

Influence of Retirement Mode in Retirement Stress among Retirees in South Eastern Nigeria

¹Barnabas E. Nwankwo and ²Solomon A. Agu

¹Department of Psychology, Caritas University, Amorji-Nike, Enugu, Nigeria

²Department of Psychology, Enugu State University of Science and Technology, Enugu, Nigeria

Abstract: This study investigated the influence of retirement mode on retirement among retirees from different organizations in South Eastern Nigeria. The 120 senior retirees comprising 40 voluntary, 40 mandatory and 40 forced retirees participated in the study. Their age ranged from 50-57 years with a mean age of 65 years and a standard deviation of 8 years. Findings revealed that retirement mode significantly influences retirement stress $F(2,117) = 5.45$ $p < 0.01$. These findings were discussed in relation to relevant literature and recommendations were also made.

Key words: Influence, retirement, retirees, voluntary, senior, South Eastern Nigeria

INTRODUCTION

Retirement as a social milestone is a turning point in adult development. It compels the individual to make a shift from the middle years to aging. It is a transition period, write of passage from one social position to another. According to Douglas (2003), retirement entails separation of a worker from his job at the attainment of a fixed age or after a specified number of years in service. Imel sees it as a time of relaxation after several years of work.

In Nigeria for instance, the actual retirement age according to civil service rule of the Federal Republic of Nigeria in 1975 is 60 or 35 years of active services for both men and women and is always accompanied with gratuity and pension. Retirement affects the individual's, social, psychological and economic life. It also affects the individual's social relationship (Savishinsky, 2003). One of the most satisfying and productive ways of investing one's time and energy in retirement can found in family relationship. The family is a social institution is a basis of the social support and extends a lifelong hold and influence on us (Johnson, 2006; Mutran, 1985). According to Johnson (2006), the family may be imperfect but it is where most people turn for comfort and sustenance. Family ties can provide a rich source of involvement for retirees and can be a valuable source of support for them in the years ahead. Every individual is a social convoy that is being surrounded by a set of people including family friends, neighbours or coworkers who can potentially offer support overtime. During life transitions like retirement, convoy members such as spouses, grown

children and grandchildren can be strong sources of support (Savishinsky, 2003). It is important to note that retirement affects not only the retirees but other members of the family as well. Furthermore, coming to an end of work may bring a major amount of stress for retirees. For those with inadequate pension plan or those who were forcefully retired, it means there is no long salary coming into the home and dipping into savings (if any) becomes a regular occurrence. For most people work is a defining aspect in their lives and no long having this regular aspect to their day can be difficult to cope with. It also means more time spent in the home and this additional time can be seen as vacuum that needs to be filled every day. From the above discussion, it is obvious that retirement could be a source of stress if not well prepared for. In the United State, >1.5 million people who are to retire over the coming 18 months admit they feel stressful and depressed about the prospect (Battison, 2007). In UK, 40% of the people who are planning to retire in 2008 and 2009 said they felt apprehensive about the future while 36% said they were anxious (Miller, 2007). In the same vein, 60% of people who had already retired said life were financially harder than it had been while they were working. The situation is more common among senior staffs who receive salary while at work compared to pension during retirement. According to Spencer (2001), stress is the demand made on an organism to adapt, cope or adjust. Stress is healthful and necessary to keep us alert and occupied. This type of stress is regarded as eustress (Selye, 1980). But intense or prolonged stress can over tax the adaptive capacity, affect the moods, impair the ability to experience pleasure and harm the

body (Cohen *et al.*, 1993). This type of stress is always accompanied with the following symptoms: tension, headache, stomach upset, muscular problem, anger and irritability, upper and lower back pain and jaw pain (Hanson, 2005).

According to Eysenck (2008), daily hassle such as getting late to lectures, having too many things to do at a time, running out of milk for breakfast, etc., significant life change such as getting married, childbearing and rearing, loss of loved one, retirement frustration and conflict can cause stress. In line with the above assertion, one could say that a relationship exist between stress and retirement. Therefore, retirement should not only be seen as a resting vocation but also a stressful period. This study however is not looking at the prevalence of stress among retirees but also interested in determine whether the mode by which an individual retired will determine the level of stress he/she will experience during retirement. The aim of the study is to determine whether mode of retirement will significantly determine retirement stress among retirees.

It is expected that the stress of the working world would fade during retirement. This is why retirement is expected to be a resting period. But the case is not always the same. Today, retirement is seen as a milestone very difficult to cope with even for those who have adequately prepared for it. There are losses and gains when it comes to retirement (Miller, 2007) the major gains are that the individual will have time for his family while reduction in income and boredom are major disadvantages. Today, retirement is becoming a threat to workers (Vinick, 2008). Among the problem to deal with are what to do with time and how to maintain good and steady income. It should be something to welcome not feared. But too many retirees find themselves between a rock and a hard place with a need or simply a desire to return to work. However, the prevalence of stress among retirees calls for questioning. Therefore, the problem faced in this study is to find out of mode of retirement will significantly determine retirement stress among retirees?

