

**PRE-RETIREMENT PREPARATIONS AMONG STAFF
OF THE UNIVERSITY OF IBADAN, IBADAN, NIGERIA**

.....

**ABDULLAHI ALI SALIHU
MATIC. NO. 86451**

UNIVERSITY OF IBADAN LIBRARY

**PRE-RETIREMENT PREPARATIONS AMONG STAFF
OF THE UNIVERSITY OF IBADAN, NIGERIA**

BY

**ABDULLAHI ALI SALIHU
MATRIC. NO. 86451**

B. Sc Health Education (Nsukka)

**A Dissertation in the Department of Health Promotion and
Education,
Submitted to the Faculty of Public Health, College of Medicine
in partial fulfilment of the requirements for the Degree of**

MASTER OF PUBLIC HEALTH

of the

UNIVERSITY OF IBADAN

FEB. 2010

ABSTRACT

Retirement is closely associated with age and length of service world wide. Studies have shown that retirees experience several problems following retirement in Nigeria. Little is however known about how the staff of University of Ibadan (U.I) prepare themselves for these challenges. This study therefore assessed the level of preparation of prospective retirees of the institution.

The study was a cross-sectional survey. All the available 200 consenting academic and non-academic staff due for retirement from the services of U.I by the end of 2009 were reached through the Heads of Departments and Units for the study. A validated questionnaire was used to collect data from them. The data were analysed using descriptive and Chi-square statistics.

The majority of respondents were males (73.0%) and predominantly Yoruba (75%). The overall mean age of respondents was 59 ± 2.4 years. Virtually all (91.5%) were married and the mean number of children born by them was 5.0 ± 2.0 . The participants constituted of 71.4% senior non-academic staff while the junior non-academic and academic staff accounted for 20.6% and 8.0% respectively. Eighty two percent of the respondents either had a completed or an ongoing building project. This consisted of 75.4% senior non-academic, 16.0% junior non-academic and 8.6% academic staff ($p < 0.05$). Among the 18.0% without a building project, children's education (33.3%) and inadequate salary (30.6%), constituted the major reasons for inability to do so. The majority of participants had negative attitude to retirement as 67.5% agreed that no amount of preparations can reduce financial problem in retirement. Retirement-related issues of great concern to the respondents included fear of late payment of retirement benefits (82.0%), difficulty in processing retirement benefits (75.0%) and reduced income (56.5%). Seventy-seven percent of the participants had special savings for retirement. Majority of the senior non-academic staff (76.5%) compared to junior non-academic staff (14.4%) and academic staff (9.1%) had special savings ($p < 0.05$). Of those without savings, salary inadequacy (52.3%) topped the list of reasons given by the respondents. Over half (55.0%) of them indicated that they were looking forward to their retirement. Sixty-four percent had not read any literature relating to retirement plans while 45% had not attended any pre-retirement seminar. A large proportion of the senior non-academic staff (59.3%) compared to junior non-academic staff (25.0%) and academic staff (15.7%) had not

attended any pre-retirement seminar ($p < 0.05$). Only non-academic staff expressed concern about late payment of retirement benefits; the gender differentiation of this concern was as follow: males-70.0%; females-30.0%. The prevalence of expression of concerns relating to late payment of retirement benefits by rank was as follow: senior non-academic staff - 55.0% and junior non academic staff 45.0% ($p < 0.05$).

There are inadequacies in the level of preparation for retirement among the prospective retirees of the university. Health education strategies such as training and counseling are needed early in service to address the situation.

Keyword: Pre-retirement, preparations, attitude and concerns.

Word count: -167

UNIVERSITY OF IBADAN LIBRARY

attended any pre-retirement seminar ($p < 0.05$). Only non-academic staff expressed concern about late payment of retirement benefits; the gender differentiation of this concern was as follow: males-70.0%; females-30.0%. The prevalence of expression of concerns relating to late payment of retirement benefits by rank was as follow: senior non-academic staff - 55.0% and junior non academic staff 45.0% ($p < 0.05$).

There are inadequacies in the level of preparation for retirement among the prospective retirees of the university. Health education strategies such as training and counseling are needed early in service to address the situation.

Keyword: Pre-retirement, preparations, attitude and concerns.

Word count: 467

UNIVERSITY OF IBADAN LIBRARY

ACKNOWLEDGEMENT

This work was written by Abdullahi Ali Salihu with the assistance, support and contributions of so many people, of which I want to acknowledge. First and foremost is, God Almighty Who gave me the opportunity to achieve this academic height and complete this project work.

My Sincere gratitude goes to my supervisor Professor Oladimeji Oladepo, a Professor of Health Promotion and Education, who did not only read and correct but painstakingly and committedly worked on this project; to him I remain appreciative of this gesture

Also of note is the Head of department, Dr. Isaac Olasehin and the other lecturers in the department Dr. Ademola Ajuwon, Dr. Frederick Oshiname, Dr. Arologun, Mr. Titiloye Musibau Mrs. Yelunde Akinola John who made their inputs from the proposal presentation to abstract writing, to them I say your contributions remain indelible in my memory.

My appreciation also goes to Professor Douglas A Hershey of the Department of psychology, Oklahoma State University, Netherlands for availing me with some of his works on the topic.

The Administrative staff of the department are equally not left out of this acknowledgment, for their contributions most especially in the production of letters 'To Whom it may Concern' which was instrumental in data collection. Of special mention is the secretary to my supervisor Mrs. Aluko Mary

More still are the staff of the Establishment Unit, Administration Block, of the Main Campus and College of Medicine, University of Ibadan for their unalloyed co-operation when they availed me with a list of about-to- retire Staff of the Institution.

My appreciation to Mr. Oladoja B.J, of the Ministry of Local Government and Chieftaincy Matters, Secretariat, Ibadan, Oyo State who avail me with his expertise knowledge in data analyses in analysing this work.

My colleagues in the Department of Health Promotion and Education for their inputs in the work, particularly, Mr. Ikudaisi Seliu, Tunde Adesoro, Tesh Kihikiwa, Bivan Ayuba Yomi Karunwi and Chika Onyema.

To crown it all is my utmost appreciation to my Beloved wife (Hawa Abdullahi) and children (Abdul-Rasheed, Nasra-Hawa and Abdul-Rahaman) for their understanding, support and prayers.


DEDICATION

This project is dedicated to civil servants as a clarion call to consciously work and prepare themselves early enough in service for retirement.

UNIVERSITY OF IBADAN LIBRARY

CERTIFICATION

I certify that this work was carried out by ABDULLAHI Ali Salihu in the Department of Health Promotion and Education, Faculty of Public Health, College of Medicine, University of Ibadan, Nigeria.



Supervisor

Professor Oladimeji Oladepo

B.Sc., MPH, PhD (Ibadan)

Department of Health Promotion and Education,

Faculty of Public Health,

College of Medicine,

University of Ibadan,

Ibadan, Nigeria

UNIVERSITY OF IBADAN LIBRARY

TABLE OF CONTENTS

	Page
Cover page	i
Title Page	ii
Abstract	iii
Acknowledgement	v
Dedication	vi
Certification	vii
Table of content	viii
Glossary of Abbreviation/ Acronyms used	xi
List of Tables	xii
List of figures	xiii
CHAPTER ONE INTRODUCTION	
Background of the study	1
Statement of the problem.....	2
Justification	3
Broad Objective	4
Specific Objectives	4
Operational definitions.....	5
CHAPTER TWO LITERATURE REVIEW	
Retirement	6
Bridgework-Retirement.....	7
Types of Retirement	8
Retirement Age	9
Life after Retirement	10
Attitudes towards Retirement	11
Gender differences in Retirement Quality	13
Preparation for Retirement.....	15
Issues of Concerns in Retirement.....	21
The Effects of Retirement.....	23
Gender and Health	25
Retirement Transitions, Gender, and Psychological Well-Being.....	26
Death Rate in Retirement	26

	Page
Conceptual Frame Work / Theory.....	28
Statement of hypotheses	31
CHAPTER THREE METHODOLOGY	
Description of Study Area.....	32
Study Design	32
Study Scope / Area.....	33
Study Variables	33
Study Population.....	33
Sample Size.....	34
Instrument for the Study.....	34
Data Collection Process.....	35
Data Management (Processing and Analysis).....	35
Limitation of the Study.....	36
CHAPTER FOUR (RESULTS)	
Socio-demographic characteristics of respondents.....	37
Attitude of respondents towards retirement.....	44
Issues of Concerns with regards to retirement.....	46
Socio-economic preparations.....	48
Perceived Health and psychological Status.....	54
Hypotheses.....	58
CHAPTER FIVE DISCUSSION AND RECOMMENDATIONS	
5.1 Socio-demographic characteristics of respondents.....	60
5.2 Attitude of about-to- retire staff to retirement.....	67
5.3 Concerns of about-to- retire to retirement.....	68
5.4 Socio-economic preparation of the about-to- retire	69
5.5 Subjective perceived health and psychological status of the about-to- retire.....	71
5.6 Implications of the findings for Health Promotion and Education.....	73
5.7 Conclusion.....	75
5.8 Recommendations	75
References.....	78

	Page
Conceptual Frame Work / Theory.....	28
Statement of hypotheses	31
CHAPTER THREE METHODOLOGY	
Description of Study Area	32
Study Design	32
Study Scope / Area.....	33
Study Variables	33
Study Population	33
Sample Size	34
Instrument for the Study	34
Data Collection Process.....	35
Data Management (Processing and Analysis).....	35
Limitation of the Study.....	36
CHAPTER FOUR (RESULTS)	
Socio-demographic characteristics of respondents.....	37
Attitude of respondents towards retirement.....	44
Issues of Concerns with regards to retirement.....	46
Socio-economic preparations.....	48
Perceived Health and psychological Status.....	54
Hypotheses.....	58
CHAPTER FIVE DISCUSSION AND RECOMMENDATIONS	
5.1 Socio-demographic characteristics of respondents.....	66
5.2 Attitude of about-to- retire staff to retirement.....	67
5.3 Concerns of about-to- retire to retirement.....	68
5.4 Socio-economic preparation of the about-to- retire.....	69
5.5 Subjective perceived health and psychological status of the about-to- retire	71
5.6 Implications of the findings for Health Promotion and Education.....	73
5.7 Conclusion.....	75
5.8 Recommendations	75
References.....	78

	Page
Conceptual Frame Work / Theory.....	28
Statement of hypotheses.....	31
CHAPTER THREE METHODOLOGY	
Description of Study Area.....	32
Study Design.....	32
Study Scope / Area.....	33
Study Variables.....	33
Study Population.....	33
Sample Size.....	34
Instrument for the Study.....	34
Data Collection Process.....	35
Data Management (Processing and Analysis).....	35
Limitation of the Study.....	36
CHAPTER FOUR (RESULTS)	
Socio-demographic characteristics of respondents.....	37
Attitude of respondents towards retirement.....	44
Issues of Concerns with regards to retirement.....	46
Socio-economic preparations.....	48
Perceived Health and psychological Status.....	54
Hypotheses.....	58
CHAPTER FIVE DISCUSSION AND RECOMMENDATIONS	
5.1 Socio-demographic characteristics of respondents.....	66
5.2 Attitude of about-to- retire staff to retirement.....	67
5.3 Concerns of about-to- retire to retirement.....	68
5.4 Socio-economic preparation of the about-to- retire.....	69
5.5 Subjective perceived health and Psychological status of the about-to- retire.....	71
5.6 Implications of the findings for Health Promotion and Education.....	73
5.7 Conclusion.....	75
5.8 Recommendations.....	75
References.....	78

	Page
Appendix 1	89
Appendix 2	98
Appendix 3	100
Appendix 4	101

UNIVERSITY OF IBADAN LIBRARY

GLOSSARY OF ABBREVIATIONS/ ACRONYMS USED

AARP:	American Association of Retired Persons
FIFA :	Federal Interagency Forum on Aging
FUPA	Federal Universities Pensioners Association
IHD	Ischemic Heart Diseases
LGA	Local Government Area
MIS	Management Information System
NIPOST	Nigeria Post and Telecommunications
NISER	National Institute for Social and Economic Research
OASI	Old Age Survivors Insurance
OAU	Obafemi Awolowo University
SLT	Social Learning Theory
SPSS	Statistical Package for Social Sciences
TV	Television
UI	University of Ibadan
UK	United Kingdom
US	United States

