Assessment of Retirement Anxiety and Preparations among Local Government Staff of Cross River State, Nigeria: Counselling Implications

Maria E. Ngwu, Ph.D
Rachel D. Uche, Ph.D

Department of Guidance and Counselling
Faculty of Education
University of Calabar, Calabar

Abstract
The study was carried out to determine retirement anxiety, preparations and counselling intervention among local government staff of Cross River State. The study adopted the survey design and the population of the study was all Local Government staff in Cross River State that were near retirement. Literature was reviewed based on the variables of the study. The sample size was 809 local government staff that were near retirement, drawn through purposive sampling technique. The instrument used for data collection was a questionnaire titled “Retirement Anxiety, Preparations and Counselling Questionnaire” (RAPCIQ). The questionnaire was administered in all the 18 Local Government Areas with the assistance of a research assistant. The data collected was scored on 4-point Likert scale and result analyzed using one sample t-test. The finding of the study revealed that local government staff who did not make adequate preparations for retirement were anxious, which affected their life after retirement. Based on the finding, it was recommended, among others, that workers should be sufficiently prepared for retirement through workshops, seminars, entrepreneurial training programmes, to help workers to be less anxious about retirement.

Keywords: Assessment, Retirement, Anxiety, Local, Government, Staff

Introduction
Work is the essence of life, without work, life will be dull and meaningless. Petters (2017) opined that people work to earn a living, by means of remunerations, to cater for one’s daily needs. Others work for financial security, especially working with government, where at the end, there will be retirement benefits in form of pension and gratuity. Some are self-employed while others work to serve humanity. Whatever reason is given for people to engage in one type of work or the other, there comes a time in one’s life when having put in the required number of years in service, retirement will end that period of service.

The civil service rules which contain the conditions of service for civil servants stipulate policies and guidelines on employment, promotion, discipline and retirement
of workers in Nigeria. It stipulates the length of service and the age of retirement. It comes after reaching the expected retirement age of 35 years in service or 65 years in age in most establishments. How the individuals view this life’s transition from work to retirement is influenced by their attitude. Attitude toward retirement could be positive or negative depending on how prepared the person retiring is ready for retirement. Some retired staff may view retirement as a time of rest after putting in meritorious years in service. Others may see it as a time of hopelessness, loneliness, while others perceive it as a time to socialize, build up relationship and leisure. Retirement is a big and important life event; for some people it is a welcome event. Nwachukwu (2007) opined that retirement is a welcome development and a celebrated event world-wide if it occurs at the due time. It implies reaching a meritorious climax of a duly rewarded end of service which attracts sendoff parties, church thanksgiving celebration, benefits such as pensions, goodwill speeches, gratuity and allowances.

The word retirement, according to Merriam Webster Dictionary, means to withdraw from or stop a job or career because you have reached the retirement age. Amadi (1991) described retirement as disengaging from one’s regular routine career, position or active life after putting in a number of years (35 years) on the job, or after the attainment of a given age of 60-65 years in the public service of the Nigerian economy. The concept of retirement is based on the fact that productivity and pleasure to work diminish with age. Many reasons could be given for retirement; it could be voluntary, compulsory or on medical grounds, depending on the circumstances. Retirement is a process of gradually reducing labour force activity. Atchley (2008) opined that retirement does not occur suddenly, rather, it involves a series of steps to be taken by an individual during active working years when he/she is young and strong. Woodruff and Biren (2003) stated that employment sets that stage for growing old. Therefore, anyone who enters employment has a belief that he/she will one day grow old and as aging process sets in, there will be a time when such a person is expected to retire from active service. A retiree needs to prepare towards retirement to help individual overcome possible shock and anxiety concerning retirement.

Retirement anxiety is normal. It is a significant life change that affects various areas of life. Retirement is viewed as a positive or negative event depending on the reason for retirement; what makes it important is to understand better what factors contribute to improved life at this stage. Experts see three emotional factors influencing the state of retirees, including: (1) loss of professional status that is closely bound to self-image (2) change and concern over how to spend extra time (3) termination of work structure – one is used to planning around work which is part of one’s identity, the fear of loss of this identity. The transition from a life of work to one of retirement has both practical and emotional implications. For example, living with lower income, having many
leisure hours, having to leave a familiar and well-known world, are some implications of retirement. Adverse psychological and psycho-social dispositions have always been identified to characterize retiring public servant due to discontinuation or loss of their regular financial sources of livelihood. This could be attributed to the feeling of emptiness and anxiety from the deprivation of the only means of livelihood and worry to functionally be active again.

