İSTANBUL UNIVERSITY PRESS

Journal of Economy Culture and Society,
JECS 2025, (72): 232–253

https://doi.org/10.26650/JECS2025-1780777

Submitted: 09.09.2025
Revision Requested: 11.11.2025
Last Revision Received: 18.11.2025
Accepted: 27.11.2025

Journal of Economy Culture and Society

Review Article

Open Access

Letting Go and Moving On: A Contemporary Essay Including Reflections and Observations Surrounding Retirement in Later Life

Terence Seedsman [1] & Ikuko Murakami [2]

[1] Institute of Health & Sport Victoria University-Melbourne, Australia
[2] Department of Gerontology, Faculty of Health Sciences, Akdeniz University, Antalya, Türkiye

Abstract The underlying emphasis of this paper concerns the variability and uniqueness of individual approaches to the challenges presented by occupational retirement in later life. While there is no such thing as the most correct way to live in retirement an attempt is made to present a mix of insights, perspectives and options that portray the possibilities, potentialities, including positive and negative outcomes resulting from an individual's mindset that either promotes an engaging and creative life, or a life closed to new experiences. A selection of key theoretical perspectives on aging is referenced in recognition of their respective contributions and approaches associated with exploring, explaining and identifying the challenges facing transition into older age and later life. Financial security is presented as only one part of the psychological and emotional equation when planning for retirement. For some older people there is a form of *'closure'* on engaging an active concern with life leading far too often to a form of attitudinal and behavioural rigidity. Loneliness and social isolation are presented as key risk factors that can impact the mental health status of older people in later life. The heterogeneity of aging and experience of retirement helps to explain the variability of responses, decisions and adaptive capacities among individuals to life events, situational circumstances and environments in which they live. The paper offers insights and approaches for living a long, meaningful and happy life as part of the process of growing old in Japanese culture. The secret of living well in older age is shown to depend upon the ability, opportunity and capacity to maintain meaningful social connections with family, friends and the wider community.

Keywords Comfort-zone · Ikigai · happiness · reflexivity · resilience

Citation: Seedsman, T. & Murakami, I. (2025). Letting go and moving on: a contemporary essay including reflections and observations surrounding retirement in later life. *Journal of Economy Culture and Society*, (72), 232-253. https://doi.org/10.26650/JECS2025-1780777

Corresponding author: Terence Seedsman terry@theseedsmans.com

Letting Go and Moving On: A Contemporary Essay Including Reflections and Observations Surrounding Retirement in Later Life

Retirement represents a personal experience involving the need to adjust to a distinct and significant phase in an individual's ongoing life course with implications for health, interpersonal relationships, self-identity and quality of life issues. Because retirement is an individualized affair there is no standard blueprint that fits everyone's needs and aspirations during this time of important decision-making. With advances in human longevity there exists a need more than ever for older people, policymakers and health care providers to recognize the challenges, opportunities and vulnerabilities surrounding old age and retirement (Seedsman, 2022; Zaidi, 2014). Retirement is unequivocally connected to the aging process, and as such, must be considered alongside challenges related to experiences of loss and grief, health, social connections and financial stability, all of which influence in one way or another the overall quality of life for each respective retiree. Indeed, due recognition and associated understandings must be given to the heterogeneity of adaptive responses, experiences, situations and circumstances uniquely relevant to all aging individuals. Commentaries and understandings on human aging must first and foremost recognize and accept that individuals engage the process of growing old differently, influenced by a myriad of factors including class, race, ethnicity, gender and level of access to essential life sustaining resources including quality-based health services. It cannot be assumed that shared wealth and equality are typical for all retirees worldwide. Fine (2004) reminds us that when any consideration is given to the level of participation of older people in mainstream activities it is not uncommon to "overlook significant differences within this age group and gloss over the enduring disadvantages that many face while suggesting they are primarily of their own making" (p. 2).

Any understanding of aging and older age in modern day societies requires due attention on how the political economy impacts the life of older people and related social policies (Phillipson, 2017; Portacolone, & Herd, 2018). Retirement is embedded in social structures and necessitates appreciation and understandings associated with individual experiences and circumstances, the political economy involving government related policies including the cumulative advantages or disadvantages acquired by an individual over the life course. Many of the major problems and limitations experienced by older people can be traced through badly formulated social policies including social institutions that limit or constrain the support needs and overall welfare of older people. In the interest of ensuring that the life world of older people is not limited or overshadowed by inappropriate economic and political forces the political system along with its constituent parts requires regular review, criticism and change were necessary. It is important to understand that establishing a meaningful redirection in life following retirement is not necessarily immediate, and for some, the task remains painfully difficult and often unresolved. The approach, decisions and experiences relating to retirement are not universally uniform as some people prefer phased retirement, while others are simply unable or unwilling to retire due to a myriad of circumstances and reasons including financial insecurity and / or fear of being *'unproductive'* and *'burdensome'* (Ziegler & Scharf, 2014). Delaying retirement may be a case of wishing to maintain daily routines along with enjoying financial benefits that sustain a desired lifestyle (Sewdas et al; 2017). For others, the timetable for embracing a change of direction varies tremendously and many variables influence the outcome such as available support systems, health status, previous life experiences, philosophical and spiritual orientations and general openness and acceptance of the reality that constant change is an integral part of human existence. Vickerxtaff and Cox (2005) highlight

the importance of understanding the specific influences impacting an individual's decision to retire and the extent to which freedom of choice and sense of control are embedded within the how and when of the retirement process. Carlson (1991) reminds us to be alert to the fact that "no statement about aging can speak for all of us; that no summary of approaches or conditions can summarize what is an extremely individual process for each one of us" (p. 215).