UNIVERSITY OF IBADAN LIBRARY

LIST OF TABLES

		Page
Table 4.1	Socio-demographic characteristics.....	38
Table 4.3	Respondents wealth Asset.....	42
Table 4.4	Reasons for not having a building project.....	43
Table 4.5	Respondents' attitude to retirement.....	45
Table 4.6	Issues of Concerns.....	47
Table 4.7	Respondent's socio-economic retirement plan.....	49
Table 4.8	Respondents' reason for and against having special savings.....	51
Table 4.9	Areas where savings are kept.....	52
Table 4.10	Suggested topics for pre-retirement seminar/workshop.....	53
Table 4.11.1	Perceived health and psychological status.....	54
Table 4.11.2	Perceived health and psychological status.....	55
Table 4.11.3	Perceived health and psychological status.....	57
Table 4.12	Relationship between socio-demographic characteristics and their attitudes towards retirement.....	59
Table 4.13	Relationship between socio-demographic characteristics and their attitudes towards retirement contd.....	62
Table 4.14	Relationship between respondents' attitudes towards retirement and Pre-retirement preparedness.....	64
Table 4.15	Relationship between respondents' concerns towards retirement and perceived health and psychological status.....	64
Table 4.16	Relationship between respondents' attitudes towards retirement and perceived health and psychological status.....	65

LIST OF FIGURES

	Page
Figure 2.1 Social Learning theory applied to: attitude and perceived health and psychological state	30

UNIVERSITY OF IBADAN LIBRARY

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the study

Retirement is a phenomenon, which developed with the emergence of wage labour in Nigeria. It is an aspect of the employment relationship, which was not common until recently because of compelling economic factors and the employer-employee relationship necessary for general retirement of the older members of the labour force had not yet emerged. It could be argued that retirement is a product of industrialization, because in the pre-industrial period, people stopped working as a result of old age, but there was no existing right to pension and gratuity (Gerratt 1990). People earn wages as long as they could perform some productive function in the society; however, their families supported old people who could no longer work. This was possible because of the existence of the extended family system in which care for the aged is an important aspect.

Retirement is one of the social problems facing the older members of the population. For the purpose of this work the about-to-retire staff will be referred to as old people who are no longer active and preparing to leave the stage of work.

Retirement is the official disengagement from a public service. In Nigeria, there are three criteria for retirement. Firstly, age of the worker. Nigerian constitution has stipulated 60 years of age, however, the University lecturers and Judges of the High Court have theirs extended beyond 60 years. Secondly, is the length of service, the maximum length of service is 35 years. Third, is the voluntary retirement, which is the personal decision of the employee who has right to disengage any time he/she so desires after passing through the laid down procedures.

The implication for retirement is that the persons involved are mostly or almost in elderly group, though some in certain cases falsify their age to keep working a little longer. Retirees are faced with numerous health and social problems. These problems include income, health, housing, transportation and nutrition.

The basic and most central issue for ageing persons in Nigeria is the maintenance of adequate income. After retirement, there is little income available from (part time jobs, odd jobs, gifts, and so on) except for one's own savings since gratuity and private pensions have become a life mystery. Inflation eats away all of

these items, because the Naira saved in 1990(s) buy much less in 2000(s). In addition the availability of housing facilities to retirees determines the quality of life after retirement.

Furthermore, the health status of the retirees ensue from changes in their body over time partly determines the ultimate quality of their lives. Apart from intrinsic ageing which causes changes due to normal ageing process that are genetically programmed and which are essentially universal, extrinsic ageing results from influences outside the person such as illness and disease, air pollution and sunlight. In the absence of savings, and private health insurance characteristics of health maintenance for the retirees in developed countries, the health of such groups in institution in developing countries might deteriorate since their access to health care services hitherto enjoyed before retirement is suddenly removed. This might lead them to depression. Lidoh (2006), reported that suicide are common among the elderly because of inability to solve their problem of loneliness, hopelessness, hunger and neglect.

The mobility of many retirees is partly a matter of life style and partly a matter of their inability to maintain their mode of transportation such as cars and motorcycles which they might have had before retirement or inability to purchase new ones due to non preparedness for retirement. Of importance is inadequate nutrition which may result from inadequate income, causing them to sacrifice food for other needs. Thus retirees may be prone to nutrition related diseases.

Finally, the role of the extended family has changed from what it used to be because of the economic hardship people now face. People can no longer meet all their social and economic responsibilities and therefore can no longer give assistance to members of their extended family especially the retirees. Even when they give help, such assistance can no longer adequately meet the needs of the retirees. All these issues are pointers or suggest the need to study the "pre-retirement preparation of would be retirees".

1.2 Statement of the problem

The number of academic and non-academic staff who retire from University of Ibadan continue to rise. A total of 232 retired between 2005 and 2006, and 120 are to retire in 2008 and 2009. This is in conformity with the civil service regulation

which stipulates 65 and 60 years for academics and non-academic staff in Nigeria University.

It was postulated that above 80% of Nigerians who are retiring approach this transitional period in their lives with trepidation and despair and little is known of what people do to prepare for old age and retirement (Oduaran, 1996). This postulation forms the basis for the study.

The widespread problem facing retirees in Nigeria including those from universities in particular is in respect of meager retirement benefit which is not paid when the retirees need it most and at the time it could be used for meaningful investment.

In a study carried out by Egugeli (1997), result showed a common agreement among the study respondents that payment exceeded one year. This length of time from the 6-month notification of retirement date plus one year after retirement is enough distress to subdue the vulnerable retirees. More so, most of them criss-cross streets and offices trying to obtain their gratuity as at when due for meaningful investments all to no avail. The inconsequential amount is hardly worthy of the sacrifice and labour put in for several number of service years put in by them.

It has been reported that deaths from accidents many times occur when the retirees travel to chase their gratuities in their organization or institutions where they work. The incidents of pensioners who collapse (and died) while queuing for their pensions was no news in Nigeria before the ongoing reform (Obinna, 2005). Loss of prestige and social status and reduced social interaction, are yet other problems of the retirees. Thus the above retiree need guidance.

Furthermore, many retirees become poorer as a result of wasted expenditure on travels, feeding and accommodation in cases where they have to spend two or more days in search of their gratuities. These, plus other monetary obligations such as feeding, clothing, paying of housing, health and medical bills and children school fees among other expenses on other family members worsen the socio-economic status of this group. According to Olawumi (2005), it is not surprising that some officers nearing retirement are afraid to relinquish the power they held while in office.

1.3 Justification

The study finds justification with the fact that there was no previous studies that had assess retirement preparations, attitude, concerns, health and

psychological states of about to retire staff of U.I. with a view to informing the institution authorities. The information derived from this study will be used to inform policy at the University of Ibadan which will provide the basis for meaningful programmes to be put in place for would-be-retirees especially on entrepreneurial skills.

Also the findings will inform policy at the level of the three tiers of government on the preparations of employees to retirement.

Furthermore it will generate useful data for agencies/non-governmental organizations interested in the welfare of the elderly/geriatric studies as well as build on the work of other researchers engaged in the study of the aged.

1.4 Broad Objective

The broad objective of this study is to determine the level of retirement preparedness of 'about to retire' staff of the University of Ibadan.

1.5 Specific Objectives

The specific objectives of this study are to:

- Assess the attitude of the "about to retire" staff to retirement from the University of Ibadan.
- Identify the concerns of the respondents towards their retirement from the University of Ibadan.
- Assess respondents' socio-economic preparations for retirement from the University of Ibadan.
- Describe psychological status of the respondents in relation to their retirement from the University of Ibadan.

Operational definitions

About-to- retire: This refers to academics and non-academic staff of the University of Ibadan who have less than two years (with effect from the month of commencement of this study April, 2008) to disengage from the service of the institution (retirement)

Pre-retirement preparations: This is the socio-economic plans that has being put in place or being put in place by the about-to- retire staff of the University of Ibadan to ease challenges being faced in retirement.

UNIVERSITY OF IBADAN LIBRARY

CHAPTER TWO

2.0 LITERATURE REVIEW

This chapter will explore the works on the topic. The review will focus on the following aspects retirement, attitude, preparations and concerns towards retirement. It will also look at the effects and deaths in retirement.

2.1 Retirement

Retirement is the point where a person stops employment. A person may also semi-retire and keep some sort of job, although, out of choice rather than necessity. This usually happens upon reaching a determined age, when physical condition does not allow the person to work any more (by illness or accident), or even for personal choice (usually in the presence of an adequate pension or personal savings). The retirement with a pension is considered a right of the worker in many societies including Nigeria, and hard ideological, social, cultural and political battles have been fought over whether this is a right or not.

Ogunbameru and Bamiwuye (2001), in their work said retirement is viewed as a passage that can result in psychological, physiological, and economic problems among some retirees. They further stated that adequate preparation for retirement through pre-retirement education, as practiced in the Western-European societies has been found to ease transition into retirement and adjustment in retirement. The shorter Oxford English Dictionary in Adegoke (2006) viewed retirement as "withdrawal from office or an office's position, to give up one's business or occupation in order to enjoy more leisure or freedom especially after having made a competent or earned a pension". According to Akimade (2000), retirement may mean termination of a pattern of life and a transition to a new one. It always involves radical role changes in interest, values, association work and social aspect of life. It may also entail a loss of status and prestige or a clearly defined social position. Hanson and Wapner in Adegoke (2006) described four models that have been identified as to how people view retirement and its expectations. Model 1 is that retirement is a *Transition to old age/rest*, a time to slow down and live a quieter life in preparation for ageing. Model two is the *new beginning*, a new phase of life where one can have the freedom to pursue long wanted goals and live life to the fullest. Model 3 is continuity, retirement is not a major event, it is just another transition in life, one allows more time for

valued activities and Model 4 is *imposed disruption*. The retiree feels that his job is irreplaceable and therefore retirement is meaningless and frustrating.

Some Tips/Facts about Retirement:

- Retirement may improve functional health by reducing the demands on the individual
- Widowhood in retirement, NOT retirement itself, may cause isolation
- Leisure opportunities may be limited due to duties such as household work
- Most retirees do not feel economically limited
- Marital satisfaction does NOT appear to be significantly affected by retirement
- Certain circumstances, such as parent care, children or grandchildren returning to the home, disability and widowhood are likely to change retirement lifestyles (Atchley, 2000)

2.2 Bridgework

Retirement is not synonymous with inability to work. This suggests the reason why the term bridgework was formulated. Bridgework is defined as paid employment that falls between the time when an individual leaves his or her primary career and the time of complete withdrawal from the work force (Kim and Feldman, 2000; Weckerle and Shultz, 1999). Shultz (2003) reported that one third of retired men and one half of retired women participate in bridgework. The author also stated that working during retirement is becoming more prevalent partially due to early retirement incentive programs and extended longevity.

Why People Work During Retirement:

Financial supplementation: Individuals may work during their retirement to supplement their income. In a survey study conducted by the American Association of Retired Persons (AARP) (2004), researchers found that 79% of baby boomers plan to work during their retirement, 35% for enjoyment and 25% due to financial necessity. The AARP results did not report why the other 40% of participants will return to work. These participants who work due to financial necessity may be dealing with unforeseen challenges at this time of life (Heckhausen, 2001), such as disability, being laid off, or caring for a spouse or parent in ill health (Mogal and Halpern, 2001). These

challenges may be accompanied by financial responsibilities that result in a need to supplement income during retirement.

Psychosocial benefits: Whereas bridgework can provide for the needed financial supplementation for some people, psychosocial needs also may be met through work. Retired individuals may have difficulty accepting the loss of their role as employee, this may negatively affect their coping skills and life satisfaction.

