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Shifting Gears: An Exploratory Study of Factors Impacting the Well-being of Retired Faith-based Ministers in Australia and New Zealand

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ABSTRACT

The rising tide of aged citizens globally suggests a compelling argument for increased understanding of factors impacting aging and retirement. Extended insight into the well-being of lesser studied groups offer suggestions to potentially enhance future planning for aging citizens. A study exploring the experience of clergy in Australia and New Zealand suggests a substantive theory on retirement in this context. A grounded study approach was adopted as best fit. Semi-structured interviews were conducted with 42 retired clergy and their wives. Findings suggest the underpinning role of spirituality in the primary elements of; choice, flexibility and connectivity as factors impacting the well-being of faith-based retirees in this context.

KEYWORDS

Spirituality retirement church ministers aged well-being connection

Introduction

In Australasia, individuals can expect to live beyond the biblical allotted three score and ten years. In 2020, the life expectancy of Australians was 83.50 years while in New Zealand it was 82.36 years (Macrotrends, 2020). This means that society in these countries face not only increasing numbers of aged individuals but a significant percentage of citizens who will live longer than previous generations. Taken a step further, this older generation can expect to experience an increased number of retirement years during their lifespan. Society therefore is confronted not only with an increasing older generation but also a significant percentage of retired individuals.

Statistics released by the Australian Bureau of Statistics (Australian Bureau of Standards, 2016) place the number of retirees at 3.9 million with another half a million citizens indicating their intention to retire in the next five years. The average age of retirement is 55.4 years. This change in the demographic landscape will have both significant societal and economic effects. Concerned voices point to the potential burden on social services and public finances and the "cost shocks" of increased long-term aged care (Knickman & Snell, 2002).

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To minimize the impact of this aging "burden", governments in many countries have increased the age of retirement to boost the labour force and decrease the pressure on public expenditure. The changing face of the future work environment, however, may well impact on the availability of jobs for older workers and affect the decision to retire (Sheen, 2020). Consequently, despite trends that indicate individuals are likely to remain in employment for longer in the future, increased life expectancy and the changing face of employment mean that individuals face more years in retirement than earlier generations. Longer retirement implies individuals are now challenged with having to make resources stretch over decades. Retirees are also finding that financial planning for retirement is far more complex than that of even three decades ago (Feldman & Beehr, 2011). They now have to think about escalating health and housing costs and the uncertainty of an economic future that defies security about current financial resources.

As the age bracket extends, so does the need to see retirees as a heterogenous group. This call comes to counter a traditional view of older people as a homogenous population (Chambre & Netting, 2018). In a postmodern society where there is more than one way to approach the question of aging, understanding the concept and experience of aging becomes a complex phenomenon.

> Aging is not what it used to be and few can adequately explain what it is like now, and none can be certain of what aging will be like in the future.. (Watkins, 2009, p. 6)

Despite these challenges, however, the quest to increase understanding of aging and retirement should be unrelenting. Retirees who experience a sense of well-being in this season are potentially less dependent on government social support and more likely to continue contributing to society through community service and part-time employment. On-going employment into later life, however, may not be possible in what is termed a new world of work where job security has been obliterated by non-standard employment (Sheen, 2020). Security may potentially be found in other ways such as volunteering and the positive impact of social support, particularly of spouse/partners which has been documented as a significant source of well-being (Chen and Feeley 2014).

This study adopts the view that the understanding of aging and retirement will be increased by viewing the phenomena as a kaleidoscope with many dynamic facets rather than through a single statistical lens. It agrees that retirees are not a homogenous group and responds to a call in the literature to launch inquiry into specific context. It aims particularly to highlight the influence of lesser examined factors such as spirituality on the experience of retirees thus enabling further insight into the retirement phenomena. For these reasons, a little researched group in this specific research stream, a global Protestant church organization, was chosen for its strong links

between Australia and New Zealand and its particular identity of service and holistic lifestyle. The group is an interesting body for inquiry particularly for its strong missionary orientation and community connection. All participants in the study have been part of mission projects either at home or abroad during their working years. These included stints of service in church ministry, administration, education, infra-structure building, medical and pastoral care in countries such as Papa New Guinea and the Pacific Islands. The pursuit of a holistic lifestyle with emphasis on diet and exercise is actively promoted by the church organization and forms part of their distinctive culture. Most participants follow a vegetarian diet and continue to give prominence to exercise in their retirement as part of life-long habits. Given the distinctive nature of the group and the potential for unique factors to impact their experience of retirement, the contribution of their perceptions will add valuable insight into a lesser studied facet of the aging kaleidoscope.

Literature review

The exponential increase in factors impacting society as a result of the aging population has resulted in a plethora of research on factors pertaining to aging and retirement. A significant number of the articles accessed for this study was statistically orientated (Antolin & Carpetta, 1998; Cahill et al., 2006; Fitzpatrick & Vinick, 2003; Knapp & Pruett, 2016; Okun et al., 2014; Szinovacz, 2016). Even those studies which incorporated spirituality were found to be predominantly quantitative (Earl, 2010; Knapp et al., 2009). The value of qualitative research in increasing the depth of understanding of research phenomena has been recognized in the literature (Schoenberg et al., 2011). The employment of in-depth interviews has been urged to discover the finer facets of retirement experience (Knapp & Pruett, 2016). Given these suggestions, a grounded theory approach was considered by the authors to be a best fit to explore the research inquiry.