Understanding the level of positive adaptive functioning in retirement requires consideration of the complex interaction of factors associated with either voluntary or involuntary retirement (Mosca & Barrett; 2016). Luborsky (1994) argues that transitioning into retirement needs not 'to be understood as situated within individual histories and culture contexts" (p. 411). Ekerdt (2010) in relation to living the retired life suggests less emphasis upon seeing retirement as an arrival per se but more as an individual or '*personal frontier'* that would seem to imply that each retiree is faced with an array of economic, social, emotional and psychological challenges that can impact well-being. Adjustment to the preceding challenges and changes involves a dynamic and uniquely individual process (Atchley, 1976; Muratore, Earl & Collins, 2014). Thoma and McGee (2019) make the point that any attempt to understand successful aging must first recognize the heterogeneity in the aging process with due consideration given to those individuals from disadvantaged and stigmatized backgrounds that in turn requires a focus on "the importance of considering a combination of psychological and individual resilience factors, as well as external social and environmental components" (p. 8). Transitioning into retirement requires the individual to come to terms with the reality that he / she has experienced the *'outgoing'* of an important life structure with implications for crafting a new lifestyle orientation that envisions a future beyond work. Indeed and most importantly, retirement can be seen as entry to a new way of life, and of course, offers the chance to build upon the idiom that '*life is always in the making'*, and as such, presents opportunities for reflective thinking and subsequent actions on "life possibilities within the frame of a general human wish that one's life should be of importance in a wider existential context" (Bengtsson & Flisbäck, 2021, p. 197). Psychological well-being following retirement may well be enhanced by pursuing a compassionate assessment and re-definition of the personal self (Malette & Oliver, 2006; Phillips & Ferguson, 2013; Sternad, 2021).

While not followed through in depth in this presentation the following categories of aging theories all seek to explain and explore the many dimensions of aging a) biological b) sociological c) psychological and d) moral / spiritual. Indeed, theoretical perspectives on aging and retirement help older people and health care professionals to understand the multifaceted aspects of navigating the transition from working life to retirement and older age. Theoretical perspectives also provide invaluable guidance for research and development in the field of social and applied gerontology. In particular, the following theories provide a longstanding collection of insights that focus upon the social, psychological, and behavioral challenges, issues and changes associated with retirement and aging: Disengagement Theory (Henry & Cuming, 1961), Activity Theory (Diggs, 2008), Continuity Theory (Atchley, 1989), Third Age (Laslett, 1989), Selection, Optimization, and Compensation Theory (Baltes, 1997), Socioemotional Selectivity Theory (Carstensen, 2021), Life Course Perspective (Settersten, 2017) and Erikson's Life Cycle Model (Antonovsky & Sagy, 1990).

Overstreet (1984) argued that "Whether or not old dogs can learn new tricks, old human beings can-and must-learn new facts and insights as long as they live" (p.38). For Johnson (1995) the aging process is best understood if we see that all people age differently as well as apprehending reality within the context of their specific political, cultural, social and physical environments. In the end, the retiree is left to face the existential challenge to "navigate the challenges of transitioning the self in a world of tremendous uncer-

tainty where the trade-off between one course of action and another are almost impossible to quantify and require unusually high dose of instincts" (Garten, 2001 cited in Walker, 2006. p. 543). It might be worthwhile to consider that everyone entering the landscape of retirement needs to confront the reality that they are dealing with an *'unfinished life* 'and hopefully welcome the opportunity of seeing later life as *'work in progress'*. Seedsman (1994) in his text *"Ageing is Negotiable"* offers a realistic approach to the possibilities and opportunities in later life while at the same time provides a timely reminder "To be meaningful, life ought always to be work in progress. Anything less is a form of voluntary retrenchment from a labour of the utmost importance" (p. v). The approach taken in this paper involves a transformation of thinking from a focus solely on economic security per se to a positive acceptance and recognition of the central importance of the philosophical, physiological, psychological and social domains in shaping the level of adaptive functioning during retirement. Notwithstanding the importance of planning for economic security in later life there remains the existential challenge of exploring the potential and possibilities of another way of life via a process of "Unfolding, evolving, developing, improving" (Hillman, 1999, p. 60).

Value-Added Outcomes of Exploring, Engaging and Evolving

For those who are retired or approaching retirement it is perhaps worthwhile to consider the value added outcomes associated with the concept of *'maturity'* whereby Overstreet (1984) speaks of the importance of linking life productively with other lives, and in so doing, create the possibility whereby one is continuing the process of *'maturing'* through relationships that allow the fulfilment of new "possibilities through creative linkages with reality" (p. 42). According to Overstreet an individual is immature if they contend that the extent of their knowledge and understandings is deemed sufficient for the rest of their life. Entering retirement with an attitudinal stance that is fixed on '*having achieved sufficient learning'* rather than embracing the opportunities presented by engagement with lifelong learning is tantamount to putting a hold on aliveness and receptiveness to engaging new interests and purposes in life. Osborne (2012) suggested that counsellors and psychotherapists assisting people to transition to retirement need to address such matters "as aging, choice paralysis, identity, persona use, continuity, nostalgia, conformity, friendships and the end of existence" (p. 349).

Maurici and Windsor (2018) stress the importance of older adults taking steps to remain socially connected and engaged in meaningful activities and projects as part of aging well. At the same time, the preceding researchers provide an important finding from their research report on promoting engagement with life in older adulthood "transitional periods, such as retirement, losing a spouse or a chronic illness diagnosis, were recognised as posing potential threats to engagement" (p. 32). Traumatic life events in later life can have a devastating effect on psychological health and mental well-being and those individuals who have well established social networks are more likely to access appropriate protection and support (Machielse & Hortulanus, 2014). Cacioppo and Patrick (2008) note the therapeutic benefits that follow sustained engagements with meaningful interpersonal relationships and offer an important insight into the nexus between social connectedness and human isolation "the roots of our human impulse for social connection run so deep that feeling isolated can undermine our ability to think clearly, an effect that has a certain poetic justice to it, given the role of social connection in shaping our intelligence" (p.11). Well-being in older age requires a measure of balance between the pursuit of independence and autonomy and meaningful social connections with family, friends and the broader community (Machielse & Hortulanus, 2014). According to Kishimi and Koga (2016) it takes courage to live life with meaning and while it is not easy to change our way of being they argue that individuals can initiate responsible actions to choose and

determine new ways of thinking and behaving. Laceulle (2014) reminds us that the task of reframing one's orientation to life in older age involves a myriad of choice options and "points to the fact that almost all aspects of people's lives are susceptible to revision in light of new information or knowledge" (p. 97). In an ever-changing world, open mindedness offers the chance to initiate a readjustment of our attitudes, thinking, beliefs and behaviour resulting from new experiences and emerging evidence. Pappas (1996) claims that when the pursuit of knowledge is genuine then there is every opportunity that "openness enriches our lives in a way that stiffness and rigidity do not. For with increased openness not only comes adaptability but increased susceptibilities, sensitiveness, responsiveness and enjoyment. Openness is a condition of the ability to learn and enjoy" (p.332). Segal (2014) makes a case for a measure of virtue arising from the situation whereby an individual can alter one's view when circumstances and conditions change.

