Lifestyle as a Predictor of Socio-Economic Status in Retirement: Evidence from Pensioners from the Busoga Sub-Region, Uganda

Mwosi Fabian[1], Edaku Charles[2], Mirembe Robina[3] & Eton Marus[4*]

[1]Ph.D. Student, Nkumba University, Uganda
[2]School of Social Sciences, Department of Political and Social Studies, Nkumba University, Uganda
[3]School of Social Sciences, Department of Development Studies, Nkumba University, Uganda
[4]Faculty of Economics and Management Science, Department of Business Studies, Kabale University, Uganda
Corresponding Author: eton.marus@gmail.com/emarus@kab.ac.ug

Research Article

Abstract

Most studies on retirement planning focus on preserving money and accumulating wealth and ignore the lifestyles of individual employees. This study promotes a discussion on lifestyle as a predictor of socio-economic status in retirement. Based on 236 pensioners from the Busoga sub-region, we used 'the way of living' to indicate lifestyle. We used household expenditure, access to healthcare, and housing quality to indicate socio-economic status. We used descriptive measures to report on lifestyle and Spearman's correlation coefficient to document the relationship between workers' lifestyle and socio-economic status in retirement. Strong attachments to family and intimate relations during one's working life predict a satisfying retirement life. Civil servants who avoid harmful substances and exercise regularly are likely to retire in good health. There is a moderate and significant association between lifestyle and socio-economic status among civil servants in Uganda. Supervisors and human resource officers in government agencies and departments should conduct regular workshops to help government workers build strong attachments to their families, friends, social groups, and communities. We provide a solid foundation for working individuals to always reflect on the quality of their relations with their families, friends, social groups, and communities. This study contributes to the retirement planning research by shifting the focus to lifestyle, arguing that all forms of saving and financial planning for the future hinge on an individual worker's lifestyle.

Keywords: Lifestyle, Retirement planning, Socio-economic status, Uganda

1. Introduction

True retirement planning is not all about financial security. True retirement planning involves all aspects of finance such as lifestyle goals and objectives, investments and taxation, income and life projections, will, and estate planning (Manulife, 2017). It also involves friends and family, hobbies, recreation, travel, and further education. Lifestyle refers to an individual's way of living, attitudes, values, and how they see the world (Jensen, 2007). The concept extends to religious practices, morality, dressing, sexuality, etc. Max Weber as cited in (Veal, 1993; Thyra, 1996). Given the current study, workers narrow the scope of retirement thoughtfulness to the extent of ignoring the way they live. Some ways of life increase social

health, physical health, financial health, and spiritual health; while some do not. Socialization for instance, which starts early in life influences a person's whole life in terms of behavior, attitude, and actions (Hutchison, 2005; Gizelle & Charne, 2021). The adult function has its relationship with early life experiences (Heikkinen, 2011). Socialization influences one's joining, sticking to, and quitting a social group. Group membership increases interactions as well as opportunities, which a member can exploit or ignore (Saras & Perez-Felkner, 2018). Family composition, parental responsibility, marital quality, and marital duration explain much of the social well-being in later life (Amato & James, 2018). A person who socializes with visionary people is likely to be visionary just as life changes influence one's future wellbeing. The way a person sees the world always determines the decisions and actions that influence their lives today and in the future. Behavioral sciences research explains several lifestyle barriers that hinder people from making retirement plans. People in emotionally charged states fail to make decisions about the future because of clouded minds (Behavioral Insights Team, 2018). Thinking about retirement planning may put some people into a negative state they wish to avoid, leading them to overlook the value of the activity and put it off. Given the above, helping people imagine their social lives in retirement by evoking time spent with friends and family can be effective. Attitudinal segments bear important implications on people's decisions on retirement plan designs. Knowledgeable and motivated individuals make cognizant choices about the future while a substantial percentage of the population has little interest in the key activities or attitudes needed to make informed choices (MacFarland, Marconi, & Utkus, 2003). While most studies on retirement planning help workers make informed decisions on preserving money and accumulating wealth, there is little focus on lifestyle as a predictor of a satisfying retirement life. Drawing on pensioners' experiences from the Busoga sub-region of Uganda, this study promotes a discussion on lifestyle as a predictor of socio-economic status in retirement. Due to the wide scope of lifestyle, the current study limited it to healthy aging, family and friendship, and leisure and recreation. The study aimed at analyzing the relationship between lifestyle and the socio-economic status of civil servants from the Busoga sub-region, Uganda.