Leung and Earl (2012) posited that middle aged adults look forward to retirement to enable them have more time to explore interests and to spend quality time with family and friends. Many workers find themselves in financial quandary as they approach retirement, squeezed by challenges that sometimes go beyond their control. This is due to low level of retirement preparation which will lead to negative attitude, anxiety and depression. However, some people find themselves retired before they are mentally ready. Clark, Marshall and Iven (2012) reiterated that a significant portion of retirees have trouble coping with the consequences of retirement. People who retire unexpectedly because of illness, termination of appointment, compulsory retirement, may spend their remaining years in misery and may not adjust to the realities of retirement, with declining health and greater dependency. Ndama (2006) opined that unplanned retirement creates problems such as boredom, financial anxiety, distress, isolation and feeling of dissatisfaction for a seemingly unfulfilled life as a result of lack of pre-retirement planning. Statistics have shown that 90% of retired people in Nigeria look miserable, confused and helpless as a result of lack of pre-retirement planning; 10% of those who retire and are living well, probably in high spirit and are able to maintain their status-quo, are those who prepared well-ahead.

Planning for retirement is important, therefore, a need for a good financial plan, initiated and ‘implemented early enough by career’s worker’. Umeano (2008) observed that the issue of pre-retirement preparation has been a world-wide social concern because of the economic and psychological traumatic experience of the retiree with unplanned retirement. Knowing about retirement and the benefits one is entitled to, is not enough preparation to see one through retirement; much need to be done to enable him learn the best way to work out of working life smoothly and with the right frame of mind, leading to normal and happy life in retirement. Ndama (2006) opines that preparation is the planning one does to be prepared for life after the termination of paid work. It involves conscious planning, organizing and strategizing of activities aimed at enabling an individual to have a smooth transition into retirement and subsequently to be well-adjusted (Eze, 2010). It also involves knowing the correct time to retire and psychologically preparing the family for imminent change in status, attending retirement workshops, discussing with successful retirees on how to process retirement entitlements, consulting professionals on retirement matters, amongs others. Akinde (2011) observed that pre-planning merely involves a conscious
The need for retirement preparations cannot be over-emphasized. It involves avoidance of the burden of idleness. The human body cannot afford to be idle. Thinking of how to occupy oneself during retirement is vital; one also needs to consider things such as health, financial position and lots more. Also to ensure optimum use of scarce resources, workers should take pre-retirement thought on the best ways to match their expected benefits with their real needs thus distinguishing realities from assumptions. To also ensure maximum utilization of scarce time factors and vigour, which is not on the side of the retirees, he is aware that he has less strength and shorter span of life before him. He cannot afford to misuse his remaining period in life.

Realizing that no time can be too early to start to plan for a happy retirement, Olatomide (2005) had noted that irrespective of the longevity or number of years allowed workers in service, retiring workers would still be taken aback when retirement comes whether by age or length of service, if conscious and adequate pre-retirement preparation had not been made. Employers also have a role to play during pre-retirement phase of workers. Such include alerting workers who are near retirement, organizing workshops, seminars and orientation programmes on preparation for successful retirement, so as to help them disengage from service without stress (Akinde, 2011). Preparations and planning should commence many years before actual retirement, when the prospective retiree is still actively involved in the labour market and that between five and seven years of retirement, they should begin to actualize their dreams, plans and prospects, as this may enhance healthy retirement. Since adequate preparation is precursor to happiness and joy at retirement, Evans, Kantrowiz and Eshelma (2002) opined that retirement preparations may help in better transition to retirement because of the increased sense of control and preparedness, leading to greater satisfaction. Akinade (2006) summarizes the importance of planning for retirement by declaring that planning for retirement is an indispensable guarantee for comfortable post retirement life. It makes life enjoyable, worth living and less boring. Realistic retirement planning improves the chance of making good adjustment from life of work to retirement.