Retirement poses challenging and frequently demanding existential questions for the individual to address and resolve that include social engagement, authenticity, self-redefinition, aspirations, chronic health conditions, mortality, and the transitory character of life which in turn "may create a state of ambiguity that can be experienced and managed as a risk and a possibility" (Bengtsson & Flisbäck, 2021, p. 2010). For Längle and Probst (2000) drawing upon the work of Frankl (1985) life comes as a task "a task to shape life and overcome problems as well as a task to constantly leave things behind and say good-bye" (p. 194). One should always be grateful of the time spent with significant others and acquaintances, who in one way or another have contributed to the adoption of the ability and frame of mind to move forward with optimism, anticipation, hope and an active concern with life (Erikson, 1979). Kenyon (1991) reminds us "that, in spite or because of, constraints, suffering, and loss in life, meaning and authenticity can be realized in aging for many people" (p. 29). One should be prepared to cultivate a responsibility for a self that incorporates balanced measures of compassion and positivity for oneself with reciprocal application to the broader community including the natural environment and interpersonal relationships. Achieving a "good old age" following retirement entails giving shape and form to one's lifestyle that includes self-care which is not only about health but also about engagement with community and connectedness. Aging well requires a willing commitment to adopt positive risk-taking behaviours (Figner & Weber, 2011; Irving, 2024; Seeman & Chen, 2022). According to Fryt, Duell and Szczygieł (2024) "Although risk is often considered in the context of maladaptive behaviors, risks can also be positive, allowing individuals to pursue meaningful goals in a socially accepted way" (p. 12744). Croft (2017) for example, promotes the practice of taking positive risks in the context of care homes for the aged as a means of combating traditional attitudes and professional behaviours involving *protectionism* and *risk aversion*. Gebhard et al. (2024) highlight the overriding importance of fostering social interaction and participation as an essential component of health care of older adults living with dementia in long-term residential environments. In a similar vein, Islam et al. (2025) report that the implementation of interventions that promote social relationships and social participation levels among frail older people create a positive impact on functional capability and mental well-being.

Having a purpose in life has been identified with health-related benefits and improved sense of self-worth and general well-being (AshaRani et al; 2022; Pinquart, 2002). While aging is first and foremost both personal and unique it evolves in a world with other human beings and is aptly reflected in the following Zen Buddist philosophical stance "You are on your own, together with everything" (Kenyon, 1991, p. 21). Roe et al. (2022) present encouraging characterizations of older people 80+ thriving and flourishing by engaging in meaningful projects within supportive social and place related contexts. The preceding researchers emphasize the importance of creating everyday impromptu social encounters via easily accessible local '*bumping spaces*' akin to marketplaces, cafes, shopping centres and public open areas to enhance active ageing (see,

e.g., Amin, 2002; Chen, Sun & Seo, 2022). Rook and Charles (2017) present a strong case in support of gaining and maintaining close social relationships in later life. While Rook and Charles contend that positive social and emotionally satisfying relationships can offer a measure of health and well-being benefits and support, they emphasize that there is always the vulnerability factor that can arise in situations of tensions that may occur between close social ties and acquaintances. Charles and Carstensen (2010) emphasize the psychological importance of relationships being both emotionally meaningful and positive. A sobering viewpoint is offered by Dohmen (2014) that has implications for the health and well-being of existing retirees including soon-to-be retired individuals: "When life offers more memories than expectations, what then, will be our fundamental mood?" (p. 48).

The best antidote for avoiding growing old during the retirement phase of life is to build pathways to aliveness, connection and belonging by engaging in meaningful interests, activities and projects. Choosing to do nothing of consequence in later life does not fit well with the need to navigate a forward pathway amid continuing and often unexpected changes. It may be useful to reflect on the fact that "Most of us have two lives. The life we live and the unlived life within us. Between the two stands resistance" (Winfrey, 2019, p. 65**).** In essence, life should be seen as always in the making, and as such, life in retirement should not be a closure on further growth and development. While there is no correct or established approach to living life in retirement there must be recognition and understanding that if the human task of doing and relating ceases then the pathway to despair and loneliness is unambiguously clear. For Seedsman (1994) it is the choices we make that can either allow for the active search for new perspectives on later life that incorporate aspects of hopefulness or acceptance of a narrow model of aging that avoids any serious uptake of opportunities for working toward new purposes, involvements and connections in life, either way "We are essentially what we choose to be. We choose as individuals very deliberately or otherwise our attitudinal framework to life; we win or lose in accordance with the measure of personal effort and focus given to 'mere existence' or 'vibrant living'. One can dwell upon what one has been, what one might have been, or one can activate the journey toward what one can be" (p. 101).

Laslett (1989) in his text *A Fresh Map of Life: The Emergence of the Third Age*, posits a grand theory in relation to a third stage of life were older people commencing their retirement years seek new avenues for personal development and civic contribution. Cuyvers (2020) drawing upon work of Laslett reported how in recent times Third Age adults are focused upon playing active roles in society based upon a motivational drive for *self-direction* whereby they seek opportunities for innovative and meaningful social engagement not accessible or readily available to previous generations of older people. For Cuyvers, reflexivity is identified as a central feature among Third Age adults which entails a "tendency for individuals to actively shape, reflect on and monitor themselves, crafting their biographical narratives as they go through life" (p. 22). Giddens (1991) in his seminal work *Modernity and Individual Identity* provides an opportunity to view retirement as involving a shift from an inevitable process of decline in social participation to a deliberate choice from a myriad of "lifestyle options" resulting from individual agency in concert with the late modernity concept of reflexive self-identity. Giddens in his work surrounding the formation of self-identity and the exploration of lifestyle options stresses the importance of reflexivity as a crucial part of personal development. In simple terms, reflexivity is a more robust construct than reflection as it involves a measure of deep questioning of personal assumptions, attitudes, and beliefs about self and the wider world that fosters the opportunity to create an open mindset that supports a pathway to continuous self-improvement and lifelong learning. For Bauman (2001) and Giddens (1991) the modern notion of 'freedom'

to create your own identity and life course is not an easy existential task when considered alongside the overriding influence of existing social structures and political contexts.