2. Literature Review
2.1. Health lifestyle
Concerning living a healthy lifestyle today, researchers observe a correlation between workers who take steps to maintain good health and a person's sense of retirement readiness (AEGON Center for Longevity and Retirement, 2018; Benson, 2017). While we might consider ourselves to be in good health today, the situation is unlikely to remain the same for the rest of our lives for failure to observe basic health tips for maintaining good health. For example, body exercises and healthy eating expand a retiree's longevity while reducing their healthcare expenses (Benson, 2017). Some workers tend to smoke to cope with stress at work, yet many return to their smoking habit after being free from stress until retirement (Kan, 2017). They would be expected to quit smoking when they retire yet they do not. The return to smoking after retirement is consistent with (Erp, Vermeer, & Vuuren, n.d). These studies seem to suggest that whereas healthy individuals position themselves to work and bring in income, unhealthy individuals endanger themselves in actions that may affect their future income and health. Poor health determines the timing of retirement. Employees in poor health are likely to retire early since an increase in health risks increases the likelihood of disability and labor disutility (Ilmakunnas & Riekhoff, 2016). In a study on a public approach and retirement, (Uva, Fonseca, Nunes, & Dias, 2015) examine the relationship between health and retirement with particular emphasis on chronic diseases. The authors establish that self-perceived health has a more relevant effect on retirement than chronic diseases. The study, however, does not find the consistency of the relationship between the timing for retirement and the reasons for retirement nor an individual's circumstances before and after retirement and health measures. Though health status relates to actual and anticipated full-time retirement age, there is no significant association between the timing of retirement and health status (Ilmakunnas & Ilmakunnas, 2018). It seems using health to predict retirement behavior

underestimates the effects of health on willingness to retire or continue working. However, retirees confirm that maintaining health and preparation for retirement are important predictors of a happy, fulfilling, and financially secure retirement (Merrill Lynch, 2014). Following pre-retirement health tips such as maintaining healthy lifestyle habits and strong connections and taking proactive steps to prepare for health expenses in retirement bolsters retirement health. Anyone can take on these steps at any age in career life. A lifestyle with a positive attitude towards retirement planning and sound financial planning enables individuals to achieve adequate retirement income and relaxation (Moorthy, et al., 2012). This is consistent with the hyperbolic discounting approach to retirement. The hyperbolic discounting approach to retirement asserts that people alter their preference for future consumption as the future comes closer today. This includes the intention to start soon with fitness training, to start saving, stop smoking or stop eating fast foods (Erp, Vermeer, & Vuuren, n.d). However, this approach is limited in that people often return to their earlier plans and adjust their plans in favor of continuing spending, smoking, or eating fast foods. This places their retirement life at high risk.

2.2. Leisure and recreation

Many workers envision retirement as a time of pursuing new leisure and recreation activities through many ends up pursuing some of the activities, they found rewarding before retirement (Kiso & Hershley, 2016). The fact, since most leisure activities and involvements, continue into retirement, making prudent lifestyle decisions remains important. Participating in leisure activities before retirement is associated with leisure satisfaction in retirement (Chan, 2016). The satisfaction in retirement derives from the new knowledge and skills gained and social networks built. The benefit of building social networks as a necessity in adjustment to retirement is supported by (Haslam, et al., 2019; Lam, et al., 2008). In the absence of strong ties with social networks, retirees are likely to substitute weak social ties with strong ones, especially the family (Comi, Cottin, & Lucifora, 2022). Given the current study, not many civil servants are likely to prioritize leisure in their retirement planning. Civil servants preoccupy themselves with government work to the extent of ignoring important childhood and youthful habits. In Ghana, only 10.5% of workers plan for leisure during retirement (Appiah-Ansong, 2014). This percentage is small if compared to active workers in the country. While leisure time seems to increase among retired adults, it decreases among recently retired adults, especially within six months after retirement) (Dyck, Cardon, & Bourdeaudhuij, 2016). Recently retired adults tend to fill up their free time with voluntary work-related activities as opposed to those who retired a couple of years ago. Those who retired a couple of years ago tend to spend their leisure time watching TV, a leisure activity mostly moderated by education level and gender. These studies suggest that planning for leisure activities varies across social groups. Much as variations seem to appear in social groups, retirees who spend their leisure on reading books, watching TV, and doing religious activities are prepared for their retirement since they adjust to these activities with ease (Stambuk, Rusac, & Sucic, 2013). Similarly, older adults who continue working show higher cognition (memory, attention, and processing speed) than those who remain as retirees (Lee, Chi, & Palinkas, 2018). In this view, leisure activities that promote mental activity should be encouraged. This, however, maintenance of high cognition is likely to increase among retired professionals who plan for their retirement. An examination of the relationship between leisure activities and old age at retirement shows that people tend to continue their activities into retirement regardless of changes in work and age (Scherger, Nazroo, & Higgs, 2011). However, increased illness at retirement lowers the level of participation in leisure activities such as cultural events and being a member of a club. Exceptional participation appears among retirees who had a hobby before retirement. A study on leisure innovation and transition to retirement shows that at retirement, people pursue former or new leisure activities as a way of adjusting to the increased free time (Genoe, Liechty, & Marston, 2019). Similarly, participation in leisure activities and leisure engagement patterns suggest a continuation of pre-

retirement leisure engagement patterns (Kridahl, 2014). These studies, however, lack attention to retirees engaged with the government. An investigation on the level of involvement in activities among workers who are about to retire shows that workers moderately participate in cultural, leisure, and social and family activities (Gonclaves, Palmira, Scorsolin-Comin, & Caetano, 2018). Workers who wish to retire sooner expect few changes in the various family activities. This view coincides with (Henning, Lindwall, & Johansson, 2016) who show that engagement in intellectual, social, or physical leisure activities increases after retirement. The authors do not ascertain which activities mostly affect mental health in retirement.