The debate and controversy relating to the use of existing literature in a grounded theory approach is acknowledged but beyond a brief explanation of the current approach adopted, further discussion lies beyond the limits of this inquiry. The question of theoretical pre-knowledge has resulted in a division of stance from Glaser's (1978) position that codes and categories emerge directly from the data to Strauss and Corbin (1990) view that theoretical pre-knowledge flows into the data's interpretation (Reichertz, 2007). The position taken by the current authors is that the development of theory cannot preclude theoretical pre-knowledge and that every type of inquiry is based on effective in-depth interview questions which cannot claim tabula rasa (Strauss & Corbin, 1990). The inclusion of a literature review in this study is not meant as a framework but agrees with the view of Stern (2007) that it is important to situate research in a body of relevant literature in order to give credit to the

work of others in the field and to show that the current work furthers understanding of current ideas on the phenomena.

Within the significant body of research on retirement, certain areas have received comparatively scant attention. In their earlier exploratory work on clergy retirement, Knapp et al. (2009) focused on housing and financial considerations for protestant clergy in the USA. Although a number of studies on clergy retirement has been conducted since then the body of literature remains small, resulting in the authors extending the initial study. Findings from the second study concurred with the first, emphasizing the need for pre-retirement counselling for clergy particularly in respect of housing and finance to facilitate their transition into retirement (Knapp & Pruett, 2016). Both these studies were statistically based and in their concluding comments the authors call for more qualitative studies on clergy retirement particularly relating to the unique circumstances of church leaders. They have also suggested that studies that explore the retirement experience of church leaders in other faith communities be conducted to allow for potential comparative studies across faith systems. The current study will address this gap by using semi-structured interviews. By using this method, the inquiry hopes to direct attention to the discrepancy between gerontology and the voice of actual experience (Breheny & Griffiths, 2017). The open-ended questions will allow for other factors impacting the retirement experience beyond health and finance to be explored in a different faith-based environment.

A deeper understanding of the experience of clergy in the specific context described earlier will highlight the unique factors which relate to their professional work life and consequently to their retirement years. The contribution of spirituality to retirement planning has been recognized by Earl (2010) who explores the concept at both an organizational and individual level. She identifies three areas of impact on an individual level: the relationship between spirituality and workability; spiritual coping; time perspective. In a later statistically orientated study, Nillsen et al. (2014) examine the role of calling concluding there are clear differences between clergy and other job roles based particularly on the unique characteristic of ministry calling. The current paper will expand on the understanding of the unique nature of calling and how it impacts on the retirement experience of clergy. It may be that this unique dimension of their career orientation will continue beyond official retirement. This view is highlighted by Glass (1995) who stresses that clergy differ from many other professionals in that "calling" is considered a lifetime vocational commitment.

The definition and distinction between spirituality and religion remains an ongoing conversation and an in-depth discussion falls beyond the scope of this inquiry. It is necessary to acknowledge, however, that the terms remain interchangeable in some areas of the literature which stresses their commonalities. In the main, contemporary faith-based settings consider spirituality

and religion as separate concepts. Recently, the definition of spirituality has been broadened. An example of an inclusive definition is suggested by Puchalski et al. (2014) as referred to by Lepherd et al. (2019):

> Spirituality is a dynamic and intrinsic aspect of humanity through which persons seek ultimate meaning, purpose, and transcendence, and experience relationship to self, family, others, community, society, nature, and the significant or sacred. Spirituality is expressed through beliefs, values, traditions, and practices.

Definition for a specific field of study, however, may require the development of a working definition to maintain the definitive framework of reference. This will be offered in the section on Findings once the views of the participants on their definition of spirituality have been explored and recorded. It is the view of the authors that a specific definition of term which has been collated from the response of participants will increase authenticity of the discussion.

The role of unique elements such as spirituality and service to others which characterise this particular group of clergy and their wives may well continue to impact their lives in retirement. Theories expounding the view that retirement offers the opportunity for individuals to maintain previous elements of their life experience have offered more positive views on retirement. Atchley's Continuity Theory (Atchley, 1989) views aging as a dynamic process with both an internal and external structure. The internal structure includes ideas, disposition, self-esteem, experience and preferences. The external structure comprises both the physical and social environments. Atchley's view supports development as a lifelong process, "embedded in historical time and place, and influenced by the web of relationships individuals are linked to, as well as more distal social structural factors" (Stowe & Cooney, 2015, p. 43).

A principal criticism of the Continuity Theory is that it excludes pathological aging. Critics have also pointed to a tendency to obscure the role of society in changing expectations of aging by emphasizing what people do rather than sense-making (Breheny & Griffiths, 2017). The current study will include both healthy individuals and those who are struggling with health conditions and will explore participant views on sense-making to gain a more holistic insight into the retirement experience.

Several theories on aging have received criticism for limited perspective and for adopting a negative view of aging. The Disengagement Theory (Cummings & Henry, 1961), for example, which proposes that with time, aged individuals withdraw from social roles and become increasingly withdrawn from involvement, has been criticized both for being one-sided and also for neglecting to consider individuals who do not withdraw from society (Schroots, 1996). Rowe and Kahn (1997) model of successful aging which comprises three main components (minimizing risks and disability, engaging in active life, and maximizing physical and mental activities) has received criticism for

neglecting the concept of spirituality as a separate construct (Crowther et al., 2002) and for being conceptually static (Breheny & Griffiths, 2017). Other critics have pointed to the neglect of historical and cultural context in these theories (Stowe & Cooney, 2015).