Retirement and the Risk of Social Isolation and Loneliness

Significant life related events such as retirement, loss of spouse, relocation, health decline and changes in social relationships can affect an individual's likelihood of experiencing a sense of marginalization, leading to social isolation and / or loneliness**.** Marginalization leads to social exclusion which exists when an individual is directly or indirectly detached from key social institutions and community-based support systems (Huisman & Van Tillberg, 2021; Machielse & Hortulanus, 2014). A pervading sense of loneliness is frequently the result of the inability to achieve meaningful social networks and intimate relationships. Aalto et al. (2023) in a study of older-home dwelling urban Finnish people found that the level of social contacts and not feeling lonely were key determinants for active and meaningful engagement with the wider community. Mother Theresa a Nobel laureate known for her humanistic missionary work with the poor in India is credited with the sad and tragic statement "...loneliness and the feeling of being unwanted is the most terrible poverty" (cited in Seedsman, 1994, p. 80). It is becoming increasingly clear that social isolation is a key component of people's experience of social exclusion whereby an individual no longer has meaningful engagement with others and the wider world (Pate, 2014). Huisman and Van Tillberg (2021) emphasize that social isolation and social exclusion have been associated with detrimental effects on health and well-being. Hagani et al. (2024) following a comparative analysis of loneliness in retirement across Australia, China and the USA found "that the effect of retirement should be considered within a cultural context to inform suitable and effective strategies to alleviate loneliness" (p.602).

While many factors are known to be associated with older people living alone it is important to recognize that living alone does not necessarily equate with loneliness or social isolation. Kino et al. (2023) in their study of older Japanese adults' report that older people can be lonely while at the same time not socially isolated. However, due recognition should be given to altered lifestyle circumstances such as changing family structures. death of a spouse or partner, urbanization, financial insecurity, reduced means of transportation, down-sizing involving relocation to a new neighbourhood and decline in physical and mental well-being. Unfortunately, there are some older people who internalize and ultimately succumb to the myths, pejorative images and narrative of decline generated by ageism leading to a) detrimental effects on their social and emotional confidence and b) feelings of loss-of-purpose including a pervasive sense of loneliness (Angus, & Reeve, 2006; Butler, 1975). Shiovitz-Ezra, Shemesh and McDonnell/Naughton (2018) argue that ageism at the societal level with its negative stereotypes, prejudices, and discriminatory practices against older people cannot be discarded as an important explanatory factor for social isolation and loneliness among the older population. Ribeiro-Gonçalves, Costa, and Leal (2023) offer the view that resilience can be an important factor in combating ageism and loneliness among the older population including a role as a protective factor of seniors' mental health. Kim et al. (2021) identify the potential of targeting psychological well-being as an intervention approach to foster improvements in psychological well-being, resilience, and social relationships.

A measure of credence must be given to the impact of procrastination or delayed decision making which can result in less than effective adjustment to the resulting lifestyle changes following retirement. For some individuals' retirement presents as a daunting adjustment challenge, and as such, there can be a failure to adequately increase and sustain motivation levels to confront and resolve issues of uncertainty, loss of routine, reduced social interaction and loss of identity (Monaghan et al, 2024). Sirois (2015) found that

older people with hypertension and cardiovascular disease who displayed trait procrastination were likely to exhibit maladaptive coping behaviors. It is perhaps worthwhile to consider the positive contribution of psychological hardiness as an important state of mind that can assist an individual to take control and focus on positive adjustment coping solutions to life related challenges (Crowley, Hayslip, & Hobdy 2003). Research by Ng and Lee (2020) revealed that older people with high levels of perceived loneliness reported less hardiness along with increased self-reported depressive symptoms. Lam, Broccatelli and Baxter (2023) emphasize the importance of building a diverse social network comprising a balanced mix of strong social ties and *'weak social ties'* as an effective means of combating loneliness. The latter taken to mean those casual and serendipitous social ties that provide an increased likelihood for offering support and access to new groups and networks. There is now emerging research evidence that demonstrates time spent on social network sites to access virtual spaces assist older people to communicate and interact with others which can help to alleviate depression and loneliness (Durak, 2024; Wang, Chen & Liu, 2024). While well-established interventions exist for the treatment of loneliness and social isolation the message from Fakoya, McCorry and Donnelly (2020) is the need to design interventions to meet the specific requirements of individuals that give due attention to the degree of loneliness or social isolation being experienced. There is more than ever an urgent need for understanding and focused attention on the vulnerability of increasing numbers of older people experiencing social isolation and elder abuse necessitating the implementation of human rights-based community interventions (de Mendonça Lima, & Rabheru, 2025).

A Note on Financial Well-being and Happiness

Financial security in later life depends upon how successfully individuals and households undertake planning for retirement. Thoma and McGee (2019) remind us of the diversity between individuals with respect to the level of financial security and associated inequities with entry into later life due in part to a) economic disadvantage, poverty, political, social and environmental factors and b) behaviors and choices across the earlier part of life course influenced in many instances by reduced opportunities to access essential resources and health related support services. The search for what makes for happy living has ranged from the materialistic to the spiritual and yet research findings are somewhat inconclusive although there is a measure of strong support for the mental attitude factor (Csikszentmihalyi,1999). Diener and Biswas-Diener (2002) argue "that people may seek money in that it produces short-term spurts in positive affect even if it does not enhance people's long-term levels of well-being" (p. 160). The preceding researchers also report that for those placing extreme importance on the acquisition of money are more likely to experience lower levels of life satisfaction including a decreased sense of subjective well-being. Likewise, Dittman and Isham (2022) contend that people with an obsession for money and material possessions as a means for improving social standing and happiness have an increased likelihood of experiencing detrimental effects on their overall sense of being and quality of life. Happiness in later life is often sought via spending behaviours and seniors provide a strategic target for the business world that consistently examines and exploits the heterogeneous nature of older consumers' values, emotions, and psychological dispositions for engagement in active and modern lifestyles (Bargaoui, 2025; Guido et al; 2018).