Furthermore, in a study by Berg, Epstein, Brown and Sterrg (2014), involving 308 men and 384 women aged 25-76 years, a reliable instrument, the Social Component of Retirement Anxiety Scale (SCRAS) was developed to assess retirement anxiety. The 23 item scale measured four factors: Social integration, identity adjustment/hardiness, anticipated social exclusion and lost friendships. The scale strongly predicts fear of retirement and negative attitude towards retirement.
Statement of the problem
Workers over the years have developed phobia towards retirement. It has been observed that some people keep declaring their age so as to stay on longer in their work and avoid retirement. Some workers find themselves in dilemma as the time of retirement draws near or when they find themselves as retirees. Most workers nearing retirement do not have the slightest idea of how to prepare for life beyond the working age. They hardly know what retirement plan is all about. Some become anxious and depress, worried over decreased level of income, worried about health. Other challenges include delay in payment of retirement benefits, accommodation, the future and lots more. This dilemma in which retirees as well as people nearing retirement find themselves is a social problem which calls for proper planning. The government has a role to play to prepare workers for retirement and to ease the transition from work to retirement. Pre-counselling is also required to help workers transit from work to retirement. With the present economic situation in the country, there is need to plan ahead to enable workers walk out of working life smoothly with the right frame of mind that will lead to happy life in retirement. It is against this background that this paper sought to examine retirement anxiety, preparations and counselling interventions among staff of local government of Cross River State.

Research questions
1. What is the level of retirement anxiety among local government staff of Cross River State?
2. What is the level of retirement preparation among local government staff in Cross River State?

Statement of hypotheses
1. The level of anxiety to retirement among staff of local government is not significantly high.
2. The level of preparation for retirement by staff of local government is not significantly high.

Methodology
The design adopted for the study was the descriptive survey design which was considered appropriate because it is often used to assess thoughts, opinion and feeling of persons. The population of the study involves staff of the local government of Cross River State numbering 6000. The stratified and simple random sampling technique was adopted for selecting the respondents from the eighteen Local Government Areas of the state. The sample comprises of 809 workers. The research instrument for data collection was a questionnaire titled Retirement Anxiety, Preparations and Counselling Intervention Questionnaire (RAPCIQ). The instrument was validated by two experts from Research, Measurement and Evaluation. The researchers
administered the questionnaire with the help of a research assistant to staff across the eighteen Local Government Areas of Cross River State. The instrument was divided into two sections. Section A had 5 items on staff level of anxiety, while section B had 5 items on level of preparation of staff near retirements. The responses were scored on a 4-point Likert scale ranging from Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD). The reliability coefficient of the instrument was .84 which was seen to be reliable. The administered questionnaires were coded and analyzed using t-test.

**Presentation of Results**

**Research question 1:** What is the level of retirement anxiety among local government staff of Cross River State?

**Table 1:** Item by item analysis of level of anxiety among local government area staff

<table>
<thead>
<tr>
<th>S/N</th>
<th>Items</th>
<th>$\bar{x}$</th>
<th>$\mu$</th>
<th>S.D</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>I am worried about my retirement</td>
<td>2.1</td>
<td>2.5</td>
<td>1.61</td>
</tr>
<tr>
<td>2.</td>
<td>Retirement thought make me feel uncomfortable</td>
<td>2.3</td>
<td>2.5</td>
<td>0.72</td>
</tr>
<tr>
<td>3.</td>
<td>I am sometimes confused on how to go about my retirement</td>
<td>2.7</td>
<td>2.5</td>
<td>1.16</td>
</tr>
<tr>
<td>4.</td>
<td>I am not worried about my retirement days at all</td>
<td>2.3</td>
<td>2.5</td>
<td>1.32</td>
</tr>
<tr>
<td>5.</td>
<td>I still control my emotions even as I approach my retirement period</td>
<td>2.2</td>
<td>2.5</td>
<td>1.22</td>
</tr>
<tr>
<td></td>
<td>Summary</td>
<td>2.3</td>
<td>2.5</td>
<td>1.72</td>
</tr>
</tbody>
</table>

The result in Table 1 showed that grand mean of 2.3 is less than the criterion or hypothesized mean of 2.5. This implies that the level of anxiety among staff is still very high.

**Research question 2:** What is the level of retirement preparations among local government staff in Cross River State?
Table 2: Item by item analysis of level of preparation among local government area staff of Cross River State

<table>
<thead>
<tr>
<th>S/N</th>
<th>Items</th>
<th>(\bar{x})</th>
<th>(\mu)</th>
<th>S.D</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>I am ready to retire at any time</td>
<td>2.2</td>
<td>2.5</td>
<td>1.31</td>
</tr>
<tr>
<td>2.</td>
<td>I have prepared myself financially to retire very well</td>
<td>2.5</td>
<td>2.5</td>
<td>1.41</td>
</tr>
<tr>
<td>3.</td>
<td>I have kept all I need to retire successfully</td>
<td>2.3</td>
<td>2.5</td>
<td>1.44</td>
</tr>
<tr>
<td>4.</td>
<td>I do not bother myself on when to retire</td>
<td>2.2</td>
<td>2.5</td>
<td>0.32</td>
</tr>
<tr>
<td>5.</td>
<td>I have not kept anything to retire with</td>
<td>2.3</td>
<td>2.5</td>
<td>0.76</td>
</tr>
<tr>
<td></td>
<td>Summary</td>
<td>2.3</td>
<td>2.5</td>
<td>1.47</td>
</tr>
</tbody>
</table>

The result in Table 2 showed that the item mean scores for the five items are lower than the hypothesized mean of 2.5. This implies that staff are not prepared for successful retirement. When the grand mean of 2.3 is compared with the hypothesized mean of 2.5, the result still shows that staff are not prepared for retirement.