The authors acknowledge the contribution of a wide-ranging number of theories relating to the understanding of aging and retirement. In this study, pre-existing theories do not set the stage for inquiry but rather point to the need for addressing identified weaknesses such as the conception of retirement as the cessation of work and the overall perception of retirement as a negative season in the life of retirees. This study responds to the call for adopting a positive focus and incorporating cultural norms and values (Lytle et al., 2015).

The inquiry has started with a brief consideration of factors impacting retirement identified in the literature. This will be followed by a discussion of the selection of a grounded theory approach. This method of collecting data through semi-structured interviews will increase insight into the perception of retirement and aging of 42 retired clergy and their wives in Australia and New Zealand. Analysis of the data will be considered in a section on the findings which will offer a working definition of spirituality specific to this context and a substantive theory of factors impacting the retirement experience of this specific group. The study will conclude with a discussion of the implications of the current study and its contribution to the understanding of contemporary retirement.

Sample

Data were collected in a purposeful and representative sampling method from forty-two retirees who have worked in a Protestant church ministry at home and abroad and who were currently living in retirement in Australia and New Zealand. Of the participants, 33 lived in Australia (NSW n24, Victoria n9) and 9 in New Zealand. The Australian sample included 2 participants who were born in New Zealand, 4 born in South Africa and 2 of Chinese and Malaysian origin. Most participants (n38) were living as married couples either in homes they owned, rented, or in retirement complexes. One participant was divorced and two were single but all were living independently. The sample consisted of 22 men and 20 women. The men were ordained retired clergy. All women participants though not ordained have been involved in active ministry service as well. A number of wives has served in ministry areas related to their academic qualifications such as teaching, nursing and administration. All participants were retired from full-time ministry from the same church organization characterized by community service and mission projects. The majority of the sample was still involved in service to the community and in mission projects abroad in varying degrees of time and connection.

Participants were selected purposively to represent a wide-ranging age group (55–85+ years), diverse service areas and a fulcrum of retirement stage (2-20+ years). The sample included both participants who considered themselves to be in good health and those who faced diverse health challenges. All participants were members of the church organization studied.

Potential participants were located through the central administration office of the church in Australia. These individuals were then approached telephonically and invited to participate in the study. Those who registered interest were supplied with an information sheet and completed a consent form prior to the interview appointments. The information sheet included a section on participant rights including a privacy clause and the right to opt out of the process at any stage. The interviews were conducted mainly in the homes of the participants in a time frame from July 2018-January 2019. The married couples were interviewed separately but at the same venue. The majority were face-to-face, semi–structured interviews but some telephonic conversations were conducted owing to geographical considerations. One researcher travelled to New Zealand for interviews. Interviews ranged in time from 40-60 minutes. Ethics approval for the study was obtained from the Avondale Human Research Ethics Committee.

Methodology

This exploratory study adopts an ontological stance to the effect that an inquiry into factors impacting the retirement of clergy is principally about the perception of individuals of this season of life. A qualitative approach was thought to be the best fit to allow for individual expression of factors relating to retirement. An essentially inductive approach allows for the exploration of social and human problems in a natural setting to build a holistic picture through word analysis (Creswell, 1998). A grounded theory approach which allows for the acknowledgement of current theory but does not adopt preconceived classification was selected as the best match for the research inquiry. Credibility is addressed by basing the grounded theory approach on the recommendations of Glaser and Strauss (1967): gather rich data, employ constant comparison in order to reach saturation, ensure researcher collaboration and undertake the simultaneous collection of data and analysis to develop a substantive theory.

For the purpose of data collection and analysis, semi-structured interviews were conducted to allow participants to verbalize their experience. Open-ended questions were designed as broadly as possible to enable individual perception. Initial questions all centred round: What is retirement like for you? Answers served as leads to subsequent questions. If respondents said that health considerations had been a deciding factor in the timing of retirement, then a following question would be: What impact does health have on your

retirement experience? If an individual expressed satisfaction with retirement, subsequent questions would ask about factors influencing satisfaction with retirement. When participants alluded to the sustaining power of their faith during life events, they were asked about the significance and meaning of spirituality. Saturation was reached when no new properties were identified at the time of the interview process. Transcribed interviews were collated with researcher collaboration.

Data from the audiotaped interviews were entered verbatim into a word processor. Line by line open coding was employed to identify initial themes. Higher level themes were developed through axial coding. Principal categories grounded in empirical data emerged from a constant comparison approach. The use of a grounded theory approach allowed for the analysis to move to a more abstract conceptual level. The identification of these principal categories led to the development of a substantive theory which is presented in the concluding section of Findings. A substantive theory is directed to a specific sociological context and differs from a formal theory which has broader implications and general applicability (Lempert, 2007).

Findings

Findings from the data collection using open coding initially led to the emergence of a number of categories impacting on the research phenomena. Three main themes were developed from these categories: Choice, Flexibility, Connectivity. These themes were interrelated to two principal elements: Health and Finance. The themes were underpinned by a primary category, Spirituality. In the section that follows the themes will be discussed individually. Although they are examined separately, it will become clear that they intertwine and overlap and that the two principal influencers, Health and Finance, are prescriptive while the primary theme, Spirituality, has a pervading influence on all the themes.