Carter and Gilovich (2010) suggest that the spending of disposal income focussing on the pursuit of meaningful life experiences rather than on the acquisition of material things appears to be conducive to fostering positive emotional and psychological responses. In essence, experiential experiences arising from participation in events and activities that are mentally stimulating, educational and socially enriching can provide a range of health benefits including improved cognitive abilities for older people leading to

the creation of enjoyable and lasting memories (Kumar, 2022). On the other hand, Van Boven & Gilovich (2003) contend that persistent expenditure on material purchases can over time result in deceased levels of satisfaction and general well-being. For Ryan and Deci (2001) "money does not appear to be a reliable route to either happiness or well-being. The relation of wealth to well-being is at best a low positive one, although material supports can enhance access to resources that are important for happiness and self-realization" (p.154). The level of income security post-retirement can be traced to the meanings, practices and goals attributed by individuals to money, savings and consumption in the context of their preparedness or otherwise to engage financial planning for later life (Price et al, 2014). Lusardi and Mitchell (2006) suggest that failure by some people to adequately "plan for retirement is because they are financially unsophisticated" (p. 14). Obviously, the need for adequate income security in later life is not in question. In the last two decades there has been a litany of research papers promoting the need for financial literacy and financial education to better prepare households and individuals for life in retirement (e.g; Adam, Frimpong & Boadu, 2017, Akbaş & Seedsman, 2024, Bashir et al, 2013, Hasler & Lusardi, 2017, Lusardi & Mitchell, 2007, Rai & Gupta, 2021).

Frey and Stutzer (2001) make a case for considering the impact of income, unemployment and inflation and their respective and combined effects on happiness including the likely influences arising from the presence or otherwise of democratic type factors and governmental policies on how individuals perceive their overall quality of life. With human longevity on the increase worldwide there is of course the importance of financial planning for aged care funding that may be required should changing circumstances warrant the need for high support care services. There are situations whereby some individuals may decide to postpone retirement for several years to consolidate financial security for later life (Munnell & Sass, 2008). According to the anthropologist Michael Jackson (2011) life is lived realistically within limits which entails the degree of access to essential resources which includes the level of financial well-being. However, Camfield (2012) in a book review of Jackson's text based upon field work on poverty in Sierra Leone *"Life Within Limits: Well-Being in a World of Want"* provides the following quotation from Jackson that supports his contention that poverty does not necessarily impoverish people's humanity " ... ebullience , laughter and energy generated in face-to-face relations with others was precisely what compensated people for lack of work, the lack of money, even the lack of food on one's table" (p.356). Financial security is only one part of the psychological and emotional equation when planning for retirement.

Graney (1975) found direct relationships between happiness and social activity participation levels of older people. Contentment in life is due in part to recognizing and understanding that the world will not devote itself to peoples' happiness or well-being. Waldinger and Schulz (2023) directors of the Harvard Study of Adult Development conducted over 80 years of research emphasized that the well-being of individuals including the ability to flourish is certainly possible for people to achieve. It is unquestionably clear for Waldinger and Schulz that a happy and fulfilling life is not necessarily dependent upon financial success and career-based achievements but rather on our level of meaningful relationships which must be nurtured if they are to remain an active part of life moving forward. Stončikaitė (2019) contends that no normative definition exists for happiness in older age as everyone has his or her own perception of what constitutes happiness which in the end is essentially a subjective judgement. The notion of happiness as adopted in this presentation is taken to align with the degree to which a person perceives that his or her quality of life is operating at a favorable level (Veenhoven, 2021).

Happiness, irrespective of its definitional properties remains a unique and personal experience, and if, and when experienced, it tends at times to come and go as life evolves in the context of constant change. Zafar et al. (2021) found the existence of a positive relationship between hope and happiness among older people in residential care settings including a tendency to also exhibit positive and optimistic attitudes resulting from well-balanced social adjustment and emotional stability (see Kornadt, Voss & Rothermund, 2015). The elusiveness of happiness is well illustrated by Henry David Thoreau (1817 – 1862) an American naturalist, essayist, poet, and philosopher best known for his book *Walden* (see Thoreau, 1916) and the following philosophical reflection: "Happiness is like a butterfly, the more you chase it, the more it will evade you, but if you notice the other things around you, it will gently come and sit on your shoulder". Chei et al. (2018) highlight research findings that show that longevity benefits may well occur for older people who participate in activities and programs that foster a general sense of happiness and psychological well-being. Considering the preceding research findings and the philosophical reflection offered by Thoreau the present authors offer the view that the pursuit or attainment of happiness and well-being may well be found in part via a mix-and-match of personal undertakings that include:

Living with purpose and intention, engaging in positive risk-taking, listening well to others, practicing health and wellness-based behaviors, living life with an attitude of gratitude, embracing change as an opportunity for continuous renewal and growth, choosing without regrets, supporting community through volunteer work, taking advantage of the unexpected, living in the moment, adopting an open mind, continuing to learn, appreciating and communicating with friends and family and doing what you love to do with passion.