2.3. Family and relationships

Employees with families reflect on personal and family life. Family and friends offer guidance on family and work factors that can influence retirement decisions. Employees with good family relationships (living with their spouses) look to retirement as a time to perform work without commitment (Figueira, Hadda, Gvozd, & Pissinati, 2017). Though the traditional model of family responsibility remains robust, six in ten people of age 50 years and above provide financial support to family members (Merrill Lynch Wealth Management, 2013). A survey on the role of the family in providing for retirees in East Asia shows that only between 35 to 65% of the elderly live in the same household with one or more of their grown children (Jackson, 2013). In the west (UK) however, about 16% of the elderlies report extending financial support to their grown-up than they receive from them. These extend to multiple directions such as adult children, grandchildren, parents, in-laws, and siblings. The risk associated with such dependency is that those providing this kind of support never accounted for it in their retirement planning. Studies further show that employees with disharmonious relationships fear the burden of looking after grandchildren and dislike the idea of retirement (Figueira, Hadda, Gvozd, & Pissinati, 2017; Pitt-Catsouphes & Smyer, 2005). These studies provide evidence that expecting family support in retirement is not automatic. Individual elders need to build strong ties with their families to remain supportive in retirement. Dependency on family and grown-up children is on the verge. With the increasing pressure of rolling the responsibility of retirement income to individuals, the need for retirement planning stands out more than ever before. Using the Social Identity Model of Identity Change (SIMIC) to explain adjusting to retirement life Haslam, et al., (2019) and Lam, et al., (2008) show that adjustment to retirement life requires social identity. SIMIC model assumes that during life transitions, people who maintain previous social memberships that seem important to them or else acquire new ones are likely to adjust to life changes and thereby enjoy retirement life. It is important to attend to social group relationships before and during retirement. Multiple group membership offers emotional support for adjusting to retirement as they increase a feeling of self towards continuity with life. These studies contribute to the debate on the role of socialization to retirees and the importance of building a lifestyle around social networks. A study on the effect of retirement on informal activities such as family and friends shows that older people change the nature of relationships with those that provide instrumental support (Bogaard, Henkens, & Kalmijn, 2014). Much as they cherish volunteering, they increase their organizational membership. The authors exalt instrumental support at the expense of family support. This is contrary to experiences in developing countries where older persons find support among family members and children in particular. Retirement brings about significant changes in an individual's life especially when the many hours once spent at work are now free of responsibilities. For a successful retirement, (Benson, 2017) recommends living a well-balanced life before retirement. Social relationships and hobbies maintained outside the life of work can help retirees to build social circles of people they can maintain the relationship with into retirement (Lam, et al., 2008). However, adjusting to this newfound life may appear difficult as their career fulfilled a majority of their time. The experience is even worse among those who had most of their work-life in town but have to retire in the village.

2.4. Socio-economic status

Socio-economic status (SES) is a commonly used construct, which lacks a universally accepted measure due to unique variations in social stratifications and social contexts. SES often reveals imbalances in access to income and issues related to privilege, power, and control (American Psychological Association [APA], 2019). The concept relates to an individual or group's position within a hierarchical social structure measured by education, income, wealth, and place of residence (Sunde, 2016). It brings out the class position of an individual or group, measured in terms of education, occupation, and income (Crossman, 2020). In another usage, SES measures a person's combined economic and social status and tends to be positively associated with better health (Baker, 2014). Both Crossman and Baker emphasize the three common measures of SES (income, education, and occupation). However, Baker holds that the educational level attained, the prestige in the occupation, the subjective perceptions of social status, and class matter most. These socio-economic variants are central to understanding retirement life. Secondly, Baker associates SES with better health, which is key among the basic retirement needs. According to (Houle, et al., 2016), SES refers to a person's social and economic standing within a given social structure. The authors show SES as living in poverty and education level. An investigation on later life by (Scharf, Shaw, Bamford, Beach, & Hochlaf, 2017) uses subjective wellbeing, physical and mental health, life expectancy and healthy life expectancy, financial security, social connections, and living environment to measure inequalities that apply to people aged 50 and over. While the former conceptualizes SES as a predictor, the latter conceptualizes SES as a predicted variable. In the current study, SES is the predicted variable. A study by (Kamakura & Mazzon, 2013) conceptualizes SES in terms of status achievement, predicted by education and income as the cause while (Campbell, 2013) operationalizes SES by three separate indicators including education and material wealth. Whereas Kamakura and Campbell show material wealth as multifaceted and difficult to measure, homeownership as a marker of material wealth shades light on understanding retirees' quality of life. Homeownership is one of the basic needs in retirement life. The current study intends to make some predictions on housing quality among retirees. To test if socio-economic differences in well-being differ between older workers and retirees, (Konig, Lindwall, Henning, & Johansson, 2018) use education, income, occupational group, and subjective work. To test the gaps between the health of the "haves" and "have-nots", (Adler & Newman, 2002) use inequalities in education, income, and occupation to exacerbate the gaps between the health of the "haves" and "have-nots". These variables determine healthcare, environmental exposure, and health behavior. While the two studies focus on SES differences among the old and retired workers, it is Adler and Newman who bring out a health perspective among the old and retirees. The current study focuses on the healthcare of retirees.

