

Demographic Variables and Retirement Anxiety among Public Secondary School Teachers in Calabar Education Zone of Cross River State, Nigeria

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Abstract

This study examines the influence of demographic variables on retirement anxiety among public secondary school teachers in Calabar Education Zone in Cross River State, Nigeria. To achieve the aim of this study, two (2) research questions and two (2) hypotheses were formulated to guide this research study. Two (2) theories were used and ex-post facto research design was adopted for the study. The stratified and purposive sampling techniques were used. From the population of 2,221 secondary school teachers, 740 teachers were sampled from the 84 Public Secondary Schools in Calabar Education Zone. A 4-point likert scale questionnaire, designed by the researchers, was used for data collection. The reliability estimates used was Cronbach Alpha. The statistical tool used for testing the hypothesis was One-way Analysis of Variance (ANOVA). The findings revealed that, educational status and family size significantly influenced retirement anxiety. Based on the findings, it was recommended among others that training programme for teachers such as seminars and workshops should be offered by counsellor to create awareness and enlighten retirees on pre-retirement management strategies and encourage investment and early saving habits so as to live a comfortable life after retirement.

Keywords: demographic, variables, retirement, anxiety, teachers

Introduction

In the course of going about daily activities, individuals' perception, either positive or negative, make them to react differently leading to emotional or psychological changes. These changes may manifest as a result of anxiety. Anxiety is an unpleasant

state of mental uneasiness, nervousness, apprehension and obsession or concern about some uncertain events. Anxiety is also seen as a state of alertness which is heightened and which arises because of uncertainty an individual envisages about his future. Whenever human beings engage themselves in anything of importance, especially when they are not too certain, anxiety can set in. For example, if he/she is going for an HIV/AIDS test, seating for an examination, travelling in an aeroplane for the first time, waiting for a medical report, preparing for aptitude test or an interview, downsizing or retrenchment without due notice, wedding engagement and so on, is capable of stirring up anxiety in an individual. One of the important stimulants of anxiety is the retirement date of an individual or employee.

Retirement comes when an individual has concluded his service in his career. This occurs either mandatorily or forcedly (as in retrenchment) or willingly or voluntarily. Ndaman (2004) however says that 10% of those who retired, who are living well and probably in high spirit, able to maintain their status quo are those who prepared and planned ahead. In the present age in the Nigerian society, retirement is one of the major problems; it is seen as a new sequence of life with so many challenges or problems capable of provoking anxiety in individuals especially those who did not prepare well for retirement.

According to Omoresemi (2012), retirement stress could originate from lack of money, health complications, aging, marital status and improper care for the elderly. Nigerian teachers tend to exhibit mixed feelings toward retirement. Some teachers have large family size and some still shoulder responsibilities of children's education, some worry about house rent and medical bills. Most of the anxieties experienced by the teachers revolve around the fact that loss of teaching job may lead to serious problem of adjustment and maintenance and worse still, to have children who are to be trained at the primary, secondary school and even at tertiary levels by the prospective retirees. More so, late marriage and late bearing of children as well as large family size may in some instance provoke retirement anxiety.

Again, Petters (2009) opined that there are instigators that are capable of stirring up anxiety in the lives of workers. Such instigators could be retirement preparation, financial security and so on. Also, Quails and Abeles (2002) said that when a man thinks logically or positively, his level of anxiety will be very minimal hence, his emotional, social, psychological and physical wellbeing will not be affected negatively but, if his thinking is illogical or negative his total wellbeing will be affected negatively. Christine (2002) says financial security is a necessity in old age to be able to afford comfortable, safe and accessible accommodation, home ownership and maintenance of such home, the wherewithal to pursue leisure and recreational

activities as well as the ability to produce quality health care and other support services.

Bernhiem and Garret (1996) equally found that brief training programme (entrepreneurial) stimulated individual's saving behaviour and decision-making competencies, which eventually reduces pre-retirement anxiety in public servants. Eze and Oforka (2008) stressed that skill acquisition of public servants is recommended before retirement so that individuals will adjust financially. This will help to avert pre-retirement anxiety.

Agulanna and Agulana (2003) explained the importance of possessing entrepreneurial training before retirement, as this will enable the retirees to be self-employed at retirement. Clark and D'Ambrosio (2003) found that participation in entrepreneurial seminars changed individual retirement's goals and retirement saving behaviours in a positive way. This implies that workers with entrepreneurial training should exhibit less pre-retirement anxiety.

Educational status refers to the skills and ability that makes civil servant (teachers) suitable for a particular job (teaching). Among secondary school teachers, there are some with National Certificate in Education (NCE), others with first degree and some amongst them have higher degrees, all of them teaching in the secondary school. One then begins to wonder whether those with higher level of education are more exposed to retirement preparation awareness in order to bring into check incidence of retirement anxiety among retired teachers.