Ulrich and Brott (2006) wanted to understand why retirees engaged in bridgework and what challenges and benefits they experienced. The authors interviewed participants ($N=24$) who met the criteria of being retired, 62 years or older, and employed. Two themes were found as to why participants engaged in bridgework; the desire to increase meaning in life and provide a sense of self-control (Ulrich and Brott, 2006). Participants reported wanting to find work that would meet their needs, such as a need to fill their time, give them a voice within the work setting, meet financial needs, and remain within their career to some extent (Ulrich and Brott, 2006). The authors also found that work provided participants a balance to life, higher self-esteem, and a sense of enjoyment. In summary, some participants who work during retirement attempt to meet their financial needs, whereas others use work to meet their social and psychological needs.

2.3 Types of Retirement

This heading examines the various forms of retirement and their requirement for attainment. Three major forms are discussed below i.e. Compulsory, Voluntary and Early Retirement.

Compulsory retirement: This is the type of retirement that has to do with the age of the Civil Servant or the length of service years. In Nigeria, at certain points in time, particularly in states, it was 35 years in service or 60 years of age. These conditions have been subjected to various kinds of policies, reviews and re-reviews depending on the state concerned. Some State, because of economic conditions and the question of unemployment have reduced the time-lag as follows: age, 65 to 60 years, length of service 35 to 30 years. Some have even gone down to 50 years with regard to age at retirement. With regard to the situation in the universities, those in the academic section are given 65 years while others are supposed to disengage at 60. Bishops and Chief Judges are supposed to retire at the age of 70. The common practice in most of the countries in Africa is 60 years of age and 35 years in service (Adelowo, 2007).

Andrews (1977) stated that those who are unwilling and make no preparation for retirement are not likely to adjust properly to retirement.

Voluntary Retirement: This type of retirement takes place before the age of retirement (compulsory) Oduaran (1996). Hurlock (1980) stated that people may retire voluntarily because of ill health, dissatisfaction from the job or an expressed desire to spend the remaining years of their lives engaged in things more meaningful or enjoyable as to them than their employment.

Early Retirement: Early retirement can be at any age, but generally before the age (or tenure) needed for eligibility for support and fund from the government or employer-provided sources. Thus, early retirement-retirees rely on their own savings and investments to be initially self-supporting, until they started receiving such external support.

Three reasons may be deduced for early retirement. Firstly, could be dissatisfaction from service and want to use the remaining years more meaningful. Secondly, could be on health ground and thirdly, management decision.

2.4 Retirement Age

In most countries, the idea of a fixed retirement age is of recent origin, being introduced during the 19th and 20th centuries. Before then, the absence of pension arrangements meant that most workers continued to work until death, or relied on personal savings or the support of family or friends. Nowadays most developed nations have systems to provide pensions on retirement in old age, which may be sponsored by employers or the state. In many poorer countries, support for the old is still mainly provided through the family.

The retirement age varies from country to country but it is generally between 55 and 70. In some countries, this age is different for male and females. Sometimes certain jobs, the most dangerous or fatiguing ones in particular, have an earlier retirement age.

In the United States, while most view 65 as the normal retirement age, many retire before then, sometimes with contributory causes such as jobless, disability or wealth. However, the old age survivors insurance or OASI, better known as the social security system has age 62 as the earliest retirement age and 70 as the oldest. Normal retirement age for those turning 65 in 2006 was 65 years and 8 months because 1941 was their year of birth (<http://en.wikipedia.org/wiki/Retirement>). However many

scientists, lawyers, TV anchorman, and professors still work well into their 70s. conversely, many actors, models, athletes and musicians only work until their 30s. In Nigeria according to the Public Service Rules (2008), the compulsory retirement age for all grades in the Service shall be 60 years or 35 years of pensionable service whichever is earlier. It further added: the provision is without prejudice to the prevailing requirements for Judicial officers and Academic staff of Universities who retire at 70 and 65 years respectively.

2.5 Life after Retirement

Retirement might coincide with important life changes, a retired worker might move to a new location, for example, a specialized retirement village thereby having less frequent contact with their previous social context.

In some countries, retired workers continue to participate in the life of their family and their society, often following ancient ethnic roles. In the realization of this some countries are sponsoring initiatives to help retired workers keep contributing to social and cultural life (<http://en.wikipedia.org/wiki/retirement>). Many people in the later years of their lives, due to failing health, require assistance the highest degree of assistance which are provided in nursing homes. Those who need care, but are not in need of constant assistance, may choose to live in a retirement home, which is the facility giving the retired person some degree of freedom, yet with close-by medical assistance to handle emergencies (<http://en.wikipedia.org/wiki/retirement>).

In another contribution reveals that the decision where to live during retirement is related to many life circumstances, such as financial resources, retirement timing, health status, and the responsibility of caring for older parents and/or grandchildren (Haas and Serow, 2002; Robison and Moen, 2000). Some of these life circumstances may disrupt plans individuals have concerning where they want to live during retirement.

Durosomo (2001), in his contribution on life after retirement, sees it as a normal phenomenon of life which is change. He went on to say that contemporary history of all facets of human endeavour taught us that change is an inevitable thing. Without changes our world would be nothing but a static enclosure permeated by stupendous ineptitude. All aspects of human life are prone to changes no matter what, be it politics, technology, economy, social values culture etc, change is inevitable. Retirement also has been seen as an inevitable event that is bound to happen to a

worker. It is a change in the life of a worker. Immediately, he is retired his daily routine stops. There can be a total or slight change of life pattern. What usually follows is the adjustment to where the retirees decide to settle (Adegoke, 2006).

2.6 Attitudes towards Retirement

Historically, attitude towards retirement have varied responses in the aspect of development of economic provisions, level of preparedness for retirement and the satisfaction derived from the job. Oduaran (1996) postulated that no matter the adjustment made, attitudes have a great role to play in the Nigeria context. The author remarked that the manifestation of attitudes to retirement has been observed and that an unfavourable attitude towards retirement can be catastrophic. Hurlock (1980) added that it could affect negatively the retiree's health and lead to physical decline and premature death. Oduaran (1996) therefore advised that people should be properly prepared for retirement long before the due date so that they can make the necessary adjustment with profound ease.

Mulran, Reitzes and Fernandez (1997), looked for relationships between attitude toward retirement, social background, preparation for retirement, anticipation levels of retirement, worker identity, commitment to work, and self-esteem. The authors collected data from participants ($N=753$), who were randomly selected from the North Carolina Department of Motor Vehicles list of individuals holding valid drivers licenses. At the first data collection all participants were employed. At the second data collection some participants were retired ($n=309$) and others were still employed ($n=444$). The authors reported eight findings upon gathering the first data set. First, income level was positively related to attitude toward retirement, suggesting the higher an individual's reported income, the more positive his or her attitude is toward retirement. Second, marital status was related to attitude toward retirement, meaning participants who were married had a more positive attitude toward retirement than unmarried participants.

Third, pension expectation was related to attitude toward retirement, implying that participants who expected to receive a pension during their retirement had a more positive attitude toward retirement (Mulran et al., 1997). Fourth, retirement planning was positively related to attitude towards retirement. This means participants who reported reading about retirement, attending pre-retirement programs, talking about retirement with others, and constructing concrete plans for their retirement had a more

positive attitude toward retirement. Fifth, anticipating a time of retirement was related to having a positive attitude toward retirement. Anticipated time of retiring was measured in two ways: (a) Participants answered with a YES or NO response to whether they had a projected date of retirement, and (b) if they answered YES, participants reported how many years they had left to work until their projected retirement date. Whereas the authors reported a relationship between having an anticipated time of retiring and attitude toward retirement, they reported that no relationship existed between the number of years until retirement and attitude toward retirement.

Sixth, self-perceived worker competence had a positive relationship with attitude toward retirement (Muiran et al., 1997). The authors speculated participants who see themselves as competent employees may also see themselves as competent retirees. Seventh, self-esteem was positively related to attitude toward retirement. In other words, participants who had a higher score on the self-esteem instrument also had a more positive attitude toward retirement. Last, depression had a negative relationship with attitude toward retirement, meaning individuals who scored higher on the depression scale had a less positive attitude toward retirement.

The Association of American Retired Persons or AARP (2004) conducted a survey of 1,200 baby boomers between the ages of 38-57 years old. The purpose of the study was to gain an understanding of participants' beliefs, attitudes, and behaviors toward retirement. They reported that "69% of baby boomers are optimistic about their retirement years"; and that "46% of baby boomers' attitudes about retirement in recent years have become more positive when compared to a survey taken by AARP five years earlier". However, 31% of baby boomers were not optimistic about their retirement (AARP), which may be related to anticipate retirement problems.

In summary, researchers have demonstrated how anxiety, depression, and attitude toward retirement are related with each other and other variables during the time of retirement. These variables consist of physical health status, socioeconomic status, the number of interpersonal relationships one has, boredom, marital status, self-esteem, level of preparedness for retirement, pension expectations, and one's anticipated date of retirement.

The findings have been repeated and have led Sheppard (1976) to posit that "the older one becomes and nearer to retirement the more negative attitude he has

towards retirement". Vivien K.G in Lim Journal (2003), carried out an empirical study of older workers' attitudes towards the retirement experience, findings suggested that work occupies a salient part of the respondents' lives. In general, respondents also held rather ambivalent attitudes with regard to the prospect of retirement, i.e. while they did not view retirement negatively, they were nevertheless anxious about certain aspects of retirement. Result also suggested that majority of the respondents preferred to remain employed in some ways even after they had officially retired from the workforce. Oduaran (1996) stated that whatever adjustment notwithstanding, attitudes play a great role and that unfavourable attitude towards retirement can be very disastrous. In his own contribution, Hurlock (1980) said unfavorable attitude could affect negatively the health of retirees leading to physical disintegration and of course premature or sudden death. Gordon et al (1977) in commenting about attitudes towards retirement stated the predominance of work ethic in our society encourages the adoption of negative attitudes towards retirement and as workers feel unproductive and useless many of them need to replace the concept of retirement from, with that of retirement to. They need to adopt the philosophy of Charles Kettering, which says, "My interest is in the future because I am going to spend the rest of my life there". The author added that an attitude similar to the view of retirement as a cut off to life is one that regards retirement as tantamount to death.

2.6.1 Gender Differences in Retirement Quality

Most of the research on gender and retirement quality focuses simply on whether women are more or less satisfied with their lives in retirement than men. Some evidence suggests that women fare quite well in the retirement years. For example, Atchley (1982) found that although both retired men and women (in the mid-1970s) seemed to have positive attitudes toward their retirement, women's attitudes were significantly more positive. Another study (also in the mid-1970s) found that more women than men viewed life in retirement as pleasurable (Jewson, 1982). Unfortunately, data for these early studies were collected 20 years ago. Given the revolutionary transformations in women's labor force participation and gender role attitudes since then, one might question the generalizability of these data to today's population of retirees.

Many of the women who are retiring in the 1990s have spent a significant proportion of their lives working full time. If an important underlying reason for

developing a positive attitude toward retirement involves a low attachment to the labor force (that is, less time spent in the labor force and less identification with the role of worker; see Erdner and Guy, 1990; Martin Matthews and Brown, 1988), one might expect that as women's participation in the labor force increases, their investment in and attachment to the work role also increases, possibly contributing to a less positive view of their retirement years. More recent studies, in fact, reveal a different story regarding gender and retirement satisfaction.

Seecombe and Lee (1986), in the early 1980s, found women reporting significantly lower retirement satisfaction than men. Floyd and colleagues (1992) discovered that the women in their study of 402 retirees recruited from retirement organizations not only anticipated less satisfaction in retirement but also experienced more initial stress at the time of retirement. And Richardson and Kilty (1991), in a short-term longitudinal study of 222 men and women in their first year of retirement, found that women who had been in low-status jobs had more adjustment problems; that is, they were most at risk for a decline in well-being in retirement. Thus, studies drawing on data from the 1970s, a time when women facing retirement frequently had a history of moving in and out of the labor force, document higher levels of satisfaction among retired women as compared to retired men. Women who were retired by the mid-1970s were women who had been employed before the women's movement. These included women who chose to be active in paid work, the forerunners of the gender revolution - as well as those who were employed because they could not afford to do otherwise. Data collected in the 1980s - a time when women's employment was coming to be the rule rather than the exception - reveal less satisfaction among retired women in comparison to retired men. These women experienced the women's movement while in the work force. Their rising expectations frequently outstripped opportunities on the job, and retirement may have come before they were ready to stop working.