Ikigai Philosophy and the Prolonged Working Life of Older People in Japan

Japan, as one of the foremost aging societies globally, exemplifies extraordinary longevity metrics. Current statistics (Cabinet Office, 2023) underscore a life expectancy of 81.47 years for men and 87.57 years for women, with the number of centenarians reaching 95,119 (Ministry of Health, Labour and Welfare, 2024). This demographic reality has propelled global interest in Japan's cultural frameworks, particularly dietary habits and life philosophies as paradigms for sustaining physical and mental well-being in advanced age. For example, the Japanese island of Okinawa is introduced by Dan Buettner (2005) as a region with high concentrations of centenarians attributed to diet, active lifestyles and maintenance of strong social connections (Poulian, et al., 2013). Central to these discourses is the Japanese construct of *ikigai*. In Japanese culture *ikigai* has long been recognized as a key to a happy, purposeful, and good old age (Garcia & Miralles, 2017; Hasegawa et al., 2001; Park, 2015). The term *ikigai* defies straightforward translation as it encapsulates multifaceted dimensions of purpose and fulfillment specific to Japanese socio-cultural paradigms (Hasegawa, et al., 2001; Schippers, 2017; Kotera et al., 2021). Scholarly works have identified English approximations such as "self-actualization," "life's meaning," or "purpose in life," yet these fail to encapsulate their nuanced implications fully. Notably, global recognition of *ikigai* as a salient determinant of older person well-being has proliferated, reflecting a growing corpus of research examining its psychosomatic benefits (Hasegawa, et al., 2015).

While *ikigai* has historically pervaded Japanese vernacular usage, its systematic conceptualization is attributed to Kamiya (1966). Kamiya delineates *ikigai* into two principal dimensions: the external sources or objects that inspire purpose and the internalized psychological state of experiencing fulfillment. Furthermore, she identifies seven foundational categories underpinning *ikigai*: life satisfaction, growth and change, anticipation of the future, interpersonal feedback, autonomy, self-actualization, and the pursuit

of meaning and values. Related constructs include subjective well-being (SWB) and quality of life (QOL). However, *ikigai* exhibits distinct characteristics; unlike SWB, which emphasizes present-centred emotional states, while ikigai embodies a future-oriented perspective (Kumano, 2006). Similarly, while QOL encompasses *ikigai*, it also integrates environmental and social dimensions, situating *ikigai* within a broader psychosocial context. Kamiya (1966) contends that *ikigai* penetrates the core of the self-more profoundly than conventional notions of happiness.

Conceptualizations of happiness are often bifurcated into hedonic and eudaimonic dimensions (Ryan & Deci, 2001). Hedonia pertains to transient pleasures and emotional gratification, while eudaimonia represents a deeper engagement with meaning, virtue, and alignment (Arima, 2022). In relation to well-being, the former is evaluated by subjective well-being, which consists of life satisfaction and the absence of positive and negative emotions, while the latter corresponds to psychological well-being as proposed by Ryff & Keyes (1995) and more recently by Ono et al. (2021). Kobayashi (1989) positions *ikigai* at the zenith of a developmental hierarchy, predicated on the fulfillment of Maslow's foundational needs and psychological maturation (see Colledge, 2002). This conceptual synthesis situates *ikigai* as an integrative construct bridging immediate gratification and aspirational growth. The notion of *ikigai* in Japanese culture holds a holistic view of the older person that incorporates bio-psycho-social characteristics that are important for comprehending quality of life and overall well-being (Matsuda et al; 2024).

According to Kamiya (1966) the secret to a long, meaningful and happy life is to incorporate *ikigai* into one's life journey. Garcia and Miralles (2017) see *ikigai* as providing a purpose that assists in guiding people throughout their life and helps to highlight "The sense of community, and the fact that Japanese people make an effort to stay active until the very end, are key elements of their secret to long life" (p. 90). Empirical findings further elucidate the manifestations of *ikigai* within everyday life. A Cabinet Office Survey (2013) revealed that approximately 80% of elderly Japanese respondents identified specific experiences that deeply infused their lives with *ikigai*. Common responses encompassed familial bonds, particularly interactions with grandchildren (48.8%), and personal pursuits such as hobbies, sports, and travel. Men emphasized leisure activities and familial engagement, whereas women prioritized interpersonal connections, such as socializing with friends and sharing delicious meals. These findings underscore the breadth of *ikigai*, which ranges from hedonic pleasures to eudaimonic aspirations.

Japan's rapidly aging population has necessitated adaptive labour policies, as evidenced by increasing workforce participation by older people (Maeda, 2021). As of 2020, the employment rate for individuals aged 65 and older stood at 25.1%, with 49.6% participation among those aged 65–69 and 17.7% among those aged 70 and above (Statistics Bureau, 2021). International comparisons reveal that Japan's employment rates of older workers rank third globally, following Iceland and South Korea (Ministry of Health, Labour, and Welfare, 2023). These rates starkly contrast with the lower participation observed in European Union nations, such as Germany and France (Cabinet Office, 2021). The motivations for the employment of older workers reflect an intersection of economic, physical, and psychological factors. While income generation remains the predominant driver (45.4%), respondents also cite health benefits (23.5%) and intrinsic enjoyment (21.9%) as significant considerations (Cabinet Office, 2020). Nevertheless, Japanese seniors report lower levels of work-related satisfaction compared to their counterparts in nations like the United States, Germany, and Sweden, suggesting a disparity in the intrinsic value ascribed to occupational engagement (Cabinet Office, 2021).

The socio-political context surrounding the employment of older workers underscores its dual role as an economic necessity and a catalyst for active aging. Revisions to the Elderly Employment Stabilization Act

(2021) outlined by Otsuki and Ando (2021) have extended retirement ages and deferred pension eligibility, reflecting a broader effort to sustain economic stability amid demographic decline. Concurrently, policy frameworks increasingly emphasize *ikigai*-aligned employment as a mechanism for fostering fulfillment among older workers (Tsuji, 2019). The concept of “ikigai employment" advocates flexible, low-intensity work arrangements conducive to both physical well-being and psychological resilience**.** The post-war baby boomer generation born between the late 1940s and early 1960s is now transitioning into late-stage older demographics, heralding an unprecedented era of super-aging. This demographic shift necessitates a paradigmatic re-evaluation of the societal role of older people transitioning from passive recipients of welfare to active employment participation offers the potential for positive contributory value to the economy**.** Research indicates a pronounced preference among older workers for part-time or low-burden roles, reflecting a demand for occupational arrangements that balance productivity with personal agency (Sugawara, 2013).

