

POST - RETIREMENT LIFE STYLES OF SOME NIGERIANS
AND THE COUNSELLING IMPLICATIONS.

CONFERENCE PAPER

A PAPER PRESENTED AT THE 22ND ANNUAL
CASSON CONFERENCE HELD IN KADUNA
10TH - 15TH AUGUST, 1998.

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ABSTRACT

This study was carried out to find out some of the post retirement activities of the retired men and women. 200 retirees (100 men and 100 women) formed the subject of the study. Their mean age was 51 years. Their minimum educational level was secondary school certificate. Reports were obtained from them about the different changes in their life styles since they retired from their first employment. There was a significant decline in the expenditure aspect of the retirees. Significant increases in social contact, domestic work, ~~reading~~ and recreations after retirement were reported by the respondents. Women reported significantly higher likelihood for increased domestic work and social contact while men reported significantly higher likelihood for increased reading and recreation. The implications for both pre-retirement and post retirement counselling were discussed.

INTRODUCTION

Retirement:

Retirement stage is an important point in an individual's life when he leaves a job he has been used to, to face another stage of his life which for many, may be quite uncertain.

'To retire' according to Oxford English Dictionary (1989) means "to withdraw from office or an official position, to give up one's business or occupation in order to enjoy more leisure or freedom".

Akinade (1993) defines retirement as "a final stage of life when one leaves an occupation which one had been involved in for a considerable length of one's adult or working life". It is a stage in an individuals' life which is very sensitive and complex. In fact, Manion (1976) sees it as "a complex social phenomenon of modern industrial society that touches the life of almost everyone in the society. It is the first life step that convincingly defines a person as old and it involves withdrawal from customary activity in business, industry or service".

It involves a lot of changes in values, monetary involvements and social aspects of life. For some retirees it leads to termination of a pattern of life and a transition to a new one. A lot of people attempt to adjust to their new life after they have retired from their employment in various ways depending on ^{how} prepared they are psychologically, socially and financially before the event occurs. The type of retirement, whether voluntary, compulsory/forced, or mandatory would also affect the level of adjustment of the retired individual.

Voluntary Retirement: This is often based on the decision of the employee rather than the employer and it is usually a form of early retirement. Self employed people can also go on voluntary retirement if they think doing so would be more beneficial to them.

Forced Retirement: This refers to the type of retirement decided on by the employer against the expectation of the employee concerned. It is usually unplanned for and because it is usually viewed negatively, the retiree may find it difficult to get another employment. It places a limitation on the vocational aspirations of such retirees.

Mandatory Retirement: Mandatory retirement is the one that is normal when one has reached the statutory age of retirement (60 years for civil servant, 65 years for judges and Lecturers in Nigeria) or has put in the maximum number of years (35 years in most cases).

This type of retirement is often expected even though some workers may still not be well prepared for it.

There are certain advantages and disadvantages of retirement (Alao 1992) Included as part of the advantages the point that husband and wife who have been curtailed by the strains of work, may rediscover themselves better. It gives the retirees the required time to do all the things they had always wanted to do but were not able to do because of time factor. For example, they can devote more time to their spiritual, social and educational development. Personal projects could be better supervised.

Akinade (1993) sees it as a period when retirees can employ their economic position to reduce anxiety and enjoy a long cherished leave, existential leisure and increased freedom from work and routine.

Some of the disadvantages of retirement according to Okunola (1992) include the fact that it could constitute a developmental crisis, make some retirees suffer in silence as they experience wide variety of discomforts. Poverty is another disadvantage of retirement especially 'premature' retirement (compulsory or forced retirement). Some retirees suffer from declining physiological and psychological well-being.

Statement of Problem:

Each retiree needs to adjust to a new pattern of life. He needs a re-orientation to a new social life, at times new values and may be new job. Some people fear retirement even when they are approaching the mandatory period of retirement. They refuse to think of it and hence fail to plan for it. At times some would fail to retire as at when due by swearing falsely to an affidavit that would reduce their real age.

However the recent increase in the number of retirees occasioned by economic recession in Nigeria has been accompanied by an increase in the number of complaints and hardships being experienced by some retirees. Behavioural changes following retirement usually occur after the retiree has accepted his fate. Though there might be initial withdrawal, he soon learns to start mixing with people around him and depending on his age he might plan to go into a new business or search for another job.

The assumed stereotypic conceptions regarding male and female gender in the Nigeria society put the woman whether in paid employment or retired in a disadvantaged position. The woman's role is perceived to be first and foremost in the home. So when she is retired she naturally fits into the full time housewifely duties.

Purpose of Study: This study was conducted to find out the life-styles of male and female retirees and identify the counselling implications.

RESEARCH HYPOTHESES

Null Hypothesis I:

There will be no significant difference in the pre-retirement and post-retirement expenditure of retirees.

Null Hypothesis II:

There will be no significant difference in the pre- and post-retirement social contact of the retirees.

Null Hypothesis III:

There will be no significant difference in the pre- and post-retirement involvement in domestic work of the retirees.

Null Hypothesis IV:

There will be no significant difference in the pre- and post-retirement reading habit of the retirees

Null Hypothesis V: There will be no significant difference in the pre- and post-retirement recreational activities of the retirees.