Louise Morley in Odejide (2005) looking at gender and political economy of higher education, observed that despite potent advocacy and inquiry combined more recently with progressive legislation in many national locations, there is gendered horizontal and vertical segregation in the academy globally. Women are still under represented in senior positions and in certain disciplines—especially science and technology.

2.7 Preparation for Retirement

This has to do with planning, investments, and registrations preparatory towards satisfactory life after retirement. Oduaran (1996) believed that all these can be achieved through pre-retirement education. Pre-retirement education looks more of a capacity building, a body of knowledge that exposes the prospective retirees to expectations and realities of retirement life. Thus, need education for appropriate and informed preparation in three major aspects of psychological preparation, economic and social preparation towards retirement.

Psychological Preparation: This preparation has to do with acceptance of realities. Old age retirement come along with old-age physical changes which decline the functions of most of the organs of the body. Old age equally comes with lots of concerns, which they bring to bear on the family system and should be tolerable.

In a study carried out by Hershey, Henkens and Van Dalen (2007) which examines the psychology of retirement planning between workers in the U.S and the Netherlands, five different constructs were examined (a) future time perspective, (b) retirement goal clarity, (c) perceived financial knowledge (d) financial planning activity level and (e) perceived savings adequacy. These can be referred to as psychological and retirement variables.

Future time perspective: Future time perspective is a psychological dimension that is purported to tap the extent to which individuals focus on the future, rather than on the present or the past. A handful of recent studies have demonstrated that future orientation is related to the tendency to plan and save. For instance Lusnji (1999) found that pre-retirees with a low future orientation had not only fewer assets, but they expected to receive less in the way of income from personal savings after they retired. Hershey and Mowen (2000); see also Jacobs-Lawson and Hershey, 2005) found that future time perspective was positively associated with a self reported financial preparedness for retirement among individuals aged 35 to 88. Along similar lines, ones level of patience (i.e. the willingness to postpone spending to save) has being shown to be related to retirement savings tendencies (Bernheim, Skinner, and Weinberg, 1999). Taking together, these findings reveal that the extent of one's future orientations has a significant impact on saving behaviors.

Retirement goal clarity: Psychologists are in strong agreement that goals are central to guiding the enactment of purposeful human behavior (Beach 1998, Beach and Mitchell 1987; Chulef, Read and Walsh, 2001; Feather, 1990; Gollwitzer, 1990). It

would seem that in the domain of retirement planning, the possession of clear and well defined goals is a motivational imperative. According to Nunni (1992; see also Hershey, Jacobs-Lawson and Neukam, 2002), older adults frequently cite the achievement of retirement goals as a critical developmental life task, which is consistent with Cantor and Zirkel's (1990) theoretical notion of "age-graded normative goals" (see also Cantor and Kihlstrom, 1987). A few recent studies have demonstrated the impact of retirement goals on the tendency to plan and save. For instance, Glass and Kilpatrick (1998) found that making retirement saving a priority was related to the magnitude of individual's financial accumulations. Neukam and Hershey (2003) demonstrated that financial goal strength was related to retirement savings contributions. Stawski, Hershey, and Jacobs-Lawson (in press) found that general retirement goal clarity was related to financial planning activity level, and Hershey, Mowen, and Jacobs-Lawson (2003) found that the presence of goal-based content in a saving intervention seminar had a positive impact on the tendency to plan. Taken together, these findings underscore the importance of setting clear and meaningful financial goals for retirement. What has yet to be empirically established, however, is the mechanism by which those goals exert their influence on the tendency to save.

Knowledge of financial planning for retirement: Of the various psychological constructs that has been studied in relation to savings, perhaps none has received as much attention as financial knowledge. It is positively related to retirement planning activities (Ekerdt and Hackney, 2002), financial saving practices (Chan and Stevens, 2003; Grable and Lytton, 1997; Hershey and Mowen, 2000), and the quality of individuals' financial and investment decisions (Hershey and Walsh, 2001). Mitchell and Moore (1998) concluded that individuals fail to plan for retirement because they lack sufficient domain-specific knowledge, and Hershey and Brown, Jacobs-Lawson, and Jackson (2001) found that retirees report that they should have become more knowledgeable about savings and investment. Grable and Lytton (1997) found that investment knowledge is positively related to saving behaviors. Taken together, these findings indicate that knowledge of financial planning for retirement has a profound effect on retirement saving decisions.

Financial planning activity level: Financial planning activities encompass a wide range of behaviors, and accordingly, the construct has been defined in a variety of ways. However, despite differences in how planning activities have been operationally

defined, they have been shown to be related to individuals' saving practices, feelings of retirement preparedness (Moen et-al., 2000) and retirement satisfaction levels (Taylor and Doverspike, 2003). Lusardi (1999) found that heads of households who had not engaged in planning activities had accumulated less wealth than households in which the head had done some planning.

Perceived savings adequacy: A subjective measure of saving adequacy was employed in this study to gauge whether individuals believe they are saving enough to retire comfortably. Examining individuals' perceptions of savings adequacy represents an important extension of previous work, which has generally relied on econometric indices of retirement savings (e.g. individual saving rates, retirement plan contributions). Kemp, Rosenthal and Denton (2005) have argued that it is critical to tap subjective (as opposed to strictly objective) indicators of financial planning for life, because it is the former that structures individuals' perception of financially related opportunities and constraints. Another reason it is important to examine subjective indicators of saving is because negative perceptions have been shown to lead to "retirement anxiety" (Hayslip et-al, 1997) and, ultimately, difficulties in adjusting to retirement (Van Solinge and Henkens, 2005). Those who perceive their savings to be sufficient should be less likely to develop retirement anxiety and more likely to develop positive levels of investor confidence and financial planning self-efficacy. An attempt to proffer solution to the issue of financial planning, Nigeria Tribune (2009) had this "When you are young, the most important thing you can do financially is get off to a good start by ramping up your savings and investment, you should be able to start a family soon, pursue your career ambitions and even retire early. But the key is to get started quickly." Doing it now makes a world of difference. In his contribution Otawumi (2005), appreciated the fact that your income when you first assume duty will be small. How small is the small? He continued by saying that we must cultivate the habit of preparing for the future from the little we earn. He concluded by saying, if we cannot save anything from our small salary, then we are not likely to save when we earn big salary.

Social preparation: Apart from adjustment in relationship with ones family which in most cases are not always around because of work. There is need to also register with clubs, where recreational activities can be engaged in or establishing relations with neighbours for interaction and playing games. Health practitioners advocate life-span planning and decision making in order to increase the likelihood of late-life physical

fitness. Choices in support of a healthy diet, regular exercise, and preventive health screenings help to maximize longevity and compress morbidity (Rowe and Kahn, 1998). In the area of housing, when deciding where to live during retirement, a person may decide not to move, to move elsewhere within the community, or to migrate out of the area. Migration may consist of moving within the state, moving out of state, or moving to a different region of the country. The decision where to live during retirement is related to many life circumstances, such as financial resources, retirement timing, health status, and the responsibility of caring for older parents and/or grandchildren (Haas and Scrow, 2002; Robison and Moen, 2000). Vicker (1985) in his own contribution said, experts not only suggest scouting trips to new and different locations, but they also recommend that one compare the crime rates, climates, costs of living, and community resources available in various retirement settings before making a relocation decision.

Some of these life circumstances may disrupt plans individuals have concerning where they want to live during retirement. These circumstances, in addition to where one decides to live, are also related to psychological health (Bossé, Aldwin, Levenson and Workman-Daniels, 1991; George and Gwyther, 1986; Schulz, Visintainer and Williamson, 1990). Thus, when thinking about the relationship between housing issues during retirement and psychological health it is important to consider the characteristics of the house as well as the circumstances that are related to deciding where to live.

A report from the U.S. Department of Housing and Urban Development (1999), points out that Decent, affordable housing (for elders) stands with adequate income and quality health care as the chief pillars on which a secure retirement is built. Researchers have found relationships between housing issues and psychological health during the time of retirement. Housing characteristics such as the quality of the house, the type of dwelling in which one resides, and place attachment are significantly related to well being, life satisfaction, anxiety, and depression (Evans, Kantrowitz and Eshelman, 2002; Gueldner et al., 2001). It has also been argued that the areas of recreation and leisure activities are particularly important planning domains based upon the pleasure individuals derive from them during retirement (Burns-Bamnel and Banniel, 1985). In fact, recent studies have shown leisure planning practices to be significantly related to positive attitudes toward retirement and overall adjustment to the retirement transition.

In a study that examines living arrangements of older adults across 13 developing countries and compares patterns by gender, world regions, and macro-level indicators of socioeconomic development, reveals these results: Average household sizes are large, but a substantially greater proportion of older adults live alone than do individuals in other age groups. Females are more likely than males to live alone and are less likely to live with a spouse or head of a household. Heading a household and living in a large household and with young children is more prevalent in Africa than elsewhere. Co residence with adult children is most common in Asia and least in Africa. Co residence is more frequent with sons than with daughters in both Asia and Africa, but not in Latin America. As a country's level of schooling rises, most living arrangement indicators change with families becoming more nuclear. Urbanization and gross national product have no significant effects (John Bongaarts and Zachary Zimmer, 2002).

Economic preparation: This has to do with investment in buying shares from viable business ventures or savings towards rainy day. Thus the education here focuses on business or ventures the prospective retirees can engage in, that will be supplementary to whatever they will be taking after retirement; which in most cases may not be enough to shoulder the ever demanding changes. These changes includes, physiological changes resulting from advanced age, family and dependents care, travels/mobility, nutrition which at this stage should be a special type and so on.

In the past two decades, significant strides have been made to ensure that older Americans are able to maintain their financial independence after leaving the workforce. In fact, the effective poverty rate among individuals over the age of 65 has dropped from 20.5% in 1986, to 15.6% in 2006 (U.S. Census Bureau, 2007).¹ Despite the positive economic trend, an alarmingly large segment of retirees still have incomes that fall below the poverty threshold (Federal Interagency Forum on Aging-Related Statistics, 2004; Lusardi and Mitchell, 2007; Weir and Willis, 2000).

Many retirees who find themselves in dire financial straights could have set aside savings while still employed, but they did not. For them, the only options are to seek housing or financial support from family and friends, or continue to work well beyond the traditional retirement age in order to make ends meet. Others, in contrast, have amassed a considerable retirement nest egg, only to see its value slowly eroded by inflationary forces, or altogether decimated by health care costs incurred after having left the workforce. There are still others who have established a conscientious

pattern of saving during their working years that will be sufficient to ensure an adequate stream of retirement income.

One popular view of adult development, the successful ageing perspective (Baltes and Baltes, 1990; Rowe and Kahn, 1998; Wykle, Whitehouse and Morris, 2005), suggests that the quality of the decisions one makes over the course of adulthood will largely determine post-employment quality of life. The implication of this view is that the responsibility for a "successful" old age rests with the individual (Ekerdt, 2004). This theoretical framework is particularly applicable in the financial planning arena, where recent sweeping changes from defined benefit pension programs to defined contribution programs have shifted the burden of financial management onto the shoulders of American workers as it is now being adopted in Nigeria.

From this theoretical perspective, a successful retirement plan is one in which sufficient resources have been amassed to achieve and maintain a desired standard of living. In general, financial advisors suggest that workers should plan for a retirement income that is 70-110% of their current (i.e. pre-retirement) income (e.g. Greninger, Hampton, Kitt and Jacquet, 2000; Patterson, 2000). And while many workers are able to meet this savings benchmark, there are data to suggest that financial planning for retirement is one area in which an appreciable segment of the population will fall short of their ideal goals (Cutler, Gregg and Lawton, 1992). Studies by economists have revealed that only a small fraction of working individuals who reach retirement age have accumulated assets worth more than twice their pre-retirement annual income (Poterba, 1996).

Other recent data from the national Retirement Confidence Survey (Helman, Salisbury, Paladino and Copeland, 2005) indicates that over half of all households surveyed have less than \$25,000 in savings and investments (excluding the value of their primary home). Consistent with these observations, personal saving rates recently have been found to be at a 50-year low (Federal Reserve Bank, 2002). What is more troubling is that due to the ravaging effects of inflation and age-related increases in health care costs, the small pool of resources many individuals manage to save is fully expended well before the end of the retirement period. For many, a large part of the problem involves the all too human tendency to procrastinate (Milgram and Tenne, 2000).