The need to define theoretical background in empirical study is based on the assumption that it facilitates a clear focus of the study. In this research work, three theories are used. These are:

1. Rational-Emotive Behaviour theory by Albert Ellis (1979)
2. The Social Psychology Theory of Anxiety by Horney (1975) and
3. Activity Theory by Burgess (1960)

The Rational Emotive Behaviour theory, propounded by Ellis (1979) represents the counselling theory for adult workers educating them on retirement. In Ellis' view, the foundation of human problems is in his thinking, positive or rational thinking creates peace of mind which transforms to good decision making; however, negative or irrational thinking creates more problems thereby affecting the retirees' decision making. Therefore, the yet-to-retain workers need to have a positive mindset and think rationally towards their post-retirement year, bearing in mind that retirement is inevitable.

The Social Psychology Theory of Anxiety was propounded by Horney (1975). This theorist believes that basic anxiety is not inherited but is a product of one's culture, environment of socialization and so on. According to her, the anxious person has the tendency of developing neurotic strategies to cope with the feeling of insecurity; she advised the yet-to-retire workers to think in a more constructive (positive) way. This will help them to avoid anxiety that would result from illogical thinking of retirement meaning "end of life."

Activity Theory of Retirement as propounded by Burgess (1960) states that one may compensate for roles that are lost as one aged. According to the theorist, maintaining a constant socialization with people around their environment can contribute positively to the well-being of retirees. This theory encourages the individuals to be better equipped with a large number of roles rather than depending on a single work role alone. Interpersonal activity leads to life satisfaction and successful retirement.

According to Ekoja and Tor-Ayiin (2005), retirees who have not been equipped find it difficult to cope with their health challenges. They are not immune to problems within themselves. There should as a matter of fact be enlightened through education to alleviate the hardship experienced by them and to make adjustment to their present situation by getting relevant pieces of information in order to transit with ease into retirement. Lusardi and Mitchell (2011) showed that financial knowledge increases effective planning for retirement. Advice or information given to workers before reaching their retirement age can still help them beef up their educational status and with adequate plan, retire in peace.

Also lack of initiative often leads to breakdown during retirement (Lusardi & Mitchell, 2011). Educational level constitutes high influence on anxiety. Lawrence (2010) postulates that the university graduates who are employees carve out less time to plan for their retirement than those who are not university graduates. According to Inaja (2008), workers with higher educational qualification/status will have better understanding and be more willing to succumb to counselling regarding retirement issues so as to prepare adequately by either saving or investing when necessary for the impending retirement.

Furthermore, family size of the employee can influence the level of anxiety in him. Some workers or teachers who have a large family size, with low income status exhibit retirement anxiety. According to Harris (2005), employees who have successfully trained their children are fully ready or prepared to retire from active service without anxiety; but those employees who have large family size and desire to keep working develop nervousness when they hear of retirement. To Kayode (2009), workers with

smaller family size and large income status find it easier to cope with retirement than their counterparts with large family size, especially those with small income status.

Statement of the problem

The intake or employment of new members into the civil service causes it to increase but then, some employee leaves the service mandatorily when they have reached 60 years of age or put in 35 years of active service, forcefully in the case of retrenchment, or willingly when they make up their mind to retire. Retirement anxiety has ravaged the lives of school teachers especially those who did not prepare well while in active service before retirement caught up with them. Some are seen falsifying their age in order to stay longer in service. The problem that gave birth to this research was when one of the researchers had an overwhelming experience while transacting business in a commercial bank in Ogoja. Pensioners were asked by federal government to do some documentation in Union Bank. In the process, one of them (pensioners) collapsed and was rushed to the hospital and after 30 minutes, he was certified death. Another incident was that of a man who married 4 wives and a concubine. He retired very healthy but for the fact that most of his children were still in the primary and secondary school and yet, none in the university. He took ill and died under five years of his retirement due to retirement anxiety. This was certified by the medical doctor. More so, four principals of secondary schools who retired at different times also died after five years of retirement with the same certification by the doctors that they died as a result of retirement anxiety. The federal government of Nigeria's contributory pension scheme for the payment of retirees, and the establishment of housing "scheme" to enable Civil Servants (school teachers) to own a house before retirement, have all proven abortive. The problem of this study is, what is the influence of demographic variables on retirement anxiety among public secondary school teachers?

Hypotheses

Ho1: There is no significant influence of educational status on teacher's retirement anxiety.

Ho2: There is no significant influence of family size on teachers' retirement anxiety.

Methodology

The research design used for this study is Ex-Post Facto research design. The population of the study was 2,221 secondary school teachers from the 84 public secondary schools in Calabar Education Zone of Cross River State (State Secondary Education Board, 2014), and 731 teachers that were left with 5 years and below to retire were sampled from the population. Stratified and purposive sampling techniques were used to draw the required sample of the teachers. Firstly, Calabar Education Zone was stratified into seven (7) Local Government Areas of Akamkpa, Akpabuyo,

Bakassi, Biase, Calabar Municipality, Calabar South, Odukpani; 44 schools were selected from the 84 public secondary schools in the study area and purposive sampling technique was used to draw teachers who were due for retirement in five years' time and below.