3. Methodology

The researchers investigated the relationship between lifestyle and socio-economic status in retirement among pensioners from the Busoga sub-region. The sub-region is consisted of 10 districts including Bugiri, Buyende, Iganga, Jinja, Kaliro, Kamuli, Luuka, Mayuge, Namayingo, and Namutumba. The Busoga sub-region is the third poorest region in Uganda (UBOS, 2016). The researchers used a descriptive design to portray lifestyle among civil servants and a correlational design to test the relationship between lifestyle and socioeconomic status in retirement. The researchers drew a sample of 329 from a target population of 1, 851 pensioners using convenient sampling. The sample size was determined using sample size determination tables (Krejcie & Morgan, 1970). The researchers used a structured questionnaire with closed-ended questions and an interview guide with open-ended questions to collect primary data. Questions used in the questionnaire were developed in a manner that allowed for self-administration. Researchers used household expenditure, access to healthcare, and housing quality to indicate socioeconomic status; and 'way of living' to indicate lifestyle. The questionnaire was a modification of

valid and reliable instruments used in local and international studies (Australian Center for Financial Studies, 2016; Mathew Greenwald & Associates, 2004; UBOS, 2016). However, the content validity index and reliability coefficient of the final instrument used were 0.840 and 0.845 respectively. The researchers tested the questionnaire for validity and reliability and used mean and standard deviation to describe lifestyle. The relation between lifestyle and socio-economic status was determined using Spearman's rank correlation.

4. Results

To understand the health aging behavior and leisure activities that predict a satisfying retirement life, the researchers used multiple response questions to allow respondents to respond to any number of valid responses. It was necessary to use the percent of cases to accurately report the level of response to the ways of life presented in the questionnaire. The findings on healthy aging are summarized in Table 1.

Table 1: Key Healthy Aging Behaviour

		Responses		Percent of Cases
		N	Percent	N
Key behavior to a healthy aging(a)	Avoiding harmful substances	180	23.2%	76.6%
	Exercising regularly	145	18.7%	61.7%
	Managing stress	109	14.1%	46.4%
	Seeking medical attention when needed	163	21.0%	69.4%
	Having routine medical check-ups and regular self-checks	100	12.9%	42.6%
	Practicing mindfulness and meditating	68	8.8%	28.9%
	None	10	1.3%	4.3%
Total		**775**	**100.0%**	

a Dichotomy group tabulated at value 1.

The study found that 76.6% (N = 180) respondents avoided harmful substances, and were the majority. At the lowest end extreme, 28.9% (N = 68) practiced mindfulness. The statistics provide some evidence that besides avoiding harmful substances, pensioners sought medical attention when needed, and exercised regularly to ensure healthy aging. Therefore, the health aging visible among pensioners from the Busoga sub-region is mostly due to the avoidance of harmful substances that would have weakened their internal organs and the body's immune system. Table 2 summarizes the work and leisure activities, which pensioners looked forward to in retirement.

Table 2: Work and Leisure Activities in Retirement

		Responses		Percent of Cases
		N	Percent	N
Work and Leisure activities in retirement(a)	Traveling	14	3.6%	6.1%
	Pursuing hobbies	20	5.2%	8.7%
	Looking for a retirement job	25	6.5%	10.8%
	Continuing in the same field	18	4.7%	7.8%
	Spending more time with family and friends	94	24.4%	40.7%
	Starting a business	116	30.1%	50.2%
	Others	51	13.2%	22.1%
	None	47	12.2%	20.3%
Total		**385**	**100.0%**	

Source: Field data, 2021

The study found that (N = 116; 50.2%) looked to starting businesses and were the majority. From the lowest extreme, only (N = 14; 6.1%) considered traveling as their leisure activity in retirement. Travelling is an adventure that requires money at one's disposal, which most pensioners may not afford. The statistics provide some evidence that besides starting businesses, pensioners were tired of working and planned to spend more time with their families and friends. Therefore, looking for employment in retirement is a sign of unpreparedness to retire, especially among the less educated. The highly educated may find some work to exercise their profession but also to volunteer.

The study identified pensioners' lifestyle variables that can predict socioeconomic status outcomes. The researchers used aggregated percentages of responses to report lifestyle. Practically, "Not important" and "slightly important" were aggregated as "not important". Similarly, "important" and "very important" were aggregated as "important". Since lifestyle was measured on an ordinal scale, the study used the median to appropriately describe it. The coefficient of variation helped in describing the precision of the responses.