All too often, this delayed involvement in retirement planning translates into too little savings too late, and the onset of psychological distress (Ferraro and Su, 1999). Unfortunately, only bits and pieces are known about the psychological factors that motivate individuals to save for the post-employment period. Studies designed to identify variables related to financial planning and saving tendencies have been conducted by economists, sociologists, financial planning professionals, and to a lesser extent, psychologists (Furnham and Argyle, 1998). Much of this work has taken a data driven (or at best, nominally theoretical) approach toward understanding individual differences in planning among near pre-retirees. This empirically oriented approach has allowed us to learn much over the past two decades about the factors that predict differences in the personal financial planning practices of older workers. However, multivariate explanatory models of retirement saving practices remain lacking (Joo and Grable, 2000).

From a theoretical perspective, it would be particularly valuable to focus efforts on the development of a psycho motivational model of financial planning for retirement; one designed to account for the factors that influence decisions to both plan and save (Lusardi, 2000; Yakoboski and Dickemper, 1997).

2.8 Issues of Concerns in Retirement

Issues of concerns in retirement varied from individual to individual. Generally speaking, most concerns revolved round family members and friends and the various "looses" in the office (web news 2006).

Gerratt (1991) opined that the looses that many working class men associated with retirement forms the major concern of about to retire staff, which explains the potentially disastrous outcome of the event for them. The "looses" are status and a role in society, companionship, income and a meaningful life style. Furthermore the author stated that the protestant work ethics upheld in western society stipulates that labour for its own sake gives meaning to our existence and as such, one's status in society is still dependent upon one's involvement in a productive or supportive occupation. According to the author everyone is guilty of asking on first meeting "someone" what he does. How often the reply comes, "well, of course I am retired now but I used to be so and so" It is as if his self esteem his worthiness still depend upon his previous contribution in the working world and not on his present attributes as an individual.

Nearly half of American workers - and a third of those who have already retired - regret that they did not start saving for retirement earlier in life, a new survey has found. More than eight out of 10 workers and a quarter of retirees said the ability to afford good medical care kept them awake at night, followed by worries about not being able to enjoy the same quality of life they lived now and not being able to afford basic necessities in retirement (Web news 2006). The issue cited most often by retirees was the rising cost of inflation reducing their purchasing power (Web news 2006).

Seven out of 10 workers aged more than 45 in the U.S and UK are worried about not having enough money to fund their retirement, a new survey has suggested. But their concerns pale in comparison compared with workers in Japan, where a massive nine out of 10 of over-45s are concerned about surviving financially in retirement, with six out of 10 extremely or very concerned.

The study by Hartford Financial Services Group found one in three older workers in the U.S and UK was either "extremely" or "very" concerned.

"When it comes to retirement planning, many people living in the world's most advanced economies struggle with preparing for retirement," said Liz Zlatkus, president of HFS's international wealth management and group benefits.

"There is a tremendous need for education about retirement planning in the U.S, U.K., and Japan to enable consumers to take more personal responsibility for ensuring their financial security," she added.

Concerns about having enough money in retirement have led many people to conclude they need a source of guaranteed income while retired.

Three quarters of the Japanese workers polled rated a source of guaranteed income in retirement as extremely or very important, compared with nearly six out of 10 of those in the U.S and half of those in the U.K.

There was also an underlying anxiety about sources of retirement income on which respondents in each country said they planned to rely. In Nigeria an attempt to reduce anxiety about source of retirement income, a circular from the office of the Head of civil service of the Federation dated April 18th 2006, and signed by the permanent Secretary, Alhaji Shehu Sulaiman, mandated ministries, departments and agencies to pay monthly salaries to retired workers until their terminal benefits were paid. However, the retirees alleged that NIPOST had not complied with this directive (The Punch, 2008).

Many expected they would not live as well as their parents in retirement. In the U.S and UK, a quarter said they were afraid they would lack the resources to retire as comfortably as their parents. But in Japan, more than four out of 10 had similar concerns.

Few people were confident all of their sources of retirement income, even when combined, would be sufficient.

2.9 The Effects of Retirement

Vinick, et-al, (1998), in their work 'Transition to retirement' (Account of Husband and wives): stated that retirement is recognized as a family experience, affecting retirees, their spouses, and their children. This study examined how the retirement transition affects the middle class, healthy, and financially secure male retiree and his wife. In-depth interviews were conducted with 92 couples from the Boston area (USA) in which the husband had been retired for 6 to 12 months. Responses from husbands and wives were classified as: (1) impingement; (2) the second look; (3) the spoiled retirement; and (4) retirement as resource.

The response labeled "impingement" was almost entirely limited to the wives and refers to the overlap of husbands into the wife's sphere of activity. While most wives saw impingements as minor nuisances rather than as crises, both working and non-working women mentioned disruption of daily routines. Wives generally reported that they had adjusted unilaterally to the new situation. For husbands retirement afforded a "second look" at their wives' daily life. Many were dismayed at their wives' humdrum routines and at the amount of time spent on housework. When illness made normal activities impossible or was life threatening, the result was often a "spoiled retirement." Physical and emotional problems of other family members also sometimes resulted in spoiled retirement responses. "Retirement as resource" refers to a global evaluation of retirement as a positive state, and was the modal response of the majority of respondents. Husbands' assessment of retirement focused on the personal level, while wives focused on the interpersonal realm. The findings suggest that most problems of adjustment were either minor and short-lived or attributable to conditions other than retirement itself. Szinovacz, et-al (2005) in a finding of a study demonstrates that retirement moderates the influence of grandchild care obligations on well-being, measured by depressive symptom. Basil, et-al (2006) in their study has it that retirement from active life often leads to decreased finances and reduced social

contact which may increase ischemic heart disease (IHD) risk in individuals. The resource theory analysis indicates that retired husbands are least satisfied if their wives remain employed and more say in decision to the husband's retirement and vice versa. These results suggest that retirement transaction undermine married retirees' satisfaction (Maximilane and Adam, 2005).

Blau (1973) in his contribution on reduced social contact, that for a small number of people, loneliness comes with retirement and this is partly tied to marital status. The amount of loneliness experienced may be related to the intensity of friendship had during the working years. McDermott (1982) was of the view that retirement causes some people to question the meaning of their existence and this leads to self-denigration. According to the author, this kind of reaction is due to the interpersonal relationships that people experience at work, which contribute to people's self-identity and to the amount and diversity of information that they have about themselves and others. According to Palmore (1981), the most negative effects of retirement were either temporary or relatively minor and retirement seems to have some small positive effect on happiness when other social variables are considered. The author added that involuntary mandatory retirement has some negative effects but these are easily overcome. Atchley (1976), in a research finding, discovered that retirement reduces activity level to some extent though not negatively.

However Nussbaum (1999) share the view that most retirees who are healthy and very much involved with their jobs prior retirement feel some loss of involvement in society with retirement. He also pointed out that the loss of social network from work affects people by removing a constant source of reflexive activity and that the individual's self concept could be hurt by feelings of uselessness that could come with retirement.

Silverstein and Zablotzky (1996) reported the findings of a study which revealed, that the likelihood of migrating from the general community to retirement communities, with group meals or those without group meals increases as disability advances to moderate levels, but declines as disability becomes severe. Migration to retirement communities is also more likely among elderly persons who live alone and among those whose children do not live nearby.

2.10. Gender and Health

In a study carried out by Carol et al. (2002) has as its objectives an assessment of gender differences in various measures of health conditions, symptoms, and self-rated health among older persons by comparing brothers and sisters in a sample of unlike-sex twins. The result showed that women had more total health conditions, not life threatening health conditions, somewhat life-threatening cardiovascular conditions, and physical and psychological symptoms. Men had more very life-threatening health conditions and cardiovascular conditions. No gender differences were found in somewhat life-threatening health conditions, total cardiovascular conditions, or self-rated health.

In a study: "Do Elderly Medicare Recipients Contact Physicians appropriately?" by Margo-Lea Hurwicz and Emil Berkanovic (2002), the results revealed thus:

"Although the variables indicating perceived seriousness and duration of the episode consistently predict the decision to contact a physician, regardless of whether that contact is considered appropriate by the geriatrician panel, the variables indicating other illness responses and predisposing personal attributes have less consistent patterns of significance"

In his own study, Spiro (2001) stressed how individuals should be vigilant of their physical health during the retirement years and how they should be engaged in behaviors to maintain health. The baby boomer generation, defined as individuals born between 1946 and 1964, are the next generation nearing retirement (Naples and Abney, 2006). Collectively, the baby boomers were found to be in better physical condition when compared with the generation before them (Zapolsky, 2003). Other researchers found in a survey study that 58% of baby boomers reported being in good to excellent health, and 54% expect to engage in regular exercise during retirement (AARP, 2004). However, these researchers indicated many of the participants admit they are not currently engaged in behaviors to maintain good health. It is uncertain at this time what future health trends the baby boomer generation will exhibit during their retirement.

Retirement Transitions, Gender, and Psychological Well-Being: In a longitudinal study which investigated the relationship between retirement transitions and subsequent psychological well-being using data on 458 married men and women (aged 50-72 years) who were either still in their primary career jobs, retired, or had

just made the transition to retirement over the preceding 2 years. The findings showed that the relationship between retirement and psychological well-being must be viewed in a temporal, life course context, specifically: making the transition to retirement within the last 2 years is associated with higher levels of morale for men, whereas being "continuously" retired is related to greater depressive symptoms among men. The results suggest the importance of examining various resources and contexts surrounding retirement transitions (gender, prior level of psychological well-being, spouses' circumstance, and changes in personal control, marital quality, subjective health, and income adequacy) to understand the dynamics of the retirement transition and its relationship with psychological well-being (Kim and Moen 2002).

In another study that examines the Inhibitory changes of Elders and Their Relationship to Measures of Attention and Memory, earlier research, and confirmed by factor analysis, measures typically referred to as frontal lobe tasks were used as measures of inhibitory functioning. Findings demonstrated that inhibitory processes continued to decline with advancing age within the older sample (Carol C.P et al 2002).

2.11 Death Rate in Retirement

One effect of retirement according to Haynes, McMichael and Tyroler (1977) is early death. In a study it was discovered that death rates increased after retirement. Another study found that death rates increased after retirement only for those who greatly decreased their interaction with friends and other activities (Cameron and Persinger, 1983). The above assertion is in direct contrast with some studies that suggest that the health of people in the post retirement period may in fact improve. These studies refute the perception that retirement brings with it boredom and loneliness and man tends to get depressed, develop illness and die. The result of a cross national survey found that healthy men welcomed retirement and did not mind it whereas those in poor health complained of loneliness and missing their work mates. (Hall, 1977) as cited by (Anderson and Judge, 1977).

In Nigeria to reduce deaths in retirement, a circular from the office of the Head of Civil Service of the Federation dated April 18, 2006, and signed by the Permanent Secretary, Alhaji Shehu Sulaiman, had mandated ministries, departments and agencies to pay monthly salaries to retired workers until their terminal benefits were paid (The Punch 2008). Even with this circular in place, to one's chagrin dismay, it was reported that "100 retired Obafemi Awolowo University (OAU) staff die while

~~awaiting pension~~, about 100 retired workers of the OAU. He-lfe in Osun State have lost their lives while awaiting their pensions. Of these 100 retirees, 4 of them lost their lives in just 7 days due to lack of funds to get drugs for their ailments. The branch Chairman of the Federal Universities Pensioners Association (FUPA) affirmed that, the over 2000 retirees from the University had been passing through harrowing experience as a result of non-remittance of their entitlements by both the Federal Government and the university authorities (Nigeria Tribune, 2008).

Communication is deemed good for health. Sociability is negatively linked with infirmity and with the use of the mass media as a pastime and social relationship to whatever level helps towards adaptation. In one study, it was found that diminished life satisfaction occurs only when a change in marital status as with divorce occurs about the same time as the retirement. Marital relations are more important determinants of life satisfaction than is retirement.