Theoretical background: Hans Selye was the major proponent and protagonist of the Response Based Theory of Stress. Selye (1983) after conducting a pioneering work on stress with rats theorized that the body goes through several stages in response to sustained stress. He called this stress response sequence General Adaptation Syndrome (GAS). According to him, there are 3 major stages in GAS. These include:

- The Alarm Response Stage
- The Resistance Stage
- The Exhaustion Stage

The alarm response stage involves a service of complex biochemical and physical changes in the body that produce such symptoms as increased heart rate, muscle tension and blood pressure. There is also a release of the Adrenocorticotrophic Hormone (ACTH) by the pituitary gland which stimulates the adrenal cortex to release corticosteroids. This cortisol (stress hormones) then initiates a fight or flight action. During this stage, the body's resistance drops and there may be both psychological and physiological stress reactions and symptoms such as physical illness like fever, headache, loss of appetite and even death (Selye, 1983). At this alarm stage the body prepares to cope with stressor by increasing activity in the sympathetic neurons system and stands secreting cells (pituitary and adrenal glands). However, if the stress contains, the body enters into the second stage.

The resistance stage is marked with an increase in the secretion of pituitary and adrenal hormones namely the glucocortoids by the pituitary glands and epinephrine and morepinephime by the adrenal glands. At this stage, the individual makes concerted efforts to discountenance the effects of the stress. This will make all the symptoms seen in the Alarm stage to disappear so that the individual will experience normal functioning again. This is facilitated by the release of the neurotransmitters that facilitate the recovery of physical and psychological balances in the organism.

Exhaustion stage sets in when the adrenal glands lose their ability to function normally and the organism can no longer adapt effectively to the stress (Peterson and Wenfeld, 2000). The organism breaks down and can no longer resist the stress (Selye, 1983). Nonetheless, Selye's Model has underestimated the role of psychological factors in stress such as the person's emotional state or the individual's thoughts or cognition about the stressors (Lazarus, 1993).

The cognitive theory of stress by Lazarus (1993), stressed the importance of a person's perception and appraisal of stressors. They contend that it is not the stressor itself that causes stress but a person's perception of the stressor.

The stress response according to them depends on the outcome of the primary appraisals, whether the person's coping resources are adequate to cope with the threat and how severely the resources are taxed in the process. When people are confronted with a potentially stressful even, they engage in a cognitive process that involves a primary and a secondary appraisal (Kelly and Lazarus, 2000). A primary appraisal is an evaluation of the meaning and significance of a potential stressful event according to how it will affect one's well being which can

be positive, negative or irrelevant. When researchers assess an event as stressful, researchers enter into a secondary appraisal (evaluating one's coping resources and deciding how to deal with a stressful event).

The Psychological Theory of Stress also called Intrapsychic Theory, posits that stress is a function of the individual and his environment. It therefore follows that an individual's reaction to a particular stressor or demand is directly related to the nature of his/her environment. Proponents of this theory have attained themselves to view stress as an imbalance between person's perceptions of demands made on him and his capabilities to master them (Miller and Sothe, 1986). Bosse *et al.* (2003) opined that retirement is not a universally stressful event but that it is for persons with certain personality types or for whom retirement has negative implications. Retirees do not receive adequate social support from families and society at large. No wonder they experience difficulties during retirement. The higher the retiree is worried about coping with retirement, the more stress he/she experiences. Significant life changes can trigger off stress as is evident in retirement which is a major life change.

Hypothesis: Mode of retirement will not significantly influence retirement stress among retirees.

MATERIALS AND METHODS

Participants: A total of 120 retirees were randomly sampled for this study. The retirees were made up of 48 females and 62 males. The 40 were forced retirees, 40 retired as a result of reaching the mandatory retirement age of 60 years or have worked for 35 years which 40 retired voluntarily. The participants were within the age range of 50-75 years with a mean age of 65 years and a standard deviation of 8 years. Simple random sampling technique was used to select the participants. All the participants were retired senior civil servants. All the participants were Christians from Igbo ethnic background. Educational background revealed that 70 of the participants hold Bachelor of Science/Education degree while 50 were holders of Higher National diploma.

The participants who have spent at least 4 years in retirement were selected from Enugu pension office, Enugu.

Measures: Retirement stress inventory by Omoluabi was used. It is a 30 item questionnaire designed to measure stress experienced as a result of retirement from paid employment and anguish associated with retirement from

paid employment and anguish associated with retrenchment. The inventory has Likert type response format ranging from not at all, little moderately, very much and extremely much. They scores range from 0-4. The least possible score of 0 and a highest possible score of 104 could be obtained by any given respondent. Scores higher than the mean (norm) indicates a high level of retirement stress while scores lower than the mean indicate a low level of retirement stress. The reliability coefficients of the instrument as obtained by Omoluabi are crombach alpha 0.87 and Guttman Split-half reliability co-efficient of 0.70.