Table 3: Lifestyle

Variable List	Not important	Not sure	Important	MD	AM	SD	CV
1. Participating in fun activities	62.7	11.3	26	1	2.02	1.53	75%
2. Building attachments to family relationships	4.3	3.4	92.3	5	4.48	0.99	22%
3. Love for leisure activities	67.4	1.1	31.5	1	2.20	1.47	67%
4. Personal physical health	7.8	0.9	91.3	5	4.30	1.01	23%
5. Following personal beliefs and values	8.8	1.8	89.5	4	4.15	1.02	25%
6. Contributing to the well-being of others	8.4	2.2	89.4	4	4.16	0.99	24%
7. Contributing to my community	6.8	2.7	90.4	4	4.15	1.06	25%
8. Building intimate relationships	7.7	0.9	91.4	5	4.33	1.05	24%
9. Personal spiritual health	14.2	0.9	92	5	4.31	1.06	25%
10. Building a lasting legacy in life	39	1.1	60	4	3.30	1.65	50%
11. Finding a clear purpose for my life	23.1	1	76	4	3.71	1.43	38%
12. Acquiring valuable things	56.7	3.2	40	2	2.56	1.60	62%
13. Owning nice things than other people	70.2	6.4	23.4	1	2.06	1.44	70%
14. Buying an expensive home	80.7	1.2	18	1	1.84	1.34	73%
Overall	**32.7**	**2.7**	**65.1**		**3.4**	**1.3**	
KEY: MD = Median; AM = Arithmetic Mean; SD = Standard Deviation; CV = Coefficient of Variation							

Source: Field data, 2021

Overall, 65.1% of the participants esteemed the importance of lifestyle in their retirement planning. However, the median statistics categorize participants' opinions on lifestyle into three. In the first place, participants showed that building attachments to family relationships, personal spiritual health, building intimate relationships, and personal physical health (Median = 5) were very important lifestyle practices. In the second place, participants showed that following personal beliefs and values, contributing to the wellbeing of others, and contributing to the community (Median = 4) were important lifestyle practices. In the third place, loving leisure activities, owning nice things, and buying expensive homes (Median = 1) were not important lifestyle practices. While finding a clear purpose in life, and building a lasting legacy was important to some participants, the views deviated from one respondent to another (CV > 30%). Despite the median-based categorization, the median scores, most of which were above 3 (median > 3) provide some evidence that pensioners from the Busoga sub-region lived adequately for retirement. The statistics provide some evidence that besides building strong family and intimate relationships, most of the pensioners from the Busoga sub-region constructed their lifestyle around their health (both physical and spiritual).

The researchers used Spearman's rank correlation to analyze the relations between lifestyle and socio-economic status among retired civil servants. This study interpreted the correlation coefficient according to

Schober, Boer, & Schwarte (2018) and Mukaka (2012). Consequently, correlation coefficients below 0.10 are negligible, correlations from 0.10 to 0.39 are weak, correlations from 0.40 to 0.69 are moderate, correlations from 0.70 to 0.89 are strong while correlations from 0.90 to 1.00 are very strong. Table 4 summarizes the relation between saving culture and socioeconomic status.

Table 4: Correlations between Lifestyle and socio-economic status

Spearman's rho; N = 236		Life style	Household expenditure	Access to healthcare	Housing Quality	Socio-economic Status
Life style	Correlation Coefficient	1				
	Sig. (2-tailed)	.				
Household expenditure	Correlation Coefficient	-.027	1			
	Sig. (2-tailed)	.683	.			
Access to healthcare	Correlation Coefficient	.285(**)	-.350(**)	1		
	Sig. (2-tailed)	.000	.000	.		
Housing Quality	Correlation Coefficient	.321(**)	-.406(**)	.332(**)	1	
	Sig. (2-tailed)	.000	.000	.000	.	
Socio-economic Status	Correlation Coefficient	.438(**)	.026	.559(**)	.774(**)	1
	Sig. (2-tailed)	.000	.685	.000	.000	.

** Correlation is significant at the 0.01 level (2-tailed).

The relationship between lifestyle and socio-economic status (r = .483; p-value <.05) was moderate and significant. This shows that variations in lifestyle in one's working life are associated with moderate variations in socio-economic status in retirement. In real practice, changes in one's lifestyle during their working day are associated with changes in socioeconomic status in retirement. The relationship between lifestyle and housing quality (r = .321; p-value <.05), and lifestyle and access to healthcare (r = .285; p-value <.05) were weak and significant. These statistics show that variations in lifestyle are associated with weak but significant variations in housing quality and access to healthcare. However, the relationship between lifestyle and household expenditure (r = -.027; p-value >.05) was not significant at all. This shows that variations in lifestyle are not associated with variations in household expenditure. The statistics provide valid evidence that when civil servants manage their lifestyle well, the likelihood of commanding a better socio-economic status in retirement increases. The behavior, which most pensioners adopted for healthy aging (avoiding harmful substances and exercising regularly) confirms this claim. Pensioners who avoided harmful substances and exercised regularly before retirement are likely to continue with the same practice in retirement. These practices boost pensioners' health in retirement. Much as some practices like regular exercises may not continue with increasing age, they can predict health status in retirement.

