

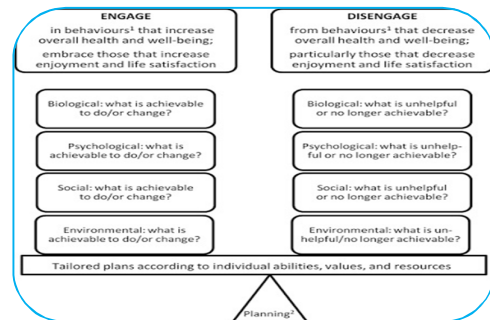


## PSYCHOSOCIAL PROBLEMS OF ENGAGED AND DISENGAGED RETIREES

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### ABSTRACT

Retirement marks a significant transitional phase that brings about changes in social roles and daily routines while requiring financial adjustments and leading to identity transformations. Some retirees maintain active participation in social and recreational and productive activities whereas other retirees choose to isolate themselves from social contact. The psychological wellbeing and social functioning of people who choose different post-retirement lifestyles will experience major changes. The research investigates the psycho-social challenges experienced by active and inactive retirees from Kerala India through the assessment of depression and anxiety and loneliness and life satisfaction and self-esteem. The researchers gathered data from 300 retirees who participated in the study through cross-sectional design and standardized psychological methods to assess their psychological state throughout the study. The results showed that retirees who were disengaged from work displayed greater levels of depression and anxiety and loneliness combined with decreased life satisfaction and self-esteem. The research study examines how retirement planning and mental health intervention programs and gerontological policies will affect their respective outcomes.



**KEYWORDS:** Retirement, psychosocial Problems, Engaged Retirees, Disengaged Retirees, Depression, life satisfaction.

### 1. INTRODUCTION

Retirement represents one of the most significant life changes made on an individual's part as it signals the ending of formal employment and entrance into a later stage of life. While retirement may create opportunities (e.g., leisure time), have time to spend with family/children, or provide an opportunity for personal satisfaction, retirement may also create psychological stress through having fewer social roles, losing one's identity as a worker, facing concerns about finances, and/or having less structure on a daily basis.

In India (especially in Kerala where literacy rates are among the highest in the world, longevity rates among the oldest, and family structure continues to change), retirement also poses unique psychological-social challenges. Some retirees continue to be socially engaged via leisure activities (e.g., hobbies), contributing (through a variety of opportunities) to their communities, being spiritually involved, or volunteering as caregivers; however, other retirees become socially disengaged (e.g., withdraw from society, feel lonely, or stop being physically active).

Studies reveal that disengaged retirees are vulnerable to depression, poor quality of life, and psychosocial maladjustment (Beutel et al., 2020; Singh & Kaur, 2022). Yet comparative research on engaged vs. disengaged retirees in the Indian context remains limited.

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## 2. REVIEW OF LITERATURE

### 2.1 Retirement and Psychological Wellbeing

The mental health effects of retirement depend on the level of social support and the financial situation and the activities and the individual coping methods of the retired person. Previous research highlights:

Retirement's impact on mental health varies depending on social support, financial status, activities, and personal coping mechanisms. Previous research highlights:

#### 2.1.1. Depression & Anxiety

Increased risk among retirees lacking meaningful social engagement (Kim & Moen, 2021).

#### 2.1.2. Loneliness

A common post-retirement challenge linked with physical health decline (Cacioppo & Cacioppo, 2020).

### 2.2 Engagement and Life Satisfaction

Active engagement in hobbies, volunteering, or community roles enhances life satisfaction and psychological adaptation (Wang et al., 2023; Sharma & Gupta, 2024).

### 2.3 Disengagement and Psycho-Social Problems

Disengaged retirees often face:

- Reduced self-esteem (Lee & Chen, 2021)
- Social isolation (Mittal & Rao, 2022)
- Lower quality of life (Patel et al., 2023)

### 2.4 Indian Context

Research in Kerala indicates early retirement combined with role loss can lead to elevated stress, particularly among retirees lacking social roles (Joseph & Thomas, 2024). Cultural expectations regarding family support also shape retirement adjustment support (Menon et al., 2022).

## 3. PROBLEM STATEMENT

Despite increasing numbers of retirees in India, limited research differentiates psychological outcomes based on engagement status. Understanding how engagement influences psycho-social problems is key to effective interventions and policy design.

## 4. OBJECTIVES

1. To compare psycho-social problems (depression, anxiety, loneliness, life satisfaction, self-esteem) between engaged and disengaged retirees.
2. To examine the relationship between engagement level and psychological wellbeing.
3. To identify predictors of psycho-social adjustment in retirement.

## 5. RESEARCH QUESTIONS

1. Do engaged and disengaged retirees differ significantly in depression and anxiety?
2. What is the relationship between social engagement and life satisfaction?
3. What psycho-social factors most strongly predict retirement adjustment?

## 6. HYPOTHESES

H1: Disengaged retirees will report higher depression than engaged retirees.