A forty-seven (47) item Demographic Variables Questionnaire (DRQ) was developed by the researchers. A four point Likert modified scale was used. All positively worded items were rated strongly Agree (SA)-4, Agree (A)-3, Disagree (DA)-2, and strongly disagree (SDA)-1. The reverse was for negatively worded items. The instrument was validated by two experts in Measurement and Evaluation as well as one in Guidance and Counselling. Cronbach Alpha reliability was used to determine the retirement index of the instrument. The data for this study was analysed using one way analysis of variance (ANOVA).

Presentation of results

The presentation of data analysis is done according to each hypothesis.

Ho1: There is no significant influence of educational status on teacher's retirement anxiety.

The independent variable involved is educational status while the dependent variable is retirement anxiety of teachers. One way Analysis of Variance (ANOVA) was employed to test the hypothesis. The result of the analysis is presented in table 1.

Table 1: One-way analysis of variance of the influence of educational status on retirement anxiety of teachers

Educational status	N	\bar{x}	SD		
B.Ed/Sc/HND/PGDE	445	18.04	2.56		
M.Ed/Sc	238	16.66	2.55		
Others	48	17.93	2.50		
Total	731	17.59	3.31		
Source of variance	Sum of square	Df	Mean square	F. value	Sig.
Between group	302.95	2	151.49		
With Group	7687.93	728		14.43*	.000
Total	4780.93	730			

*P<.05 df=2,728 F-Critical=3.00

The result in table 1 reveals that the calculated f-value of 14.34 is greater than the critical f-value of 3.00 at .05 level of significant with 2 and 728 degrees of freedom. With this result, the null hypothesis was rejected. This result therefore means that educational status of teachers significantly influences retirement anxiety.

Ho2: There is no significant influence of family size on teachers' retirement anxiety.

The independent variable is family size while the dependent variable is retirement anxiety of teachers. One-way Analysis of Variance (ANOVA) was employed to test the hypothesis. The result of the analysis is presented in Table Two.

Table 2: One-way analysis of variance of the influence of family size on retirement anxiety of teachers

Family size	N	\bar{x}	SD		
Large	329	16.07	2.80		
Moderate	225	16.67	2.50		
Low	117	16.31	2.30		
Total	731	16.31	2.85		
Source of variance	Sum of square	df	Mean square	F. value	Sig.
Between group	49.507	2	24.75		
With Group	4780.93	728		30.06*	.040
Total	4780.93	730			

*P<.05 df=2,728 F-Critical=3.00

The result in table 2 revealed that the calculated f-value of 30.06 is greater than the critical f-value of 3.00 at .05 level of significance with 2 and 728 degrees of freedom. With this result, the null hypothesis was rejected. This result therefore means that family size significantly influences retirement anxiety of teachers.

Discussion of the findings

One of the findings of the study reveals that there is significant influence of educational status on teachers' retirement anxiety. This is because the level of educational attainment and the number of years someone has put into the service will also determine his package of retirement pension and gratuity. This implies that the higher the educational status of teacher, the higher the income received as salary, these broaden the opportunity to save and invest for the future so that even after retirement, there will be no lack and such can only experience mild anxiety which is good. With the saving or investment, he/she can start up a business that will encourage continuous

flow of income; such people will live healthily and long in their life span. But for those who are receiving less salary as a result of their educational status, they have little or nothing to save or invest for the future and to fall back after retirement. The present finding agrees with that of Ekoja and Tor-Anyiin (2005), who found out that those retirees with deficiencies in term of education may experience problems arising from self-anger, anxiety and depression.

As per family size, the result emanating from the study shows that there is a significant influence of family size on retirement anxiety among secondary school teachers. A large family size requires a higher income and vice versa. The size of one's family influences one's feelings for the continual progress of the family. When the children are still tender, retirement can be traumatic and unpleasant. This implies that teachers with a large family size are more anxious because they have more people to feed than those with a moderate or small family size. The present findings is in consonance with Quails and Abeles (2002) who found that most retirees with small family size and high economic positions develop little or no anxiety while those with large family size and low socio-economic status develop anxiety towards retirement.

Conclusion

Based on the results and findings, it is concluded that educational status has influence on retirement anxiety. Likewise, the family size of the teacher will as well determine the degree of anxiety (mild, moderate or severe) as he retires from active service.

Recommendations

Based on the findings, recommendations were made as follows:

- i. Teachers should be encouraged to upgrade themselves academically so as to earn higher salaries that will enable them to invest for the future after retirement.
- ii. The State Secondary School Management Board should as a matter of fact educate the teachers through seminars and workshops on the need to save part of their salaries monthly so that they can embrace retirement with joy when it comes.
- iii. The employers should bring in resource persons as well as health workers to educate the employees on family planning; for this will help them to raise a small family which they will be able to cater for even after retirement,
- iv. The government agencies and policy makers need to collaborate with Counselling Association of Nigeria (CASSON) in establishing a blueprint for pre-retirement counselling service as well as general retirement issues for employees to have basic knowledge concerning retirement.

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