METHODOLOGY:

SAMPLE: A total of 200 retired Nigerians made up the sample of this study. (100 men and 100 women) They have a mean age of 51 years. Their minimum educational qualification was secondary school certificate. They belong to different ethnic groups but all of them were resident in Lagos.

INSTRUMENT/PROCEDURE: A 25 - item pre and post-retirement behaviours questionnaire constructed by the researcher was administered to the sample within one week. 128 questionnaires were administered before the commencement of a workshop organised for pensioners in Lagos while the remaining 72 were administered within the premises of 4 banks. The research instrument has a reliability of .78 and content validity of .81.

RESULTS

T-test was used in the analysis of the results.

The Null Hypothesis I which stated that there is no significant difference in the pre- and post - retirement expenditure of retirees was rejected because a significant difference was found in the mean expenditure of retirees before and after retirement. The latter was reported to be less than the former as shown in Table I below.

MEANS, STANDARD DEVIATION T-TEST ANALYSIS OF DIFFERENCE OF THE MEANS OF PRE-AND POST-RETIREMENT EXPENDITURE

	Group	N	Means per month in '000	S.D	df	t	P
MALES	Pre-retirement	100	16	3.15	99	14.08	0.005
	Post-retirement		12	3.74			
FEMALES	Pre-retirement	100	9	2.63 3.01	99	19.05	0.005
	P < 0 . 005						

Null Hypothesis II which stated ^{there will be no significant difference} ~~that~~ in the pre-and post-retirement social contact of the retirees was rejected because a significant difference was reported as shown Table II.

MEANS, STANDARD DEVIATION AND T-TEST ANALYSIS OF PRE-AND POST RETIREMENT SOCIAL CONTACT OF MALE AND FEMALE RETIREES

Group	N	\bar{X}	S.D	t	P
		per month			
MALES					
Pre-retirement	100	5	1.02	26.32	.0005
Post-retirement		7	1.15		
FEMALES					
Pre-retirement	100	6	.94	36.83	.0005
Post-retirement		9	1.03		
* P < .0005					

Null Hypothesis III which stated "there will be no significant difference in the pre- and post-retirement involvement in domestic work was also rejected because a significant difference was reported as shown in Table III.

MEAN STANDARD DEVIATION AND T-TEST ANALYSIS OF PRE AND POST RETIREMENT INVOLVEMENT IN DOMESTIC WORK OF THE RETIREES:

	GROUP	N	\bar{X} Per week	S.D	t	P
MALES	Pre-Retirement	100	3	0.3	3.13	*.005
	Post-retirement		4	0.2		
FEMALES	Pre-retirement	100	4	0.8	33.71	*.0005
	Post-retirement		7	0.5		

Null Hypothesis IV which stated "there is no significant difference in the pre- and post-retirement reading habit of the retirees: was fejected also, since the result showed^{that} there was a significant difference as shown in Table IV

MEANS STANDARD DEVIATION AND T-TEST ANALYSIS OF THE PRE- AND POST- RETIREMENT READING HABIT OF RETIREES

	Group	N	\bar{X} per week	S.D	t	P
MALES	Pre-retirement		4	0.89	42.13	*.0005
	Post-retirement	100	7	1.02		
FEMALES	Pre-retirement	100	3	0.8	21.43	*.0005
	Post-retirement		4.5	0.94		

Null Hypothesis \bar{V} which stated there is no significant difference in the pre and post- retirement recreational activities of the retirees was also rejected since the result as shown in Table \bar{V} showed^a significant difference.

Table V:

MEANS, STANDARD DEVIATION AND T-TEST ANALYSIS OF PRE AND POST-RETIREMENT RECREATIONAL ACTIVITIES OF RETIREES

	Group	N	\bar{X} per annum	S.D	t	P
MALES	Pre-retirement	100	25	5.45	21.98	*.0005
	Post-retirement		43	7.91		
FEMALES	Pre-retirement	100	18	6.13	25.8	*.0005
	Post-retirement		24	5.91		

DISCUSSION

The findings from this study showed that retirees usually cut down on their expenditure after retirement and that they have more time to engage in social activities, domestic chores, reading and recreational activities as shown in Table I - \bar{V} .

This findings support Akinboye (1991) which found out that retirees usually settle down where they have friendly, familiar people and live a life spiced with recreational activities. Also Ogunode (1991) noticed that some pensioners were lucky to find another job, to augment their finances.

The significantⁱⁿ reported increase in reading was in agreement with Cohn (1978) who found out that pensioners read more than non-pensioners who were still gainfully employed.

Conclusions and Counselling Implications: Relevant pre retirement counselling is a necessary pre requisite to comfortable and enjoyable retirement. Since retirement entails change, a lot of preparations should precede it.

According to Atchley (1976) some of the advantages of pre retirement counselling include reduction in

- (a) post-retirement shock and health problems;
- (b) negative stereo-typic ideas associated with retirement ;
- (c) dissatisfaction with retirement and tendency to miss one's previous job routine. He ~~con~~cluded that pre-retirement counselling is very important and very useful in ~~in~~ preparing people for the identity, changes and uncertainties that usually accompany retirement. It would also help in getting to know and decide on the right job or business endeavours to engage in if need be.

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