Spirituality

The centrality of spirituality to the experience of this cohort of clergy and their wives was a definitive finding of this exploratory study. This necessitates the interpretation of factors impacting retirement for this cohort through the lens of spirituality as defined by specific context. Viewing the findings in terms of broader generic definition such as the one proposed earlier, potentially undermines authenticity of interpretation. This stance concurs with the views of Wong and Fry (1998), that a generic definition of spirituality which is all inclusive loses its unique meaning. Participants were asked to offer their definitions of spirituality and their responses were developed into a working definition for this context. Since the aim of this inquiry is to highlight the value

of insight into specific context, the following working definition of spirituality for this group is offered as a lens for considering the principal themes developed from the data.

> Spirituality is essentially a connection to God through personal relationship constituting dynamic personal growth based on a tradition of faith beliefs shared in community which finds expression in the divine purpose of altruistic service and love for others.

Findings from the study indicate that spirituality undergirds the major themes which emerged from the data analysis. The ability to face health challenges positively as an example was seen by these participants to be directly attributed to their spiritual walk. This result finds similarity in the concept of spiritual coping (Pargament, 2013) by which individuals find a way of support for the challenges of life. Aging represented a season of spiritual maturity for these retirees who said that their spiritual energy increased even when their physical frame deteriorated.

Both men and women participants spoke about their journey of faith and the role of spirituality in coping with the vicissitudes of life which engendered trust in future provision. One couple served in a Western Pacific island during civil unrest and spoke of the role of spiritual coping in dangerous situations. The wife told of an episode where local children were smuggled to safety under bags of rice and times when they were evacuated for their own safety. Another woman participant related her experience with a fight against cancer. She said:

> I had to rely on Him a lot when I've cried by myself, but then I'm just like: Well, Thank you God. You did look after us.

Spirituality was also strongly related to the themes of Choice and Flexibility. For participants who regarded the Call as a lifelong commitment, retirement offered a choice to continue serving with altruistic intent. For participants who regarded the Call as pertaining to specific projects or seasons of life, there was a choice to stop active service and pursue other goals and hobbies, but these too were connected to spiritual values.

Continuity in terms of spirituality is perceived by these participants as a lifetime connection to faith beliefs which undergird all lifespan stages. Spirituality is seen as a dynamic process through which the individual grows in maturity through the years. As such, there is no "retirement" from spirituality. Said one retiree aged in his 80s,

> You are still a servant of God in any context.

Most participants recounted receiving a divine call to ministry. A Call was described as an exhortation received either from divine or human agency to enter into ministerial service. For these participants, the sense of call is ongoing and connection to the Call is significant in maintaining post-retirement service. Interestingly, a few participants who did not attest to an

individual divine call were equally engaged in post-retirement service activities.

Choice

Participants attributed a significant degree of well-being to their perception of having choices. Choice in this respect related to having options and to being able to select preferred physical and emotional connections. The ability to choose a lifestyle, residential environment, on-going ministry and social network impacted positively on retirement. Health status and financial resources affected choice which included a variety of factors. Chief amongst these were: knowledge of the area, family and social connections, centrality of location and climate. For several of these participants, choice of location was influenced by the existence of a community which shared common spiritual values.

In this study, financial planning early in their career stage enabled retirees to have more choice in deciding on retirement location. Those who owned property had wider choice and this sense of empowerment contributed to greater satisfaction with the retirement years. Financial preparation was mainly self-initiated. The nature of ministry which led to frequent translocation often at short notice, however, was seen to complicate the retention of real estate and in some cases resulted in negative outcomes. One retiree who is in his 80s urged his younger counterparts to plan to buy property at an early age. He said:

> I have seen people coming home from the islands (missionary appointments) trying to sell some stamps, you know, to get money.

The transition from a model of sustentation for retirees, practiced by the church traditionally, to superannuation schemes has in the view of the participants made early planning imperative. All participants in the current study were ardent advocates of early financial planning to ensure that retirees were not "out of gear" when full-time employment ceased.

A retired member of the clergy commented,

> You don't put your brain out of gear just because you are working for the Lord.

Health considerations impacted significantly in participant ability to exercise choice in on-going ministry, social engagement and lifestyle enjoyments. Health was also prescriptive in the decision to retire for some participants.

Well-being in retirement stemmed from the freedom of choice which resulted from being relieved of external roles connected to family such as aged parents and/or dependent family members. This resulted in the freedom to choose continuing part-time roles and/or the ability to travel. With the added benefit of financial and health considerations, participants could extend their activities within the domain of their strength base. One participant who is

a retired musician has introduced a modern twist to an existing genre of music at a conservatory. This example shows that continued service and activity does not necessarily lead to mundaneness. As adjustments are made in constantly changing environments, individuals experience personal growth.

Some participants chose to continue service and ministry to almost full-time capacity. This schedule was deemed to be enjoyable as a result of choice. One participant in his 70s who enjoys a full schedule and works practically full-time in locum positions said,

> But I have a choice whereas in full-time employment I didn't feel I had a choice.

The significance of choice in experiencing a sense of well-being in retirement was clearly evident from conversations with the retired clergy and their wives. It was also clear, however, that the degree of well-being was related to the extent to which they perceived connection to the choices they made. The connection between a decision to pursue on-going service to humanity and their spiritual relationship as an example, was key to a sense of well-being.

Flexibility

The retirement phase was further beneficially impacted if participants felt there was a sense of flexibility within the choices they made. In this instance flexibility was regarded as the ability to modify conditions within choices and to vary engagement times and places. Flexibility was regarded by most as a significant factor. Several participants described flexibility as "the biggest thing". One retired leader said,

> You don't have to do things. You can say, "No, only so much, whereas when you were working (full-time) you felt a responsibility to be at places and do things".