5. Discussion

The results that pensioners avoided harmful substances agree with Merrill Lynch (2014) who established that maintaining good healthy lifestyle habits, and preparation for retirement are predictors of a happy and secure retirement. The findings that few pensioners planned their retirement around traveling disagree with Manulife (2017) who views retirement as a time to travel and pursue hobbies. In Africa where most retired officers survive on state pensions, it becomes difficult for them to spend a portion of the meager pension on travels and leisure. This form of lifestyle might be common among retired officers in developed countries or among those who adequately planned for their retirement. The findings that most the pensioners esteemed family attachments, spiritual and physical health agree with Figueira et al. (2017) who show that good family relationships are a predictor of retirement preparedness. Pensioners in good family relationships have someone to take care of them in sickness, as well as provide psychosocial support in retirement. The loneliness that surrounds single and divorced people may at times lead to mental ill-health (Doorley & Stancanelli, 2019). Working individuals need to strengthen their family relations as these can reduce dependency in retirement. In addition to pensioners living a fulfilling life with their spouses, persons with

children show greater life satisfaction in retirement (Brajkovic, et al., 2011). Children do not only provide psychosocial support but financial support to their grown parents, which justifies pensioners' investment in their education. However, there are some pensioners whose children offer little support to them. The importance of spiritual and physical health in retirement preparation is consistent with Scharf et al. (2017) who used physical and spiritual health as predictors of retirement satisfaction. Old age comes with its unique challenges some of which require faith in some omnipotent, omnipresent, and sovereign being. The significant relationship between lifestyle and socio-economic status of retired civil servants supports Merrill Lynch (2014) who established that maintaining healthy lifestyle habits, taking proactive steps to prepare for health expenses in retirement, and strong connections are predictors of a secure retirement. However, the percentage of responses on securing life insurance suggests that few pensioners are prepared for their health expenses in retirement. This survey bears consistent results with Haslam et al. (2019) and Lam et al. (2008) regarding building social networks. Building social networks help pensioners in adjusting to retirement. Most of the pensioners who took part in the survey subscribed to a Pensioners' Association in their districts. This association helped pensioners with issues relating to missing remittances, unexplainable deletions from the pension payroll, filling life forms, and updating files. The findings that lifestyle has a significant relationship with socioeconomic status are not consistent with (Chan, 2016) and Kiso & Hershley (2016) who relate participating in leisure activities to leisure satisfaction in retirement. This survey did not find active pensioners in leisure activities much as some could have been active. The findings that a significant relationship exists between lifestyle and socioeconomic status disagree with Dyck et al. (2016) who showed that retired adults spend their free time in voluntary work-related activities. The current study does not show any evidence of pensioners participating in voluntary work-related activities. Except for the pensioners who were retrenched in the 1990s and early 2000s, most of the pensioners who were surveyed spend time either with their families or in their businesses. Therefore, the assumption of rendering voluntary work-related activities is far from pensioners from the Busoga sub-region.

6. Conclusion and implications

The study found a moderate relationship between lifestyle and socio-economic status of pensioners from the Busoga sub-region. Therefore, there is a moderate and significant association between lifestyle and socio-economic status among civil servants in Uganda. The more civil servants manage their lifestyle consciously, the better their socio-economic status is likely to be in retirement. Civil servants who avoid harmful substances and exercise regularly are more likely to retire and age in good health than those who behave contrarily. These behaviors are least likely to change in retirement. People who maintain stable marital relations and have strong attachments to their families enjoy a decent socio-economic status in retirement. Children and spouses provide psychosocial support that reduces loneliness. Besides, people who maintain social networks with friends and associations live decently in retirement. Avoiding harmful substances is likely to continue throughout retirement, however, regular exercises are likely to dwindle with increasing age and changes in health. While most studies on retirement planning focus on preserving money and accumulating wealth for the future, this study has shifted the focus to lifestyle, arguing that all forms of saving and financial planning for the future hinge on one's lifestyle. Therefore, supervisors and human resource officers in government agencies and departments should regularly conduct workshops that help workers build strong attachments to their families, friends, social groups, and communities. Secondly, working individuals should always reflect on their relations with their families, friends, social groups, and communities. These groups of people will always receive us when we retire.

7. Limitations and directions for future research

This is a cross-sectional study. But individual pensioners' socio-economic positions change over time. Thus there is a gap in knowledge about the changes in the socio-economic positions of pensioners over time. Therefore, future researchers should consider a longitudinal study to assess pensioners' socio-economic positions over time.

Author's contributions: Fabian Mwosi developed the concept, came up with a draft paper, collected and analyzed the data. Charles Edaku contributed to the writing of the final paper. Robina Mirembe, developed the methodology and contributed in the writing of the paper, Marus Eton, improved on the conceptualization, improved on the methodology, developed the tools, and compiled the whole document.

Conflict of interest. The authors declare no conflict of interest.

REFERENCES

Adler, N. E., & Newman, K. (2002). Socioeconomic Disparities in Health: Pathways and Policies. *Health Affairs, 21*(2), 60 - 76.

AEGON Center for Longevity and Retirement. (2018). *The new social contract: a blueprint for retirement in the 21st Century. The AEGON retirement readiness survey 2018.* AEGON Center for Longevity and Retirement.

Amato, P. R., & James, S. (2018). Changes in spousal relationship over the marital life. In D. Alwin, D. Felmlee, & D. Kreager, *Social Networks and the Life Course* (pp. 139–158). Frontiers in Sociology and Social Research. Springer.