Procedure: A total of 130 copies of the questionnaire were distributed within a period of 6 weeks to select participants for this study. Participants were sampled from Enugu state pension office Uwani Enugu. Simple random sampling was used, since only available and willing retirees were used. The participants were categorized into three homogenous strata of voluntary retirees, mandatory retirees and forced retirees. Total 45 copies of the questionnaire were distributed in each stratum. The questionnaires were not taken home by the respondents as they were asked to respond to all the items and submit to the researcher immediately.

Design/Statistics: Based on one independent variable (mode of retirement) with three levels (voluntary, mandatory and forced) the appropriate design adopted was one way ANOVA design.

Hence, the appropriate statistic adopted to test the hypothesis was one way ANOVA/statistic F-test.

RESULTS

From the Table 1, the hypothesis which stated that mode of retirement will not significantly affect retirement stress among retirees was hereby rejected $F(2, 117) = 5.43, p < 0.05$. This means that mode of retirement significantly affects retirement stress among retirees.

From the Table 2, a significant difference was found between voluntary retirees and mandatory retirees on manifestation of stress $54 > 9.8$ at $p < 0.01$. A significant difference also exists between voluntary retirees and forced retirees on manifestation of stress $101 > 9.8$ at $p < 0.01$.

Table 1: Table of one-way ANOVA on mode of retirement as determinants of retirement stress among retirees

Source of variation	Sum of square	df	Mean square	F-value	p-value
Between	7760.0	2	3850	5.43	<0.05
Within	8368.8	117	711	-	-
Total	16128.8	-	-	-	-

Table 2: Table of post analysis of Schaffer test to test the difference among voluntary, mandatory and forced retirement on retirement stress among retirees

Retirement categories	F-calculated	p-values
Voluntary vs. mandatory	54.0**	<0.01
Voluntary vs. forced	101.0**	<0.01
Mandatory vs. forced	6.9*	<0.05

**Significant at both $p < 0.05$ and $p < 0.01$. *Significant at one $p < 0.05$

Finally, a significant difference also exist between mandatory retirees and forced retirees on manifestation of stress 6.9 at $p < 0.05$.

DISCUSSION

The only hypothesis tested in this study yielded significant outcome. The hypothesis which stated that mode of retirement will not significantly determine retirement stress among retirees was rejected. This shows that mode of retirement significantly affects retirement stress among retirees. This is an indication that the way an individual retired has a significant effect in determining the level of stress the person will experience as a retiree. Actually, it is expected that retirement is a resting period but due to economic situation today in the country, most people see retirement as a cause instead of a blessing. Before now, retirement calls for celebration. But today, the opposite is the case as workers in the public service reduced their age to stay longer in the office due to apprehension about retirement. The outcome of this study revealed that those who were forced to retire experience high level of retirement stress followed by those who went on mandatory and voluntary retirement. This reason for this may be attributed to poor preparation for retirement.

Literature reviewed showed that retirement as a significant life change can trigger stress (Eysenck, 2008). Thought of retirement as a significant life change can cause stress; it will not be much if the individual is very much aware and knowledgeable enough of what he/she is going into. It gives the individuals an opportunity to prepare psychologically, socially and financially. Unexpected retirement can frustrate which is one of the major causes of stress (Eysenck, 2008). When a worker has few years to retire, he starts preparing in order to have good adjustment during retirement. When this plan is thwarted by unexpected retirement, frustration sets in which eventually brings stress. In line with the finding of this study, Ekpo and Goodluck (2001) reported that poor adjustment lifestyle is a factor fueling retirement stress.

The outcome of this study has obvious implications. The study revealed that various efforts of government to make retirement what it should be would be a mirage if the problem of forced retirement is not addressed. Recently,

government introduced contributory pension scheme with an objective to ameliorate the suffering which retirees experience in a bid to get their gratuities and pension. The scheme should include in their aims: fundamental issues such as preparing workers for retirement as well as educating them in financial management during retirement. In addition, there is an urgent need to improve employees welfare package even during retirement to enable them manage themselves after service. Furthermore, there is need to re-orientate the people on what retirement is all about. The attitude towards retirement is discouraging as most people see it as punishment. Finally, the outcome of this study will serve as an eye opener for stakeholders in retirement industry toward ameliorating hardship and stress experienced by retirees.

CONCLUSION

Retirement from the study is not only a resting period but a stressful one especially when the individual is forcefully retired. Therefore, one could conclude that retirement is a significant life change and a transition period which carries its crisis. This makes it very pertinent for one to carefully prepare to cope and adjust to this significant life change.

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