Younger clergy were advised by the interviewees to start financial planning at an early stage as an "essential idea" to foster flexibility in the retirement years. Participants who had intentionally planned to be financially independent upon retirement felt they owned a greater degree of flexibility. Financial resources enabled these participants to allocate as much or as little time to on-going service and activities as they desired. For several of these retirees, positive retirement years stemmed from the flexibility of combining travel and service projects. The importance of maintaining worthwhile goals was reiterated as contributing to making retirement, "rewarding and worthwhile". Many of the travel plans involved missionary projects in keeping with the spiritual value of continued service to others.

The restrictions imposed on extensive travel by the advent of the covid-19 pandemic have curtailed travel plans for many of these retirees. This

has resulted in the strengthening of local connection according to conversations with some retirees conducted post data collection. The full impact of the pandemic on this group of retirees remains for future inquiry.

Flexibility also allowed for retirees to adjust commitment depending on health considerations. Some participants with significant health challenges were able to continue contributing to community service by adapting their hours of service to suit health restrictions. One participant with severe health issues said, "I manage my agenda" and in this way he has maintained a sense of connectivity with the community through on-going service which gives him a sense of worth and continued interpersonal connection.

Connectivity

A further significant theme influencing retirement well-being was a sense of connection to God, people, places, and personal identity. It is through their continued sense of connection to a divine being that changes in age are perceived as an opportunity for spiritual maturity. The centrality of spirituality was evident not only on an individual level where spirituality was experienced through personal relationship but also through a shared experience with their faith-based community. The choice of a place to retire was often determined by the opportunity to predict social networking and the potential to continue community experience with kindred spirits who shared their faith-based values.

Participants in this study emphasized the value of a social network with shared history. One retired missionary said,

> Pastors who have served together as missionaries gravitate together because of shared experiences.

It was this sense of connection with others, linked by threads of similar narrative, that increased a sense of well-being in retirement.

A 70-year-old retired woman leader said,

> There is a beautiful thread and it actually supports you.

On the contrary, a loss of this sense of connectivity potentially results in a loss of social network. This sense of disconnection impacts negatively on well-being in retirement and may even lead to depression. One retired Asian member of the clergy, aged 83 years, expressed a sense of aloneness despite still being engaged in volunteer preaching. He said,

> I would dearly love to have a pastor come to say, "How are you doing?"

There were accounts of clergy who found it difficult to relinquish their leadership roles and this too potentially resulted in depression. Connection with a role identity is formed through years of service and culture assimilation. The ability to adapt to new roles or to continue familiar roles in a new guise was seen by these retirees as beneficial. A few participants continued to act as travel guides for overseas groups while others were still connected to teaching and administrative roles.

Coupled to the importance of connection with people is a sense of connectivity with the environment. This view finds agreement with Atchley (1989, p. 188) who states that, "environments contain the physical and organizational infrastructure for continuity in meeting all sorts of needs". Retiring in a familiar setting means maintaining connectivity with known structures and services but even more importantly, with a community of shared values and history. Maintaining connection with former structure and organizations was deemed important by these participants because within these were embedded the culture and traditions which constituted the basis of their faith.

The continued connection with church and church activities played a significant role in the retirement phase for these participants. Retirees who had broken relationship with the church after retiring and subsequently became disengaged from social circles, described feelings of isolation. Results from this study propose that although advancing age and its accompanying challenges of health and finance may impact the degree to which engagement is enabled, it is essential for individuals to perceive a sense of connectivity to their environment, relationships, faith and even former places of employment.

Data from the interviews indicate that in the experience of some participants support with preparation for retirement from the workplace was "absent". Most participants felt that support from the church employer was also lacking once clergy retired. This resulted in a sense of lost connection. A member of the clergy who has been retired for three years after 49 years of service said,

> . . . They don't even recognize you. They don't let you know anything. I think that's quite weird. You don't even get a list of the pastors anymore because that's all confidential.

Retired clergy and their wives felt that they still had something to contribute to the ministry of the church. They felt that continued connection would enhance their ability to contribute to the mission of the church. While some expressed appreciation for support received during active service and crisis situations, others felt that as soon as they retired it was, "bye-bye you are on your own."

Although there was some ongoing connection in the form of grey nomad camps, social gatherings and information sessions, participants felt a general lack of recognition. They saw themselves as a valuable resource of mentors willing to give of their time and experience which was overlooked by the

church and educational institutions. The opportunity to utlilize local retirees who are not motivated principally by salary is a resource with substantial potential for both profit and non-profit organizations and indeed for the state.

Connectivity through long-term marital relationships was described by these participants as making an important positive contribution to well-being in retirement, particularly when ministry was regarded as mutually supportive. Most couples described their ministry as a team effort and said the sense of connection to a bigger goal relating to their mutual faith belief played a significant role both during active service and in retirement. Strong relational connections based on shared faith beliefs helped bridge challenges and enhanced enjoyable seasons of travel and the establishment of new goals.

Initial challenges in the retirement relationship centred on adjusting to the change of having a husband at home full-time. Some wives suggested transitioning to retirement potentially could have been facilitated by the introduction of part-time employment to bridge the transition to full-time retirement. They pointed to the potential negative impact of a sudden complete cessation of work. The wife of a retired member of the clergy with an academic role said,

> Not to feel that all of a sudden you are cast into an old person mould and will there be any value in your thoughts or will anyone call on your experience at all?