American Psychological Association [APA]. (2019). *Socioeconomic status*. American Psychological Association. https://apa.org/topics/socioeconomic-status

Appiah-Ansong, J. (2014). *Influence of retirement planning programs on retirement planning and attitude towards retirement among employees of selected Ghanaian organizations. Thesis Submitted to the University of Ghana.* University of Ghana.

Australian Center for Financial Studies. (2016). *Expenditure patterns in retirement.* Melbourne: Australian Center for Financial Studies.

Baker, E.H. (2014). Socioeconomic Status, Definition. In The Wiley Blackwell Encyclopaedia of Health, Illness, Behavior, and Society (eds W.C. Cockerham, R. Dingwall & S. Quah). https://doi.org/10.1002/9781118410868.wbehibs395

Behavioral Insights Team. (2018). *Encouraging retirement planning through behavioral insights.* Ontario Securities Commission.

Benson, T. (2017). How to have a successful retirement. *The Review: A Journal of Undergraduate Student Research, 18*(4), 1-12.

Bogaard, L., Henkens, K., & Kalmijn, M. (2014). So now what? effects of retirement on civic engagement. *Aging and Society, 34*, 1170-1192.

Brajkovic, L., Gregurek, R., Kusevic, Z., Strahinja, A. R., Bras, M., & Dordevic, V. (2011). Life satisfaction in persons of the third age after retirement. *Collegium Antropologicum, 35*(3), 665-671.

Campbell, A. D. (2013). *Socioeconomic status, social relationships, and higher weight status.* Alabama: The University of Alabama at Birmingham.

Chan, C. P.-C. (2016). *Retirement Planning, Transition and Life Satisfaction: A Study of Younger Male Retirees. Doctoral Thesis. The University of Hong Kong.* ProQuest LLC.

Comi, S. L., Cottin, E., & Lucifora, C. (2022). The effect of retirement on social relationships. *German Economic Review*.

Crossman, A. (2020, August 28). *An Introduction to Socioeconomic status*. ThoughtCo. https://www.thought.com/socioeconomic-status-3026599

Doorley, K., & Stancanelli, E. (2019, April). Marital status and retirement: An empirical study for France. *Discussion Papers. No. 12299*. IZA Institute of Labor Economics.

Dyck, D. V., Cardon, G., & Bourdeaudhuij, I. D. (2016). Longitudinal changes in physical activity and sedentary time in adults around retirement age: What is the moderating role of retirement status, gender, and educational level. *BMC Public Health, 16*(1125), 1-11.

Erp, F. V., Vermeer, N., & Vuuren, D. V. (n.d). *Non-financial determinants of retirement.* CPB Netherlands Bureau of Economic Policy Analysis.

Figueira, D. A., Hadda, M., Gvozd, R., & Pissinati, P. (2017). Retirement decision-making influenced by family and work relationships. *Revista Brasileira de Geriatria Gerontologia , 20*(2), 206-213.

Genoe, M. R., Liechty, T., & Marston, H. R. (2019). Leisure innovation and the transition to retirement. *Leisure Sciences*, 1-33. https://doi.org/10.1080/01490400.2019.1597791

Gizelle, D. W., & Charne, O. (2021). Perceptions of retirement savings: Through the lens of black amaXhosa women in South Africa. *Critical Perspectives on Accounting*, 102382, https://doi.org/10.1016/j.cpa.2021.102382.

Gonclaves, M. M., Palmira, A. S., Scorsolin-Comin, F., & Caetano, F. (2018). Involvement in activities, work satisfaction, and retirement expectations of Brazilian federal employees. *Ciencia & Trabajo, 20*(63), 131-136.

Haslam, C., Steffens, N. K., Branscombe, N. R., Haslam, S. A., Cruwys, T., Lam, B. C., & Yang, J. (2019). The importance of social groups for retirement adjustment: Evidence, application and policy implications of the social identity of the identity change. *Social Issues and Policy Review, 13*(1), 93-124.

Heikkinen, E. (2011). A life course approach: research orientations and future challenges. *European Review of Aging and Physical Activity, 8*(1), 7–12.

Henning, G., Lindwall, M., & Johansson, B. (2016). Continuity in Well-Being in the Transition to Retirement. *The Journal of Gerontopsychology and Geriatric Psychiatry, 29*, 225 - 237.

Houle, J., Lauzier-Jobin, Beaulieu, M.-D., Meunier, S., Coulombe, S., /cote, J., . . . Lambert, J. (2016). Socioeconomic status and glycemic control in adult patients with type 2 diabetes: a medium analysis. *BMJ Open Diabetes Research and Care, 2016*(4), 1 - 8.

Hutchison, E. D. (2005). The life course perspective: A promising approach for bridging the micro and macro worlds for social workers. *the journal of contemporary Social Services, 86*(1), 143–152. https://doi.org/10.1606/1044-3894.1886

Ilmakunnas, P., & Ilmakunnas, S. (2018). Health and retirement age: Comparison of expectations and actual retirement. *Scandinavian Journal of Public Health, 46*(Suppl 19), 18-31.

Ilmakunnas, S., & Riekhoff, A.-J. (2016, June). Health and retirement. *Data Brief 11*. National Institute for Health and Welfare.