The review of literature has highlighted several areas relating to retirement such as perception and attitude to retirement, concerns, gender issues pre-retirement preparations and education, psychological preparation and knowledge of financial planning. However, this work dwells on the gaps relating to social components of retirement preparations such as housing, social network, economic preparations, perceived health and psychological status. This would build on existing work and stimulate further studies in this area.

2.12. Conceptual Framework/Theory

2.12.1 APPLICATION OF SOCIAL LEARNING THEORY TO PREPARATION FOR RETIREMENT.

The social learning theory considers the following concepts:

Reciprocal Determination: This is the dynamic interaction of the individual, the behaviors and the environment where the behaviors is carried out;

Environment: These are factors outside the person and include opportunities for social support;

Observational Learning: Through watching the actions and outcomes of other people's behaviour in the environment, a behavioural pattern is acquired;

Self-Efficacy: This is the person's confidence or perceived ability in performing a particular behaviour. It increases through information modeling and practice.

Expectations: These are the anticipatory outcomes emanating from a particular behaviour, the value the individual places on the outcome due to how it affects the person positively, socially, psychologically and physically.

Expectancies: This consists of the value the individual places on the outcome of the behaviour in question due to how it affects the person's life positively or negatively.

Green and Kreuter (1980) stated that the SLT deals with people's manipulation of their environment and behaviour. The actions of people are also affected or regulated by their environment. The three aspects can be likened to the three angles of a triangle, which interact with and influence one another in a give and take kind of operation.

The civil servant lives and works among other people whose life styles influence him/her positively or negatively. Those who influence him positively are his models. Abounding in his environment are factors which influence his person and thus his behaviour to a related issue such as government policy on retirement for government workers which include ~~loss~~ provision of housing and other amenities to ease life's stress, also of note in the environment are the activities and achievements of other workers especially those with similar working conditions though responsibilities and general life styles may differ, the economic climate of the country which dictates how far your salary can meet your needs and whether or not you can save from it for the rainy day. Also considered are the availability of insurance company services on retirement and the examples of clients who are already beneficiaries and the presence

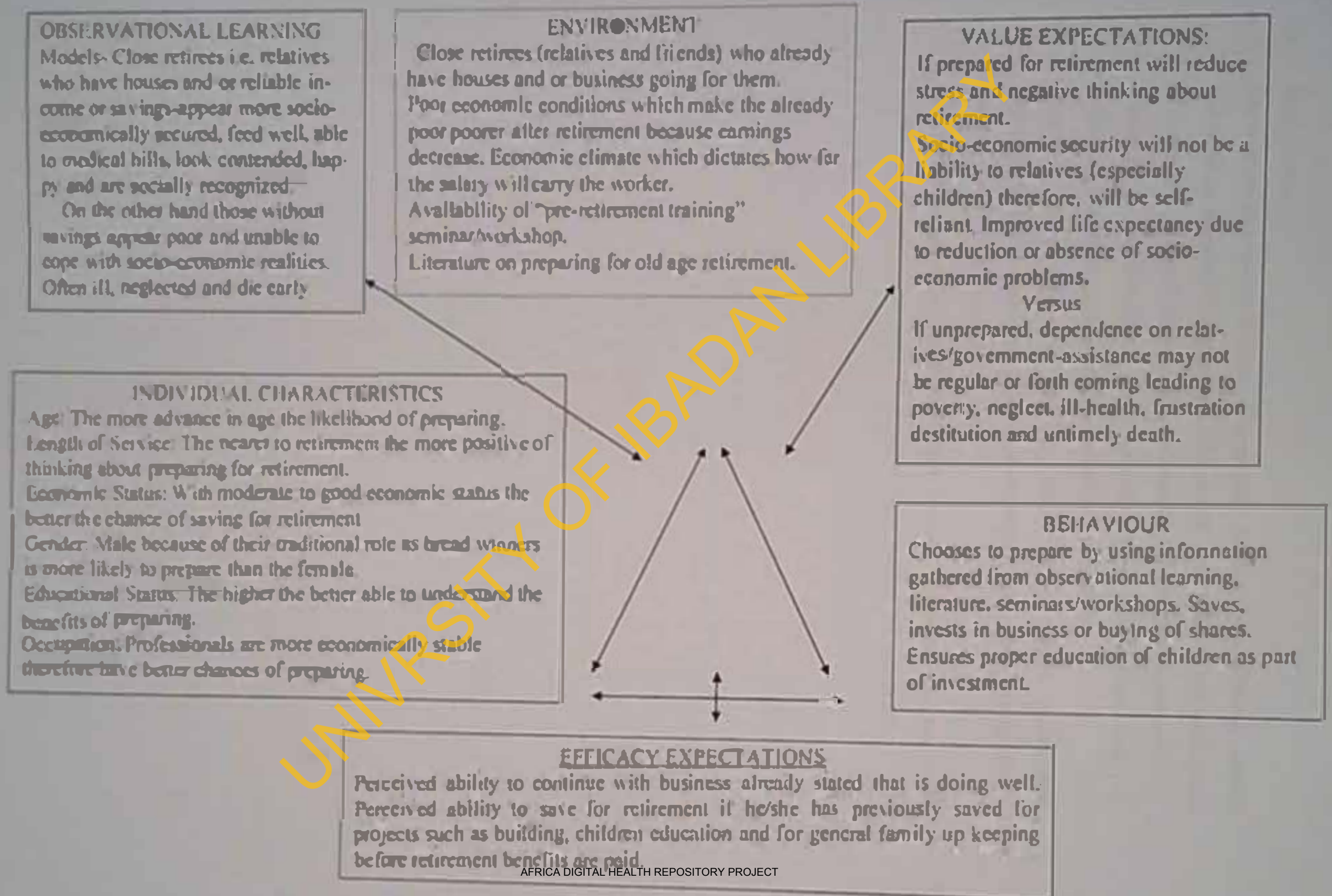
of retired friends and relatives who prepared or did not prepare and how this affects them in retirement. This is in addition to opportunities to attend "planning for retirement", workshop/seminars. Certain factors in the individual that can affect his behaviour include age, gender, and years in service, economic and educational status. If a worker is close to retirement by chronological age and years of service, is of high economic and educational status and has positive value expectations and able to learn from the environment (Observational learning) with self-confidence or efficacy, there will be more likelihood of adopting the recommended behaviour of preparing for retirement.

2.13 Conclusion

The more positive and favourable the influence of environment, observational learning and value expectations are on the individual the likelihood of preparing and vice-versa.

UNIVERSITY OF IBADAN LIBRARY

FIG 2.1 SOCIAL LEARNING THEORY APPLIED TO ATTITUDE AND PERCEIVED HEALTH AND PSYCHOLOGICAL STATE



1.6 Hypotheses

- There is no association between demographic factors (Sex, ethnicity, marital status, religion, number of children, educational qualification and staff cadre) of about-to- retire staff of the university and attitude towards retirement.
- There is no relationship between attitude towards retirement and pre-retirement preparedness among about-to- retire staff of U.I
- There is no relationship between subjective perceived health and psychological status and concerns about impending retirement among about-to- retire staff of the university.
- There is no relationship between attitude towards retirement and perceived health and psychological status of about-to- retire staff of the university.

UNIVERSITY OF IBADAN LIBRARY

CHAPTER THREE

3.0 METHODOLOGY

3.1 Description of Study Area

The University of Ibadan is the Nation's Premier University and was established in 1948, as University College Ibadan. The University is situated along Ojoo/Dugbe Express road, in Ibadan North Local Government. It is bounded to the East by Agbowo Community, to the South/West by the Polytechnic Ibadan and to the North by NISER.

The site covers about 1032 hectares of land within the Ibadan North L.G.A. At the time of this study, the University comprised of the College of Medicine and 13 faculties: Arts, Science, Agriculture and forestry, Social sciences, Education, Veterinary medicine, Public health, Technology, Law and Dentistry etc.

Apart from the above mentioned faculties of learning, the academic section of the university also include the library, Institute of African studies, Institute of Child health, the computer center, the university press, the Ibarapa community Health programme and the Behavioral Science Research Unit. Non academic section include the Administration Building, the Establishment, the Management Information System (MIS), the student Affairs Building, also are two chapel of worship, the Mosque, the conference center, U.I Hotels, Staff Club and Works and Maintenance.

In addition there is the student union building, which houses the central cafeteria and an Olympic-sized swimming pool a place the staff could recreate, also available is the sport centre. There are about 610 housing units provided by the University for staff Accommodation, though some stayed in the town. All these facilities will be missed by staff at retirement which need to be compensated for.

3.2 Study Design

The study was descriptive in design. It is aimed at assessing in general term the level of preparedness. Specifically, it examines the attitude towards retirement, concerns, level of socio-economic preparations, perceived health and psychosocial

status, of about-to-retire staff of the University of Ibadan to their impending retirement.

3.3 Study Area / Scope

The study Area is the University of Ibadan, Ibadan, Oyo State, Nigeria. The study was limited only to staff of the University due for retirement in the next one year period following the study period i.e. 2008 and 2009.

3.4 Study Variables

A number of variables were considered for the study. The variables were categorized as dependent and independent for easy analysis. The dependent variables are:

- Attitude towards preparation.
- Socio-economic preparations
- Concerns towards retirement.
- Perceived health status and
- Perceived psychological status

The independent variables were the Socio-demographic characteristics/variables (age, sex, ethnicity, religion, educational qualification, marital status, category of staff length of years in service etc).

The following were intermediate variables and they were derived from the theoretical framework used, that is, the Social learning theory (SLT) (a) The environment (b) Self-efficacy). The intermediate variables are also known as antecedent factors (Green, Kreuter, Deeds and Partridge, 1980).

3.6 Study Population

The study population was made up of all "about to retire" staff of university of Ibadan due for retirement in the next one year period following the study period. Staff statistics as at April 2008 was: academic staff 1399, senior staff non-teaching was 2032, and 1933 for the junior, thus gave a total of 5364 staff strength. The statistics of 'about to retire' staff read thus: 23 and 15 academic staff were due for retirement by 2008 and 2009 respectively with a total of 38. Among the senior staff non-teaching, 118 were due for retirement in 2008 and 80 in 2009 with a total of 198.

while 32 and 52 were due for retirement among the junior staff non-teaching by 2008 and 2009 respectively, with a total of 84. However, as at April 2008 when the field work started, 153 were left of the senior staff and 64 were left of the junior staff while the academics maintained the figure as their retirement date is always the end of every academic session. This eventually gave a grand total of 255 staff. Establishment unit U1.

3.6 Sample Size

The sample size for the study was made up of the entire universe of 255, all the 'about to retire' staff of the University. As at April 2008 when the field work commenced, the statistics collected from the establishment unit of the university indicated that 153 were senior staff non-academics 61 junior staff non-academics and 38 academics making a total of 255 about-to-retain. In all 216 participants were reached and given questionnaire to complete. Out of the 216, 200 questionnaires were retrieved and analysed. The 16 who did not complete their questionnaires were either on terminal or sabbatical leave while some few declined participation.

3.7 Instrument for the study

Questionnaire A semi-structured questionnaire developed for the study was used to elicit information from respondents. It was categorized into five sections viz socio-demographic characteristics, attitude towards retirement, issues of concerns in retirement, socio-economic level of preparations for retirement and perceived health and psychological status, was designed for them.

The instrument was pre-tested among the about to retire staff of the Polytechnic Ibadan. This was intended to elicit appropriateness, acceptability and accuracy of the instrument.

Validity: This is the measure of the extent to which an instrument is expected to measure. To achieve this, after the development of the instrument it was distributed among colleagues in the department for their inputs, and experts (Lecturers) in research in the field of Health Promotion and Education in the university for review and suggestions for improvement. It also undergo measures of internal consistency, i.e. supervisor's professional contributions. A pre-test was conducted among the 'about-to-retain' staff of the Polytechnic Ibadan 20th to 28th of March, 2008. The result of the pretest guided the final review of the questionnaire.