Other participants felt that the establishment of a particular goal or project directly after full-time retirement helped bridge the initial transition stage. The wife of a retired member of the clergy said:

> I think that the trip round Australia really helped us transition. We hit the road and when we came back we had already been retired for a few months . . . so we never felt any dip after retirement.

The level to which participants may engage in chosen lifestyles and continued service activities is determined to a significant degree by considerations of health and finance. A decrease in the stress of full-time employment and increases in health of retired husbands positively impacted the retirement experience for women. Conversely, deteriorating health of either spouse affected individual and combined goals.

Both men and women interviewed for this study attested to the contribution financial stability makes to positive marital experience in retirement. The pivotal impact of these considerations has led to strong advice to younger clergy in full-time service: The time to start planning for your retirement cannot be too soon. A senior retired member of the clergy had the following advice for younger colleagues,

> Get really aggressive about your financial management.

This strategy includes consulting a financial adviser. These views constitute a break with traditional models for retirement planning in this context.

Participants were of the opinion that there has been a transition from an era where clergy put little thought into intentional planning for retirement. This was based on an underlying belief that God had always supplied in all their needs and they were confident that He would continue to do so. Currently, most retired pastors, while not doubting God's provision, held the view that intentional financial planning was a sine qua non for successful retirement.

Wives of retired clergy advocated the benefit of having a profession of their own. Wives who had been employed as teachers, nurses or administrators had boosted savings by a second income and this collaborative effort had bolstered their financial status in retirement. In addition, the retired women participants perceived that the development of a separate identity promoted healthy marriage relationships both during full-time employment and in retirement. In two cases, wives had returned to paid employment after their husbands had retired.

For all participants of this study it was health, however, that emerged as a dominant factor in determining the level of well-being and enjoyment in retirement. Although there were some respondents who, in spite of health challenges, continued working as volunteers in diverse service areas, the level of participation and area of choice was impacted by health. When the health of a spouse deteriorated it influenced the level of engagement of the other healthier partner. The impact, however, was potentially offset by a positive attitude as in the following view,

> But you have to remain positive and say, O.K. there will be good things we can find in this situation. We can't do this anymore but what can we do?

Although most of the participants in this study viewed retirement positively, they were realistic about the challenges and potential future change. All these retirees were adamant their connection to a strong spiritual belief while not a panacea for all ills would enable them to face the future with confidence.

Substantive theory

The culmination of the findings of data collection and analysis in grounded theory in generating a substantive theory is considered a legitimate outcome of research (Creswell, 1998). The development of substantive theory is an inductive method of conceptual abstraction focused on a specific population of study. The aim of this substantive theory is not generalizability but a synthesis of the deconstructed elements of data analysis for the purposes of explanation and further exploration. In terms of the research question posed by this study the following substantive theory is offered:

> Given considerations of health and financial security, faith-based retirees in this context are more likely to experience a sense of well-being in retirement if by 'shifting gears' they remain spiritually connected to a higher purpose operationalised in diverse service to others with continuing levels of connection to the primary elements of choice, flexibility and connectivity.

By linking the abstract categories in the findings, the substantive theory demonstrates how fine-tuning insight into a specific facet of the kaleidoscopic view on aging and retirement may enhance understanding of the world. The theory proposes that although well documented impacting factors on retirement such as health and finance may be indicated in specific context, there may well be other considerations necessary for authentic understanding. In this case, a spiritual lens permeates the interpretation of the factors impacting the experience of retirement for clergy and their wives. It extends understanding of this facet of the phenomena by demonstrating the role of choice, flexibility and connectivity and invites further inquiry into other specific contexts.

Limitations and strengths

The restriction of the sample to a specific faith-based context poses limitations on generalizability. It cannot be assumed that the views of this sample can be transferred to other faith-based denominations. Further inquiry should be made to test findings. Future study should include more cultural diversity, complex retirement gratuities and academic variation. It should be noted, however, that the aim of the study was not generalization but exploratory and descriptive to enhance understanding of retirement in specific context.

It is suggested that this is a first study to include the perceptions of retired clergy from both Australia and New Zealand in this specific context, thus providing an in-depth perspective of retirement from a comparatively large cohort of 42 retirees. Despite the cultural bond of the church in Australia and New Zealand and the fact that New Zealand clergy retire in Australia and vice versa, it is possible that there may be differences in cultural experience between these two cohorts which could be explored in further study.

The current conversations include perspectives from 2-20+ years of retirement thus including generational views. Future study could expand on this element of the retirement experience. For example: Do factors that impact retirement for clergy in their sixties differ from those in their eighties?

Another strength of this study is the inclusion of the perspective of both men and women. These views were more indicative of the impact of the relational aspect and more work needs to be done on gender perspective in

clergy retirement experience where the voice of ordained women clergy is included.

Most importantly perhaps is the contribution this study makes to the retirement conversation on the role of spirituality which extends existing theories on aging to develop a substantive theory relating to specific retirement context.

The introduction of more positive lines into theories of aging has the potential to perpetuate for aging citizens a sense of connectivity from which they derive a sense of value. This perception enhances well-being in the aging condition. While this study finds commonality with the primary premise of continuity theory, it promotes the extension of conceptualization by the added dimension of multilevel connection. The perceptions of the current study are time related and the impact of the covid-19 pandemic on the experience of this and other groups awaits interesting comparison.