Scholarly discourse further delineates *ikigai* into three relational domains: personal (self-oriented), interpersonal (dyadic or small-group), and societal (community-oriented) (Tsuji, 2019). These dimensions often intersect, forming a dynamic, cyclical structure. The societal dimension underscores the potential of elderly employment to transcend mere economic utility by fostering communal engagement and contributing to the growth of social capital. This alignment between employment and *ikigai* facilitates a comprehensive spectrum of fulfillment, ranging from immediate satisfaction to profound self-actualization, thereby enriching the discourse on aging, well-being, and societal integration in contemporary Japan. The synthesis of *ikigai* and older person employment in Japan reveals a compelling model for active and meaningful aging, where work becomes more than an economic necessity but more importantly a source of personal fulfillment and societal contribution. However, the balance between intrinsic satisfaction and external pressures such as economic reasons or physical problems caused by aging remains uneven, raising questions about how *ikigai*-aligned employment can be more universally realized. Could Japan’s model inspire other aging societies to redefine the role of work in later life? At the same time, what lessons might be drawn to ensure that the retaining and hiring of older workers enriches both individuals, communities and workplace organizations?

Conclusion

The existential challenge in later life is to draw upon the fact that change is possible in many aspects of life, one of which concerns self-identity and sense of purpose in a world of rapid change and uncertainty. Walker (2006) presented an important insight for moving forward by way of advocating that “Having a sense of purpose or meaning that is personally significant has the power to grant the possessors hope” (p.11). Psychological health and well-being can be enhanced for older people prepared to forge new habits of heart and mind to achieve a reality-based transformation that is always open to review and modification in accordance with life related changes (Dougherty et al; 2017; Iwano, Kambara & Aoki; 2022). With people living longer lives there is now more opportunity for introspection and redefinition of what life may yet hold for later life. Indeed, retirement can be seen as time for personal liberation from a work-based life allowing for growing engagement with “sensitivity to matters deeper than the superficial, money-oriented, impulse-satisfying tendencies of our society” (Carlsen, 1991, p. 145). Luborsky and LeBlanc (2003) challenge the field of gerontology to embark on rigorous research involving cross-cultural perspectives on retirement to provide universal understandings of the issues and concerns relating to aging and the aged. Amabile (2019) makes a strong case for researchers across multiple disciplines to deploy qualitative and mixed methods approaches

to further probe and deepen understandings "of the many un-solved mysteries about work, aging, and retirement" (p. 210).

The following insightful and relevant quotation by the musician John Lennon *"Life is what happens to you while you are busy making other plans"* helps to understand how the experience of retirement and aging can be significantly impacted by unexpected events such as war and natural disasters leading to high anxiety levels due to disruption of retirement plans and uncertainty of what may happen in the future. More understandings and research are warranted both in developed and developing countries on aging and retirement in the context of how conflict-related and naturally caused emergencies (drought, earthquakes, floods, heat waves hurricanes, tsunami, and wildfires) impact the health and well-being of older people (WHO, 2008). These events can negatively impact retirement plans, create financial hardship destroy assets, and increase the need for emergency health related services which may have been severely compromised forcing individuals to mentally and emotionally prepare for the transition to a new and unexpected phase of life. Military based conflicts damage or destroy health systems and health care infrastructures creating major obstacles for the provision of equitable health care for vulnerable population groups, particularly young children and older adults (Markou-Pappas & Ansaloni, 2025; Rostrup et al; 2019). There is of course a host of debilitating factors and concerns that can impact the health status, functioning and well-being of older people. For example, there is the whole matter of early onset dementia which may result in either a retiree becoming an informal caregiver or perhaps succumbing themselves to a dementia related disorder. It is also important to note that globally, stroke represents a major long-term disability, affecting many retirees unexpectantly and often resulting in major health deficits in cognitive, motor, and cardiovascular functioning with implications for long-term care and quality of life (Sahu, Kumar & Yadav, 2021). Dow and Meyer (2010) identify the close relationship between caring roles and retirement and make the point that "The need to care for a spouse or older relative can be an unanticipated outcome or a precipitator of retirement. Retirement may coincide with illness or disability of a parent or spouse or may be forced by the demands of caring" (p. 645). It is important to consider the heterogeneity of retirement processes that represent an essential ingredient in understanding the diversity of pathways travelled by individual retirees (Grünwald et al; 2022).

A life in retirement is there to be created, which entails the challenge of building a selfhood that allows for the opening of the mind to new commitments, relationships and possibilities rather than resignation to a progressive disengagement from the world (Cumming & Henry, 1961). The road to self-discovery and the realisation of latent potentialities and abilities requires a measure of positive risk taking to live actively, courageously and meaningfully. Entry into the retirement phase of life may expose one to the danger of becoming a '*victim of propaganda*' as it relates to aging and later life. There is increasing evidence that shows that older people holding negative views and attitudes about their own aging selves has detrimental outcomes on their overall health and well-being (Chopik & Giasson, 2017). In later life there is for some individuals the fatal attraction of entering the '*Comfort Zone*' whereby the tendency is to progressively reduce engagement with mental and physical challenges. There is the telling description offered by de Beauvoir (1996) that portrays some older people as suffering from a '*frozen past*' which "in many instances paralyses them" (p. 378). Sadly, there are some older people that experience "a tangle of inability and unwillingness to connect to one's life" (Van Wijngaarden, Leget & Goossensen, 2015, p. 257) while others have a pervading sense of despair with little or no positive expectations of what life may further offer (Kenyon, 1991). Sadly, there are those who perceive the remainder of life as being devoid of useful activity and simply wait for the final closure (Marcel, 1962**).** However, Barti (2024) drawing upon her review of Segal (2014) *"Out of Time: The*

Pleasures and Perils of Ageing" reveals how Segal encourages older people "to picture old age as a stage in life that can be enriching, challenging, interesting and joyful in its own way" (p. 106). The overriding sense of fatigue and despair often reported by retirees may be explained in part by risks not taken, dreams not pursued and a life devoid of hope and enthusiasm (Delaney, et al, 2021**).**