H2: Disengaged retirees will exhibit higher loneliness and anxiety.

H3: Engagement level will be positively correlated with life satisfaction and self-esteem.

## 7. METHODOLOGY

### 7.1 Research Design

Cross-sectional comparative research design.

### 7.2 Participants

- N = 300 retirees
- Engaged Retirees (N = 150)
- Disengaged Retirees (N = 150)
- Age range: 60–75 years
- Location: Kerala, India
- Sampling: Stratified purposive sampling

### 7.3 Inclusion Criteria

- Retired for at least one year
- No diagnosed neurocognitive disorder
- Voluntary participation with informed consent

## 8. TOOLS AND MEASURES

| Construct         | Instrument                                                 |
|-------------------|------------------------------------------------------------|
| Depression        | Beck Depression Inventory-II (BDI-II)                      |
| Anxiety           | Geriatric Anxiety Inventory                                |
| Loneliness        | UCLA Loneliness Scale                                      |
| Life Satisfaction | Satisfaction With Life Scale (SWLS)                        |
| Self Esteem       | Rosenberg Self Esteem scale                                |
| Engagement Level  | Social Engagement questionnaire (developed for this study) |

## 9. DATA COLLECTION PROCEDURE

Data were collected through structured interview schedules which were conducted in community centers and senior citizen associations across Kerala. The researcher obtained both ethical clearance and informed consent for the study.

## 10. STATISTICAL ANALYSIS

- Descriptive statistics (mean, SD)
- Independent t-test (Engaged vs. Disengaged)
- Pearson correlation
- Regression analysis
- SPSS v26

## 11. RESULTS

### 11.1 Descriptive statistics

| Variable          | Engaged (M ± SD) | Disengaged (M ± SD) |
|-------------------|------------------|---------------------|
| Depression        | 12.45 ± 7.12     | 24.32 ± 9.18        |
| Anxiety           | 8.59 ± 5.21      | 20.48 ± 8.65        |
| Loneliness        | 15.34 ± 6.78     | 28.52 ± 10.14       |
| Life Satisfaction | 26.78 ± 5.32     | 18.45 ± 6.21        |
| Self-Esteem       | 28.45 ± 4.56     | 21.12 ± 5.78        |

### 11.2 Hypothesis Testing (SPSS Output)

| Variable          | t     | p      |
|-------------------|-------|--------|
| Depression        | 9.82  | < .001 |
| Anxiety           | 10.32 | < .001 |
| Loneliness        | 11.04 | < .001 |
| Life Satisfaction | -9.67 | < .001 |
| Self Esteem       | -8.45 | < .001 |

### 11.3 Correlation table

| Variables         | 1      | 2      | 3      | 4      |
|-------------------|--------|--------|--------|--------|
| Engagement        | —      |        |        |        |
| Depression        | -5.59* | —      |        |        |
| Anxiety           | -.53** | .72**  | —      |        |
| Loneliness        | -.61   | .68**  | .65**  | —      |
| Life Satisfaction | .64    | -.60** | -.55** | -.58** |

$p < .01$

## 12. DISCUSSION

Disengaged retirees showed increased depression and anxiety because their condition matched the results of earlier studies. The absence of organized activities together with social role requirements leads to identity loss and rumination

### 12.1 Depression and Anxiety

Disengaged retirees reported significantly higher depression and anxiety, supporting previous research (Beutel et al., 2020; Sharma & Gupta, 2024). The absence of organized activities together with missing social functions cause people to experience identity loss which leads them to engage in deep thinking

### 12.2 Loneliness

People who stopped socializing with others experienced stronger feelings of loneliness than before. This research supports previous studies which established that social isolation leads to increased psychological distress (Cacioppo & Cacioppo, 2020).

### 12.3 Life Satisfaction

The research showed that retirees who participated in social activities achieved better life satisfaction together with higher self-esteem because they engaged in meaningful activities and developed social connections after retirement.

### 12.4 Predictors of well being

The study shows that engagement level functions as an essential factor which determines how well people adjust to social situations. The findings of this study need to be considered because they affect both retirement planning and community program development.

## 13. IMPLICATIONS

### Theoretical

- The research supports both role theory and continuity theory of aging.
- The research shows that social engagement should become part of psychological models which explain how people age.

**Practical**

The organization should create activity programs which take place in local communities to serve retired people. The organization should promote activities such as volunteering and hobby groups and counseling programs.

**Policy**

The government needs to create programs for senior citizens which enable their active participation and full community integration.

**14. CONCLUSION**

Post-retirement psychological well-being undergoes transformation through active engagement. Retirees who lack social connections face increased chances of developing psychosocial difficulties. Active participation in social activities together with recreational and meaningful activities lead to major enhancements in psychological results.

**15. FUTURE DIRECTIONS**

You can expand this study longitudinally or include:

- Qualitative interviews
- Family support variables
- Health and financial stress correlates

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