Discussion

Results from this study show clearly that faith-based retirees in this context do not conform to a stereo-typical concept of the aging population as a homogenous mass of retired, passive individuals constituting a potential drain on societal resources. The generalization of seeing population aging as only a potential encumbrance on society is negated by the voice of retirees in this study who display an overall positive attitude to aging, despite a realistic view of encroaching limitations and challenge. This was illustrated by frequent reference to the retirement phase by metaphor like "shifting gears" and "not grinding to a halt." Although retirement has meant a slowing of pace for some, others were still in top gear and certainly none had put on the brake when they reached retirement. These results find similarity with the view of Richardson and Kilty (1991) that a decline in well-being after retirement is not a universal experience. The following view expressed by one of the woman participants was prevalent throughout the interviewing process:

> *You want to live your life to make a difference somehow in the world. You don't want to just be doing nothing. You want to contribute to society and to your church community as well.*

The interrelated themes that emerged from analysis of the data (Choice, Flexibility and Connectivity), viewed through the particular definition of Spirituality, were identified as having a significant impact on retirement. The eminence of the influence of health and financial resources on retirement is well documented. In its statistical report for 2016-2017, the Australian Bureau of Statistics (ABS) reported that financial security followed by personal health or physical ability were the principal factors influencing decision to retire. In this study, these factors were found to be equally significant in the retirement

phase. Health and Finance were interlaced with the principal themes and inextricable from considerations of the impact of individual elements. Participants who enjoyed good health and were financially independent were seen to enjoy greater well-being in retirement, enabling the exercise of more choice and flexibility. Financial independence was related to home ownership. This result is borne out in the findings of Knapp et al. (2009) in that retired clergy were financially weaker if they did not own their own property.

Both elements of health and finance in this study are underscored by the spiritual beliefs and values of this sample. This significance relates to the time perspective of a faith-based worldview which adopts an eternal perspective. Consequently, these findings need to be viewed through the lens of the centrality of Spirituality to the sense-making of retirement for this sample. A faith-based worldview adopts a specific time perspective in which death represents a transition to eternal life. Physical death may mean the end of life on earth but it does not represent finality. In this sense, material means are seen as temporary resources. Although findings in this study suggest a break with traditional views on financial planning for retirement, this does not constitute a change from the premise that the management of material resources is regarded as a stewardship. Financial security is ultimately the provision of God. The advice given to younger clergy to introduce independent financial planning, therefore, is perceived as increasing the efficacy of management.

In respect of health, the optimistic view of old age presented by most of the clergy and their wives in this study also needs to be viewed through this lens. Coping well with health challenges was attributed to spiritual strength. It was not that pain and suffering were negated. The participants attributed their ability to deal with the reality of ill health to their spiritual strength. This finding is compatible with Pargament's (2013), "spiritual coping" in which individuals depend on their spirituality to support them through the challenges of life. Participants frequently referred to the significance of their spiritual hope in contributing to their optimistic attitude towards retirement and aging.

The ability to exercise choice to construct an environment conducive to life satisfaction and emotional well-being in this study concurs with the findings of Antonucci and Jackson (1987). The level of connection, however, rather than the variability of continuity was key to well-being in this study. Spiritual connection through all phases of life development was deemed central and in retirement maturity of faith contributed to enriching life experience.

The need to increase insight into the retirement phenomena is well evidenced by the growing volume of inquiry into aging and retirement. Despite an increase in the literature on the importance of the nature of spirituality in human development, this focus has not matched the spread to gerontology, even though spirituality is said to represent a vital context for the study of

aging (Atchley, 2009). In most cases of inquiry accessed, spirituality has been gauged through survey instruments. This method potentially limits the understanding of spirituality as a complex and multi-level concept. A reading of the literature confirms there is a gap in relation to qualitative studies on spirituality in the lives of older individuals in a variety of circumstances (Lepherd et al., 2019).

In studying a sample of retired clergy and their wives, the finding that spirituality plays a primary role is not surprising in itself. It is the degree and manner in which individual faith impacts the well-being of retirees that becomes of interest. It becomes evident that spirituality is not an add-on element in the consideration of retirement but a central lens through which the experience is viewed. Results from these conversations contribute to an acknowledgement of the role of spirituality in the lives of these faith-based retirees as a central core of sense-making and perpetuated value base and not as a tag on of religious duty. This result finds commonality with the view of Atchley (2009) that spirituality is not a peripheral consideration but a vital context for understanding aging. The integration of spirituality into the understanding of aging may well broaden the scope of perception which has been narrowed according to a comment from Knickman and Snell (2002):

> *Old age has been removed from its once spiritual location in the journey of life to being redefined as a medical problem*. (p. 876)

The overall positive attitude to retirement and aging presented by this sample of retirees who are all to varying degrees still involved in service to others suggest links to Atchley's (1989) Continuity Theory. It also concurs with the view of Knickman and Snell (2002) that healthier retirees are more likely to be still contributing to society. The culture of the church organization to which they belong encourages community service and connectivity to members from an early age. In addition, the church promotes a healthy, balanced lifestyle with a vegetarian diet and consistent exercise regime. Most of the participants were still vegetarian and where health allowed, were all still participating in regular exercise and social activities. These findings are similar to the view of Albaum (1990) who links successful aging with a continued connection with activities, thereby supporting the basic premise of the Continuity Theory. This result is somewhat different to the idea proposed by the Disengagement Theory (Cummings & Henry, 1961) which suggests the elderly are happiest when they accept the process of disengagement. Findings in this study have more in common with the view of Chambre and Netting (2018) that people who are involved in service to others evidenced high levels of well-being.