An essential attribute of aging well is the ability of an individual to avoid *'aging anxiety'* involving negative thoughts, expectations and imaginings of what might happen in the future, especially something ominous or bad, resulting in the debilitating behavior of building emotional and psychological bridges that they may never have to cross (Brunton & Scott, 2015). Fortunately, emerging propositions are now highlighting new dimensions, new perspectives, and new insights concerning the negotiation of aging and old age that are helping to produce a deeper, more realistic awareness and understanding of the possibilities and potentials of later life (Biggs, 2019; Hurd, 1999; Pack et al, 2019; Pain, Mowl & Talbot, 2000; Seedsman, 1994). Indeed, the conceptual and applied notions surrounding the negotiation of the aging process offer legitimate based approaches for living longer and improving health across the life course. The opening line of the paper title "*Letting Go and Moving On"* represents an invitation to move forward not backward. For those individuals overly obsessed with the past there exists the high probability that they will nurture a mindset that restricts possibilities and potentialities for future growth and development. For those who worry about the future and aggressively pursue wealth and possessions there is little chance of fully engaging life fulfilling themes that nurture vital living. A sobering thought is offered by Alfred North Whitehead (1861–1947) a British mathematician and philosopher who referred to the *'human style'* which is "to mourn the past and worry about the future, while all the time the Sacred Present is passing us by, half-used, half-enjoyed" (cited in Carlsen 1991, p. 161). However, those brave and adventurous souls who grasp the opportunities to activate their dreams and aspirations have an increased chance of aging well. A measure happiness in later life may well emerge by way of the individual accepting that they are a first and foremost a traveler, and that the journey can provide continuing opportunities for making positive choices and subsequent actions that include allowing for less focus upon *'having'* and more on seeking contentment and simplicity.

Indeed, the pursuit of a good and rewarding journey in older age must entail full acknowledgement of the fact that "human life as a journey involves an element of chance, of risk, there is a quality of open-endedness, of indeterminacy" (Kenyon, 1991, p. 21). Charles and Carstensen (2010) indicate that the traditional decline models of aging are now being superseded by a litany of investigations that focus on the value-added outcomes of deploying life-span models that facilitate adaptive and active aging via specific strategies and processes. Due recognition must of course be given to lifestyles incorporating protective health practices in earlier life that may well contribute to good health and well-being into and through older age (Berkman & Glymour, 2006; Gelman et al, 2023; Kaplan et al, 2008). Perhaps Hall (1922) through his notion of maintaining the practice of regular *'body keeping'* can be interpreted as a call to adopt two lifestyle exercise regimes, one for the mind and one for the body physical. Acknowledgement must be given to the capacity for positive engagement with life by many older people rather than disengagement. However, there needs to be recognition that older people are not a homogenous group, and factors such as social, economic, environmental, situational, circumstantial including physical and mental contexts help to explain the diversity, willingness and capacity for active aging rather than disengagement. Ivic, Nikolic and Igrutinovic (2021) reaffirm the heterogeneity of people in older age by way of the following viewpoint "Older adults should not be perceived as a monolithic social group, because this social group embraces different individuals who represent various points of views, interests, narratives, talents and experiences" (p.365). Hillman (1999) suggests that an understanding of life in older age requires a transformation of thinking

that allows one to see that "The individuality of the person becomes a shifting kaleidoscope, each of us becoming more unique, instable and complex. It is a conclusion from research that with increasing age there is increasing variation among individuals" (p. 185). Turek and Henkens (2023) remind us that retirement transition is embedded in social structures and as result due consideration must be given as to how this affects an individual's post-retirement situation including attitudes, motivations, relationships and overall quality of life. Mayse and Hordern (2021) provide an important reality check in so far that there exists a danger of over emphasizing an approach that focuses solely on active aging (WHO, 2002), successful aging and productive aging with little or no "thinking about and giving attention to the existential gravity of later life" (p. 317). In other words, there exists the reality that for some older people their existential or personal experiences of pain, suffering and despair are such that life holds a pervading sense of meaninglessness**.** Note should be made of the warning made by Ekerdt (2010) in relation to "prescribing regimes of behavior for late careers and retirement that many people are unsuited to fill" (p. 69).

One of the greatest achievements of modern society relates to retirement as a release from the full-time /part-time engagement in work. Mader (1991) proffers the question "What does it mean to set a person free from work in a society in which basic needs, fulfilments, and interactions are based on labour" (p. 146). Indeed, critical reflection focused upon societal structures along with the operation of economic and political forces highlights how living in favourable or unfavourable conditions are unevenly distributed across the life course. Korkmaz Yaylagul and Seedsman (2012) alert us to the variability in *'life chances'* resulting in many older people experiencing unacceptable levels of ill-health, poverty, ageism, racism, inequalities including widespread levels of social injustice and abuse of human rights. For Giddens (2008) *'life chances'* represent an important factor in determining lifestyle choices. All in all, it can be surmised that when an individual enters retirement they are embedded in a social, economic and political context that may promote or impede the realization of a 'good old age'. Societies worldwide have a moral mandate to reimagine aging and retirement to address the inequalities and vulnerabilities of countless numbers of people who enter retirement unprepared for the future challenges that require adequate social and economic support.

Acknowledgement: Appreciation is extended to Ahmet Melik Baş a graduate student at the Chiba University in Japan for his generous support and assistance with English translation for co-author Ikuko Murakami.
Peer Review: Externally peer-reviewed.
Author Contributions: Conception/Design of Study- T.S.; Data Acquisition- T.S., I.M.; Data Analysis/Interpretation- T.S.; Drafting Manuscript- T.S.; Critical Revision of Manuscript- T.S., I.K.; Final Approval and Accountability- T.S., I.K.
Conflict of Interest: The authors have no conflict of interest to declare.
Grant Support: The authors declared that this study has received no financial support.

Author Details
Terence Seedsman (Professor Emeritus)
[1] Institute of Health & Sport Victoria University-Melbourne, Australia
0000-0002-6594-3742 terry@theseedsmans.com

Ikuko Murakami (Associate Professor)
[2] Department of Gerontology, Faculty of Health Sciences, Akdeniz University, Antalya, Türkiye
: 0000-0003-2836-7173

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