**Ho1:** The level of anxiety to retirement among staff is not significantly high.

The result of the population t-test (one-sample test) shows that the level of anxiety to retirement of Local Government staff was significantly high (\(t=26.11; p\leq\infty\)).

Summary for this analysis is presented in Table 3.

Table 3: One sample t-test analysis of the level of anxiety to retirement

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>(\bar{x})</th>
<th>SD</th>
<th>df</th>
<th>t-cal</th>
<th>p-val</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level of anxiety to retirement</td>
<td>809</td>
<td>18.32</td>
<td>3.47</td>
<td>8.8</td>
<td>26.11</td>
<td>.000</td>
</tr>
</tbody>
</table>

*Significance at .05 level

**Ho2:** The level of preparation for retirement by staff of Local Government is not significantly high.

The result of the population t-test (one-sample t-test) shows that the level of preparations for retirement by Local Government staff was significantly high (\(t=28.18; p\leq\infty\)). Thus, the null hypothesis is rejected and result is presented in table 4.
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Table 4: One sample t-test analysis of the level of preparations for retirement

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>( \bar{x} )</th>
<th>S.D</th>
<th>df</th>
<th>t-cal</th>
<th>p-val</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level of preparations for retirement</td>
<td>809</td>
<td>17.49</td>
<td>2.87</td>
<td>808</td>
<td>28.18</td>
<td>.000</td>
</tr>
</tbody>
</table>

*Significance at .05 level

Discussion of findings

The finding of the study shows that retirement anxiety among Local government staff was significantly high. This is finding is in consonance with Ode (2004) who found out that causes of retirement anxiety were inadequate funds, challenges in managing mental health, challenges in managing a new and local social status, inadequate planning for retirement, difficulty in time management, problem of securing residential accommodation, ignorance of what to do with pension as well as problem associated with attitude, or friends and families. The finding is also in agreement with Leung and Earl (2012) who posit that many workers find themselves in financial quandary as they approach retirement. This is due to low level of retirement preparation which leads to negative attitude, anxiety, and depression. This is supported by Ndama (2006) who opined that unplanned retirement creates problem of financial anxiety, distress, isolation and feeling of dissatisfaction as a result of lack of adequate pre-retirement planning.

The result presented in Table 4 revealed that retirement preparation is significantly high. Preparation towards retirement is very crucial in the life of every worker. This finding agrees with that of Ubangha, Akinyemi and Orhungur (2005) whose result showed that adequate preparation for retirement significantly influence attitude and level of preparedness. The finding also agrees with Omoresemi (2007) that retirement preparation affects the income, residence, family structure or relationship between members of the family as well as economic viability of retirees. The study also supported by Harari, Walcher and Rogers (2005) who sought to determine retirement preparation on attitude towards retirement. The result indicated that high level of retirement preparation is related to positive attitude and less anxiety, while positive saving habits will also display positive attitude towards retirement; lack of preparation and adequate knowledge of retirement impede and hinder wealth accommodation which often result to poor attitude towards retirement. The findings also support Evans, Kantrowiz and Eshelma (2002) who opined that retirement preparation may help in better transition to retirement because of the increased sense of control and preparedness, leading to greater satisfaction and less anxiety.
Conclusion
Retirement is a life transition many expect to enter in future, which calls for adequate preparation. It is crucial to the life of every worker. It involves taking inventory of your assets, eliminating debts, making financial preparation through savings and determining your retirement needs and coping skills. Considering the economic situation in the country, for staff to avoid anxiety, distress, psychological and health problems on retirement, adequate preparation, financially, socially, health wise will go a long way to reduce anxiety after retirement.

Recommendations
1. Employers should play a major role in preparing their workers for retirement through workshops, seminars and entrepreneurial training programme to help them cope successfully with life after retirement.
2. Pre-retirement counselling should be organized to those near retirement in preparation for life after retirement.

References
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