Jackson, R. (2013). *Attitude towards the role of the family, the individual, and the state in providing retirement income. Survey Evidence from emerging East Asia.* International Monetary Fund.

Jensen, M. (2007). Defining lifestyle. *Environmental Sciences, 4*(2), 63–73.

Kamakura, W. A., & Mazzon, J. A. (2013). Socioeconomic status and consumption in an emerging economy. *International Journal of Research in Marketing, 30*, 4 - 18.

Kan, M. (2017). Smoking cessation after retirement among Japanese older workers: does relief from job strain matter. *Innovation in Aging, 1*(Suppl 1), 988. https://doi.org/10.1093/geroni/igx004.3572

Kiso, H., & Hershley, D. (2016). *Retirement Planning.* John Wiley & Sons.

Konig, S., Lindwall, M., Henning, G., & Johansson. (2018). Retirement as a lens for socioeconomic differences in cognition and wellbeing. *Nordic Journal of Working Studies, 8*(2), 63 - 80.

Krejcie, R. V., & Morgan, D. W. (1970). Determining Sample Size for Research Activities. *Educational and Psychological Measurement*, *30*(3), 607–610. https://doi.org/10.1177/001316447003000308

Kridahl, L. (2014). Retirement and leisure; A longitudinal study using Swedish data. *Vienna Yearbook of Publication Research, 12*, 141-168. https://doi.org/10.1553/populationyearbook2014s141

Lam, B. C., Haslam, C., Haslam, S., Iyer, A., Jetten, J., & Williams, W. H. (2008). Maintaining group membership: Identity continuity and well-being after stroke. *Neuropsychological Rehabilitation, 18*, 671-691.

Lee, Y., Chi, I., & Palinkas, L. A. (2018). Retirement, leisure activity engagement, and cognition among older adults in the United States. *Journal of Aging and Health*, 1212-1234. https://doi.org/10.1177/0898264318767030.

MacFarland, D. M., Marconi, C. D., & Utkus, S. P. (2003). Money Attitudes and retirement plan design: One size does not fit all. *Pension Research Council Working Paper: PRC WP 2003-11*. Philadelphia: Pension Research Council, University of Pennsylvania.

Manulife. (2017). *The basics of retirement planning.* Manulife Insurance.

Mathew Greenwald & Associates. (2004). *Retirement plan preferences survey: Report of findings.* Society of Actuaries: The American Academy of Actuaries.

Merrill Lynch. (2014). *Health and Retirement: Planning for the great unknown.* Bank of America Corporation.

Merrill Lynch Wealth Management. (2013). *Family and retirement: the elephant in the room. A Merril Lynch Retirement Study was conducted in partnership with Age Wave.* Bank of America Corporation.

Moorthy, M. K., Cheilliah, T. D., Sine, C. S., Leong, C. L., Kai, N. Z., Rhu, W. C., & Teng, W. Y. (2012). A study on the retirement planning behavior of working individuals in Malaysia. *International Journal of Academic Research in Economics and Management Sciences, 1*(2), 54-72.

Mukaka, M. M. (2012). Statistics corner: A guide to the appropriate use of correlation coefficient in medical research. *Malawi Medical Journal, 24*(3), 67–71.

Pitt-Catsouphes, M., & Smyer, M. A. (2005, July 18). Older workers: What Keeps Them Working? *Workplace Flexibility at Boston College, Issue Brief 01*. The Center on Aging and Work.

Saras, E. D., & Perez-Felkner, L. (2018). *Sociological perspective of socialization.* Oxford Bibliographies. https://doi.org/10.1093/OBO/9780199756384-0155

Scharf, T., Shaw, c., Bamford, S.-M., Beach, B., & Hochlaf, D. (2017). *Inequalities in Later Life.* Center for Aging Better.

Scherger, s., Nazroo, J., & Higgs, P. (2011). Leisure activities and retirement: Do structures of inequality change in old age? *Aging and Society, 31*, 146-172.

Schober, P., Boer, C., & Schwarte, L. A. (2018). Correlation coefficients: Appropriate use and interpretation. *Anesthesia and analgesia: Special Article, 26*(5), 1763–1768.

Stambuk, A., Rusac, S., & Sucic, A. (2013). Spending leisure time in retirement. *Periodicum Biologicum, 115*(4), 567-574.

Sunde, M. S. (2016). *Examining the relationship between socioeconomic status and mental health quality in rural neighborhood context.* A thesis submitted to the University of Iowa.

Thyra, C. U. (1996). *Definition of lifestyle and its application to travel behavior.* Denmark: Aarhus School of Business.

UBOS. (2016). *The National Population and Housing Census 2014 - Main Report.* Kampala: Uganda Bureau of Statistics.

Uva, M. S., Fonseca, A. M., Nunes, B., & Dias, C. M. (2015). A public health approach to health and retirement: what do we know about their relationship. *Revista Portuguesa de Saude Publica, 33*(2), 235-245. http://dx.doi.org/10.1016/j.rpsp.2015.07.005

Veal, A. J. (1993). The concept of lifestyle: A review. *Leisure Studies, 12*(4), 233–252.