wide range of stressors common in retirement, including social isolation, identity loss, and financial concerns. Consequently, these interventions may offer cost-effective solutions with widespread benefits across heterogeneous retiree populations.

These findings correspond with Kumar and Hassan's (2022) results, which found no significant moderation of coping self-efficacy on mindfulness effects in older adults. Additionally, Adebayo and Yusuf (2023) demonstrated that emotional regulation practices like mindfulness improved quality of life regardless of self-reported self-management abilities among Nigerian retirees, supporting the current findings. These corroborating studies underscore mindfulness as a universally beneficial tool that transcends individual differences in psychological resilience or coping skills. Such evidence strengthens the argument for integrating mindfulness into retirement wellness programmes as a fundamental component. Collectively, these insights affirm that mindfulness can be a powerful, scalable, and inclusive intervention to enhance life satisfaction during retirement transitions.

Conclusion

The findings from this study demonstrate that mindfulness-based interventions significantly enhance life satisfaction among potential retirees in Ibadan, independent of their resilience levels. While resilience alone did not directly influence life satisfaction, mindfulness consistently provided psychological benefits, suggesting it is a critical resource for navigating the complex transition into retirement. These results highlight the value of incorporating mindfulness training into retirement support programmes to promote emotional regulation and overall wellbeing during this life stage.

Limitations

This study's limitations include its relatively small sample size and geographic focus on retirees within Ibadan, which may limit the generalisability of the findings to other cultural or regional contexts. Additionally, the reliance on self-report measures raises concerns about potential response biases. The cross-sectional design also precludes definitive conclusions about causality between

mindfulness, resilience, and life satisfaction. Future studies would benefit from longitudinal designs and larger, more diverse samples to strengthen external validity.

Recommendations

Based on the results, it is recommended that retirement support services in Ibadan and similar settings incorporate structured mindfulness-based programmes as part of their wellbeing initiatives. Practitioners should be trained to deliver culturally sensitive mindfulness training tailored to retirees' specific psychosocial challenges. Furthermore, integrating mindfulness with other emotional regulation and social support strategies may yield more comprehensive benefits. Policymakers should allocate resources to develop accessible, community-based mindfulness interventions to foster healthy ageing.

Suggestions for Further Studies

Future research should explore the longitudinal effects of mindfulness-based interventions on life satisfaction and other mental health outcomes among retirees, examining how these effects evolve over time. Investigating the potential mediating and moderating roles of social support, coping styles, and cultural factors would provide a more nuanced understanding of the mechanisms at play. Additionally, comparative studies across different Nigerian regions or other African countries could illuminate contextual variations and inform the adaptation of mindfulness programmes for diverse retiree populations.

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