Finding that retired individuals still respond to a Call from God to serve others for a higher purpose resonates with the view of Netting et al. (2006) that a Call to serve is perceived as emanating from God and as such transcends the

working life. Ordained clergy and their ministering wives prefer to transition into reduced or related areas of service and advocate for a bridging period between full-time work and retirement. This is similar to the findings of Knapp and Pruett (2016).

Most participants felt that their on-going connection with service was self-orientated. There was a need for employers to take more initiative in this respect. The positive link between work flexibility and life satisfaction for mature adults is noted in the literature by Earl (2010). Employers are advised to recognize the value of flexible retirement patterns in promoting the well-being of retirees by introducing phased retirement schemes. In the retirement phase itself, the challenge remains for communities to learn how to recognize and access the potential human resources of retired members of the community.

Insights offered by women participants is regarded as a strength of this study. They contribute to the development of a holistic view of the retirement experience of clergy and deepen understanding of the impact of positive long-term relationships on retirement. The significant impact on adult well-being by positive marital relationships has been discussed in the literature (Bookwala, 2005; Chen & Feeley, 2014) and finds echo in this study.

Further study is required to explore more specific gender perspective in this and other contexts. Although women participants were not ordained, their role in ministry service is given significance and recognition and most participants spoke of their ministry service as a team effort. All participants have experienced missionary appointments abroad in their career span. Women participants were integral to these initiatives, often using their academic qualifications of teaching, nursing and administration to augment the service of their ordained spouses. In the view of the men participants their spouses needed to be included in the definition of ministers in this context.

In retirement, the extent and level of participation in on-going service and recreational activity as well as the nature of close relationships were influenced by health. Results from this study found similarity with the view of Fitzpatrick and Vinick (2003) in respect of the impact of health on marital relationships. A decrease in the stress of full-time employment and increase in the health of retired husbands positively impacted the retirement experience for women. Conversely, a decline in the health of either spouse had a direct impact on quality of life.

A positive correlation between social activity and well-being has been recognized in the research (Ejechi, 2015) and finds echo in the current findings. In fact, a study by Shariffian and Gruhn (2018) suggests that social participation buffers age-related decreases in positive well-being. While social activity is seen as important, the significance of social connection with family and friends as 'glue' is noted by Ostman et al. (2015). Responses from this study supported this view and agree that spending time with significant others

will continue to enrich the lives of individuals (Pavlova et al., 2016). In this inquiry, the role of social activity was acknowledged but it was, however, a sense of connection to values and beliefs underpinning the activities and shared by friends and family that determined the level of perceived well-being. These findings are similar to the view of Cartsensen et al. (2003) who in their Socioemotional Selective Theory advocate that the well-being of older adults is related to the type of social interaction.

The association between continuity of relationships and a desire for predictable social support is maintained by Atchley (1989). The need to stay connected to a "convoy of social support" (Antonucci et al., 2009) plays a vital role in factors influencing retirement decisions. The importance of a continued social support connection for positive retirement experience is reflected in this study. Although the relationship between social support and well-being in the elderly has been widely discussed in the literature, many of these findings are statistically orientated (Goudarz et al., 2015) and more general in understanding than the current holistic view with its multidimensional aspect of connection. The discussion of this study in a southern hemisphere with a particular lifestyle and variety of activity provides a distinctive view of retirement which offers an opportunity for comparative study in the northern hemisphere.

The importance of increased understanding of the elements that impact retirement experience in specific context has significant implications for all stakeholders in the retirement arena. On an individual level, the advice and insights of these participants have potential to aid the planning of younger generations and enhance retirement experience. This result is in line with the view of Knapp et al. (2009) that clergy should become aware of the financial realities of retirement at an early stage to be better prepared for retirement. These participants advocate for early financial planning with a strong call to church administrators to implement formal retirement planning for younger employees. This result represents an emerging trend; take individual responsibility for financial security in retirement. It does not, however, constitute a blurring of the spiritual lens on financial resources. The spiritual focus is still the same: although clergy are urged to secure their financial future, this implies being good stewards of monetary issues. The ultimate planning has an eternal aspect. This view corresponds with that of Earl (2010) who urges for understanding about the difference between planning for a life on earth or a life after death. To further the analogy used by the participants: if retirement is regarded as a season of 'shifting gears," it is preliminary to transitioning to "overdrive" in eternity.

Suggestion that employers take an active role in fostering connection with retired employees potentially has both economic and societal benefits. A view shared by Knickman and Snell (2002) that the challenge of the future is for communities to learn how to recognize and access the potential human

resources of senior citizens. This study calls for a change in perception from regarding the aging population as a potential liability to recognizing their potential to continue contributing independently and collectively to society in general.

The realities of global aging and its impact on society are a complex reality. Given the impact of the covid-19 pandemic on all strata of society, the words of Watkins (2009) in respect of the uncertainty of what aging will look like in the future, have a prophetic ring. The full effects of the pandemic on retirement and aging are still to be gauged and will no doubt present increased complexity of challenge.

Increased understanding of aging consequently becomes vital as society grapples with older communities. The danger of regarding aging citizens, of whom retirees constitute growing numbers, as a homogenous group draining social resources may be countered by increasing insight into specific context and culture. Further study into the perceptions of other groups and context may contribute to more positive attitudes which highlight the potential contribution retirees can make to society through continued connectivity on diverse levels. The following view by one of the participants may sum up the attitude of this reconceptualization,

> I didn't feel like a massive disappointment, like my life is over . . . but maybe, my life is just beginning.

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