Reliability: Is the measure of the degree to which the instrument produce constant or near constant response

The reliability of the instrument was determined using test retest reliability method. The 8 items attitudinal questions and the 16 items questions on the issues of concerns were run to determine their ALPHA reliability co-efficient using the statistical package for social sciences (SPSS). The alpha on the items on attitude gave a result of .579; approximated as .6 while issues of concerns were .907. An alpha of .5 and above is said to be reliable. The two tests had a score above .500

3.8 Data collection process

Data collection commenced with the administration of questionnaire by the author. It was a self administered instrument which ensured high retrieval of it and minimized errors in attending to the instruments especially among the unskilled and semi-skilled non-academic staff. This was achieved through moving from one department to the other and one unit to another, with assistance of the Heads of departments, units and sections in reaching the about-to- retire staff of the University of Ibadan. Administration and retrieval of questionnaires from respondents commenced from the Faculty of pharmacy to Basic Medical Sciences, Works and maintenance, Agriculture and Forestry, Veterinary Medicine, Arts, Education and finally ends with the department of Health promotion and Education of the faculty of public Health. The study was conducted and lasted for seven weeks i.e. from 28th April to 20th June 2008.

3.8 Data Management (Processing and Analysis)

The data processing and analysis was carried out using the statistical package for social sciences (SPSS).

The instrument was serially numbered for control and recall purposes. Data collected was checked to ascertain its' completeness, consistency, accuracy and uniformity. Sorting, editing and coding of the research instrument were done manually.

A coding guide was developed for the instrument. The responses from the questionnaires were then entered into the computer and analysed using descriptive and inferential statistical methods. Frequencies, percentages and tables were

generated. In addition to this, hypotheses were tested to establish level of significant relationships between variables.

1. Limitation of the Study

The study sample size was the 'entire universe' made up of 255 staff that were due for retirement by 2008 and 2009 could not be fully actualized because of the following reasons:

1. Some non-academic staff were on terminal leave so could not be reached
2. Some academic staff were on sabbatical leave
3. Some academic and non-academic staff declined attending to the (students') research work.

UNIVERSITY OF IBADAN LIBRARY

CHAPTER FOUR

RESULTS

4.1 Socio-Demographic Characteristics of Respondents

This chapter focuses on the findings of the study. It is being presented under the following sub- themes: the socio-demographic variables, attitudinal issues, issues of concerns, socio-economic preparations and perceived health and psychological status.

4.1.1 Respondents Age, Sex, Marital Status and Ethnic group

A large majority 146 (73.0%) of the respondents were male while 54 (27.0%) were females, constituted the study population. The majority, 135 (68.2%), were between 50-59 years of age, followed by the age group 60-69 years, which constituted 63 (31.8%). The mean age of the respondents was 59 ± 2.4 years and the modal age was 59 years equally. An overwhelming majority 183 (91.5%) of the respondents were married, 14 (7.0%) indicated widow, 2 (1.0%) separated and 1 (0.5%) divorced. A large majority 150 (75.0%) of the respondents were Yoruba while a few, 21 (10.5%) were Ibo and 29 (14.5%) were made up of other ethnic groups. (See Table 4.1).

4.1.2 Respondent's Religion, Number of wife(s), and Number of children

Majority of the respondents 161 (80.5%) were predominantly Christians while only 39 (19.5%) were Muslim. Among the Christian respondents, 26 (36.1%) belong to catholic denomination, while the protestants and other Christians were 23 (31.9%) each. A large majority of the male respondents 129 (88.3%), had only one wife while a few, 16 (11.0%), had 2 wives, only one (0.7%), indicated having three wives. A few 55 (27.5%) of the respondents had four children, followed by those with five children 42 (21.0%), forty (19.5%) had 6 children. The mean number of children was 5 ± 2.0 (See Table 4.1).

Table 4.1: Respondents Socio-demographic characteristics (N=200)

Description	Frequencies	Percentages
Age group		
50-59	135	68.2
60-69	63	31.8
Sex		
Male	146	73.0
Female	54	27.0
Ethnic group		
Yoruba	150	75.0
Ibo	21	10.5
Hausa	-	-
Others	29	14.5
Marital status		
Single	-	-
Married	183	91.5
Separated	2	1.0
Divorced	1	0.5
Widow	14	7.0
Number of wife/wives (N=146)		
1	129	64.5
2	16	8.0
3	1	0.5
Number of children (N=197)		
1	2	1.0
2	4	2.0
3	23	11.7
4	55	27.9
5	2	21.3
6	39	19.8
7	18	9.1
8	14	7.1
Religion		
Christianity	161	80.5
Islam	39	19.5
Traditional Religion	-	-
Others	-	-
Denomination (Christianity) (N=72)		
Catholic	26	36.1
Protestants	23	31.9
Other Christians	23	31.9
Highest educational qualification		
No formal education	2	1.0
Primary certificate	59	29.5
Secondary Certificate	58	29.0
Diploma	36	18.0
B.Sc/HND	21	10.5
Higher Degree	24	12.0

4.1.3 Respondents' Educational Qualification, Work Category and Sections

About thirty percent of the respondents were holders of primary school certificate about the same proportion were holders of secondary school certificate. Holders of diploma, first degree and postgraduate degrees were 36 (18.0%), 21 (10.5%) and 24 (12.0%) respectively. Those without formal education were 2 (1.0%). The senior non-academic staff were 142 (71.0%), and formed the dominant group of about-to- retire, followed by the non-academic junior staff and constituted 41 (20.5%), and 16 (8.0%) for the academic staff. About forty (18.0%) of the respondents were from Works and Maintenance department/unit and they topped the list of respondents. This followed by Administration 31 (15.5%) and the faculties of Agriculture/Forestry and Sciences are next with 20 (10.0%) and 19 (9.5%) respectively. Other faculties and units are as contained in table 4.2

4.1.4 Respondents' length of service, employment and retirement types

The respondents' length of service ranges between 10 years to 38 years, thus this has been grouped into 10-19 years of service duration with 16 (8.0%), 20-29 years duration constituted 45 (22.5%), and 30-39 years duration were 139 (69.5%). An overwhelming majority 199 (99.5%) of the respondents were on fulltime employment while only 1(0.5%) indicated been on contract. More than half of the respondents 133 (66.5%) will be retiring based on mandatory retirement age while 66 (33.0%) will retire based on the number of years in service.

4.1.3 Respondents' Educational Qualification, Work Category and Sections

About thirty percent of the respondents were holders of primary school certificate about the same proportion were holders of secondary school certificate. Holders of diploma, first degree and postgraduate degrees were 36 (18.0%), 21 (10.5%) and 24 (12.0%) respectively. Those without formal education were 2 (1.0%). The senior non-academic staff were 142 (71.0%), and formed the dominant group of about-to- retire, followed by the non-academic junior staff and constituted 41 (20.5%), and 16 (8.0%) for the academic staff. About forty (18.0%) of the respondents were from Works and Maintenance department/unit and they topped the list of respondents. This followed by Administration 31 (15.5%) and the faculties of Agriculture/Forestry and Sciences are next with 20 (10.0%) and 19 (9.5%) respectively. Other faculties and units are as contained in table 4.2

4.1.4 Respondents' length of service, employment and retirement types

The respondents' length of service ranges between 10 years to 38 years, thus this has been grouped into 10-19 years of service duration with 16 (8.0%), 20-29 years duration constituted 45 (22.5%), and 30-39 years duration were 139 (69.5%). An overwhelming majority 199 (99.5%) of the respondents were on fulltime employment while only 1(0.5%) indicated been on contract. More than half of the respondents 133 (66.5%) will be retiring based on mandatory retirement age while 66 (33.0%) will retire based on the number of years in service.

Table 4.2: Respondents Socio-demographic characteristics. (N=200)

Description	Frequencies	Percentages
Category of staff		
Academic	16	8.0
Non-academic (senior)	142	71.0
Non-academic (junior)	42	21.0
Section, currently working		
Public Health	10	5.0
Clinical Sciences	9	4.5
Basic Medical Sciences	9	4.5
Dentistry	-	-
Pharmacy	1	0.5
Veterinary Medicine	7	3.5
Arts	10	5.0
Agric and Forestry	20	10.0
Education	4	2.0
Social Sciences	5	2.5
Law	1	0.5
Sciences	19	9.5
Technology	11	5.5
Administration	31	15.5
U.H.S (Jaja Clinic)	6	3.0
Works and Maintenance	36	18.0
Security	9	4.5
Library	11	5.5
No Response	1	0.5
How long have you been working in the university now		
10-19	16	8.0
20-29	45	22.5
30-39	139	69.5

4.1.5 Respondents' Wealth Asset and Housing project

In respect of respondents' wealth asset, almost all had Radio 198 (99.0%), Electric fan 194 (97.0%), Electric iron 194 (97.0%) and TV 192 (96.0%) while less than half 71 (35.5%) and 99 (49.5%) had Gas cooker and Cars respectively. Other wealth asset indicators are shown in Table 4.3

Furthermore, over 90 (45.0%) respondents reportedly use personal cars and same proportion that do not have cars, board commercial vehicle to places of interest. Eighteen (9.0%) use motorcycle while 2 (1.0%) indicated that they ride on bicycle.

With regards to ownership of a building project, 164 (82.0%) of the respondents had a completed or ongoing building project. Thirty-six (18.0%) represent those without a building project. Of the 82.0%, 49 (29.7%) achieved full completion, while 115 (69.3%) achieved partial completion i.e. 69 (42.0%) above lintel level, 21 (12.8%) lintel level, 14 (8.5%) foundation stage, 8 (4.9%) only own a plot of land.

Of the 18.0% without a building project gave the following reasons as responsible for their inability, 12 (33.3%) represented those who advanced children education, 11 (30.6%) salary inadequacy while 4 (11.1%) said they were looking/searching for land or completed house to buy. Others are shown in Table 4.4

Table 4.3: Respondents' wealth Asset (N=200)

Description	Frequencies	Percentages
Does your household have		
Electricity		
Yes	195	97.5
No	5	2.5
Radio		
Yes	198	99.0
No	2	1.0
Television		
Yes	192	96.0
No	8	4.0
Telephone		
Yes	120	60.0
No	80	40.0
Refrigerator		
Yes	178	89.0
No	22	11.0
Electric fan		
Yes	194	97.0
No	6	3.0
Gas cooker		
Yes	71	35.5
No	129	64.5
Electric Iron		
Yes	194	97.0
No	6	3.0
Motorcycle		
Yes	32	16.0
No	168	84.0
Car		
Yes	99	49.5
No	101	50.5

Table 4.11: Respondents' reasons for not having a building project (N=36)

Reason for not having a building project	No	%
Salary inadequacy	11	30.6
Children education	12	33.3
Late thought/not a priority	3	8.3
Husband has a building	3	8.3
Not easy	1	2.8
Searching for land or building	4	11.1
No response	2	5.6
Total	36	100

UNIVERSITY OF IBADAN LIBRARY

4.2 Attitude of respondents towards retirement

This section reports on respondents' attitude to retirement.

The 8-question-item on attitude to retirement was scored on a 5-point scale from strongly agree to strongly disagree. Items that were positively skewed, strongly agree will score 5 points (e.g. civil servants should look forward to retirement favourably), while items that were negatively skewed, response of strongly disagree will score 5 points. (e.g. no amount of preparation can reduce financial problems in retirement.)

About the attitudinal disposition of the respondents, almost all 198 (98.5%) were of the opinion that Civil Servants should look forward to retirement favourably. This is made up of 127 (63.0%), 71 (35.5%) strongly agree and agree respectively.

A majority 135 (67.5%) of the respondents agreed (Strongly agree and agree) that no amount of preparations for retirement can reduce financial problems experienced in retirement. However, 47 (23.5%) disagreed with the statement. More than half 124 (62.0%) of the respondents, agreed (strongly agree and agree) that no matter one's resolve, adequate preparation for retirement will still be difficult. Though 59 (29.5%) disagreed.

Majority 178 (89.0%) of the respondents agreed (Strongly agree and agree) that in spite of what they know and see of retirees, they are still prepared for retirement.

The result also revealed that an overwhelming majority 156 (78.0%) of the respondents disagreed (disagree and strongly disagree) with the statement that "the thought about life after retirement makes me feel sickly".

Furthermore 120 (60.0%) of the respondents disagreed (disagree and strongly disagree) with the statement: 'the loss of power and position due to retirement reduces one's prestige and respect'. However as high as 73 (36.5%) agreed with the statement (i.e. 16 (8.0%) strongly agreed while 57 (28.5%) agreed.) see Table 4.5

Table 4.5: Respondents' attitude to retirement

Attitudinal statements	S.A. n (%)	A n (%)	U n (%)	D n (%)	S.D. n (%)
Civil servants should look forwards to retirement favourably	127(63.5)	71(35.5)	-	2(1.0)	-
No amount of preparation for retirement can reduce financial problems experienced in retirement	41(20.5)	91(47.0)	5(2.5)	47(23.5)	13(6.5)
Retirement should be made voluntarily to one's decision	28(14.0)	47(23.5)	22(11.0)	65(32.5)	38(19.0)
No matter one's resolve adequate preparation for retirement will still be difficult	30(15.0)	94(47.0)	7(3.5)	50(25.0)	10(5.0)
The thought about life after retirement make me feel sickly	7(3.5)	24(12.0)	13(6.5)	100(50.0)	56(28.0)
The loss of power and position due to retirement reduces one's prestige	16(8.0)	57(28.5)	7(3.5)	85(42.5)	35(17.5)
In spite of what I know and see of retirees, I am still prepared for retirement	52(26.0)	126(63.0)	10(5.0)	11(5.5)	1(0.5)
Retirement is believed, restore good health to retirees	36(18.0)	115(57.5)	29(14.5)	18(9.0)	2(1.0)

As high 67.5% agreed (Strongly agree + Agree) that no amount of preparations can reduce financial problems in retirement, more so, 62.0% agreed (Strongly agree + Agree) that no matter one's resolve adequate preparation for retirement will still be difficult and 73.0% agreed that the loss of power and position due to retirement reduces one's prestige. On the overall, the findings suggest that most of the respondents showed negative attitude to retirement.

4.3 Issues of concerns to respondents with regards to retirement

The issues of concern to the prospective retirees comprising of 15-item variables were responded to as either "extremely concerned, concerned to some extent, or not concerned at all.

Table 4 shows that, major issues of extreme concern (above 50%) to the respondents include, likely late payment of retirement benefits 164 (82.0%), the pains and hassles of pursuing retirement benefits by retirees 150 (75.0%), reduced income in retirement 113 (56.5%), and the issue of neglect by government of staff roles when they become retirees 110 (55.0%).

Next category issues of extreme concern, (above 40%) include, ability to pay my children's school fees after my retirement 98 (49.0%), Concerns of not having a source of guaranteed income when retired 95 (47.5%). Others include, not having enough money to fund retirement 90 (45.0%) and anxiety of relying on retirement income only 80 (40.0%).

However, of less concern are issues related to neglect by the family 145 (72.5%) and spouses not accepting and appreciating my situation in retirement 111 (55.5%). (see Table 4.6).

Table 4.6: Issues of concerns expressed by the respondents

Issues of concerns	Extremely concerned n (%)	Concerned to some extent n (%)	Not concerned as all n (%)
Reduce income	113 (56.5)	65 (32.5)	22 (11.0)
Loneliness from less of social contact with close relation/friends	27 (20.5)	105 (52.5)	67 (33.5)
physical ill health from lack of activities	30 (15.0)	95 (47.5)	75 (37.5)
Neglect by family	9 (4.5)	46 (23.0)	145 (72.5)
Neglect by government	110 (55.0)	56 (28.0)	34 (7.0)
The likely late payment of retirement benefit to me	164 (82.0)	32 (16.0)	4 (2.0)
My wife/husband will not accept and appreciate my situation in retirement	17 (8.5)	72 (36.0)	111 (55.5)
The pains and hassles of pausing retirement benefit by retirees gives me	150 (75.0)	38 (19.0)	12 (6.0)
Ability to pay my children school fees after my retirement	98 (49.0)	51 (25.5)	51 (25.5)
Indicate your concern to the issue of not having enough money to fund your retirement	90 (45.0)	80 (40.0)	30 (15.0)
What is your concern of not be able to join the same quality of life you lived now	59 (29.5)	93 (46.5)	48 (24.0)
What is your concern of not be able to afford basic necessities in retirement	63 (31.5)	94 (47.0)	43 (21.5)
Show your concern about the surviving financially the retirement	77 (38.5)	85 (42.5)	38 (19.0)
What is your concern of not having a source of guarantee income when retired	95 (47.5)	73 (36.5)	32 (16.0)
What is your concern/anxiety of retirement income which you tend to rely on	80 (40.0)	84 (42.0)	36 (28.0)
What is your concern that you will live well as your did in retirement	34 (17.0)	60 (30.0)	106 (53.0)

4.4 Respondents' Socio-economic preparation

This section highlighted the socio-economic plans already put in place by the prospective retirees to cushion and alleviate their problems in retirement.

As shown in table 5 two major plans were put in place to reduce loneliness in retirement. These are the plan to live with wife/husband and family members 185 (92.5%) and involve in leisure activities 145 (72.5%). Others are found in (Table 4.6).

Furthermore with respect to the plans to maintaining social network, (82.0%) of the respondents said they will maintain contact address of members and 58.0% said they will visit members/friends in the offices when opportune. Unfortunately as high as 54.5% have no plan to maintain social network; leaving it to chance (See Table 4.7).

In respect to plan for economic activities after retirement, result showed that majority of the respondents had not started planning any economic activities. Only two economic activities were being planned for by about half of the respondents. This comprising Retail shop supermarket 48.0% and farming (general Agro allied) 48.5% (see Table 4.7).

With respect to determining respondents' current, other sources of financial support, only support by the children accounted for near half (43.5%), other works (32.5%). Family members and clubs accounted for 19.5% and 2.0% respectively (See Table 4.7).

Table 4.7: Respondents' socio-economic retirement plan

Retirement plan	Yes n (%)	No n (%)
Plan to reduce loneliness in retirement		
Partake in the activities of my social club	88 (44.0)	112 (56.0)
Live with my wife/husband and family members	185 (92.5)	15 (7.5)
Stay alone	4 (2.0)	196 (98.0)
Involve in leisure activities	145 (72.5)	55 (27.5)
Plan to maintain your social network		
Maintain contact address of members	161 (82.0)	36 (18.0)
Pay visit to offices when opportune	116 (58.0)	84 (42.0)
Allow nature to dictate	109 (54.5)	91 (45.5)
Economic activities intended after retirement		
Organization of coaching classes	14 (7.0)	186 (93.0)
Establishment of garages for mechanic repairs	15 (7.5)	185 (92.5)
Establishing computer center	40 (20.0)	160 (80.0)
Barbing and weaving hair saloon	11 (5.5)	189 (94.5)
Retail shops Super Market	96 (48.0)	104 (52.0)
Fish farming	44 (22.0)	156 (78.0)
Poultry keeping	43 (21.5)	157 (78.5)
Manufacturing (e.g.) soap making	19 (9.5)	181 (90.5)
Professional practices (private)	76 (38.0)	121 (62.0)
Farming (general Agro-Allied)	97 (48.5)	103 (51.5)
Other sources (currently) of financial support		
Children	87 (43.5)	110 (55.0)
Clubs	4 (2.0)	192 (96.0)
Family members	39 (19.5)	158 (79.0)
Other works	65 (32.5)	133 (66.5)

A large majority 154 (77.0%) of the respondents claimed to have special savings for retirement. Various reasons were given as a motivator for such savings. Top on the list were sustenance after retirement before benefits are paid 67 (43.8%), followed by saving for the rainy day and for future plan 15.7% and 16.3% respectively. Others are shown in Table 4.8.

The 23.0% who indicated not saving for retirement, six reasons were given for their inability to do so. The major reasons are salary not enough 24 (52.3%) and too many financial commitment 9 (19.5%). Others are found in Table 4.8

UNIVERSITY OF IBADAN LIBRARY

Table 4.8: Respondents' reasons for and against having special savings

Do you have a special savings for retirement	Yes	154 (77.0%)
	No	46 (23.0%)
If yes why?	To ease financial challenges	13 (8.5%)
	Because of unforeseen circumstances	10 (6.5%)
	It's natural to save for rainy day	24 (15.7%)
	Because of delay in payment of retirement benefits	10 (6.5%)
	For sustenance after retirement before benefits	67 (43.8%)
	For future planning	25 (16.3%)
	No response	5 (2.6%)
If no why?	Salary not enough	24 (52.3%)
	I have other investment	5 (10.9%)
	Too many financial commitment	9 (19.5%)
	Children's education	6 (13.0%)
	God is in control	1 (2.2%)
	Start work afresh after surviving an accident	1 (2.2%)

Furthermore of those who indicated had savings for retirement, most 85 (55.2%), made their savings through buying of shares and 74 (48.1%) savings in the Banks. However, few respondents 33 (21.4%) made saving through Insurance policy and 29 (18.8%) invested into various businesses. Others saved through Co-operatives and organised scheme in their offices (Table 4.9).

Table 4.9: Areas where savings are kept

Where do you keep these savings	Yes n (%)	No n (%)
In the bank	74 (48.1)	80 (51.9)
With an Insurance company	33 (21.4)	121 (78.6)
Invest into a business	29 (18.8)	125 (81.2)
Bought shares as investment	85 (55.2)	69 (44.8)

UNIVERSITY OF IBADAN LIBRARY

Respondents' exposure to pre-retirement training: Although an overwhelming majority 191 (95.5%) of the respondents look forward to their retirement, slightly above half 55% had attended some forms of pre-retirement training while 45% had not. Of those that attended a training before, 64.5%, attended once, 22.7% twice and 4.5% had three opportunities.

Conversely, of those respondents (45.0%) who had not attended a pre-retirement training/seminar before, 55.6% would be interested if offered the opportunity. Among the topics suggested for such training were, sustenance in retirement 10 (20.0%), how to stay healthy in retirement 8 (16.0%) and small scale business 6 (12.0%). However, 11 representing 22.0% did not suggest any topic of their interest. Furthermore a high majority 67.0% of the respondents had not read any book/literature relating to retirement preparation; while only few 33.0% did. Others are found in table 4.10

Table 4.10 Suggested topics for pre-retirement seminar/workshop

If you've not attended any pre-retirement training, are you willing to attend any?	Yes	50 (55.6%)
	No	37 (41.1%)
	No response	3 (3.3%)
Suggest topic for training	Small scale business	6 (12.0%)
	How to stay healthy in retirement	8 (16.0%)
	Facility, Pigger (Agric. Generalty)	5 (10.0%)
	Sustenance in retirement	10 (20.0%)
	Contributory pension scheme	1 (2.0%)
	Appropriate ones	8 (16.0%)
	Electronics	1 (2.0%)
	No response	11 (22.0%)

4.5 Perceived Health and Psychological status

The section presents the findings on respondents' perceived health and psychological status.

In respect to how respondents would rate their health now, 60 (30.0%) and 129 (64.5%) rated their health as excellent and good respectively. The self-rating on different aspects of their health showed that 90 (45.0%) are not worried about their health than usual, followed by; I'm worried about my health as usual with 74 (37.0%). Other responses are in Table 4.11.1.

Table 4.11.1: Perceived health and psychological status

Personal health status	Number	%
How would you rate your health now?		
Excellent	60	30.0
Good	129	64.5
Fair	11	5.5
Which of these apply to you in respect to your health		
I'm no more worried about my health than usual	90	45.0
I'm worried about my physical problems such as aches and pains	25	12.5
I'm worried about my health as usual	74	37.0
I'm so worried about my problems that I cannot think about anything else	5	2.5
No response	6	3.0

4.5 Perceived Health and Psychological status

The section presents the findings on respondents' perceived health and psychological status.

In respect to how respondents would rate their health now, 60 (30.0%) and 129 (64.5%) rated their health as excellent and good respectively. The self rating on different aspects of their health showed that 90 (45.0%) are not worried about their health than usual, followed by; I'm worried about my health as usual with 74 (37.0%). Other responses are in Table 4.11.1.

Table 4.11.1: Perceived health and psychological status

Personal health status	Number	%
How would you rate your health now?		
Excellent	60	30.0
Good	129	64.5
Fair	11	5.5
Which of these apply to you in respect to your health		
I'm no more worried about my health than usual	90	45.0
I'm worried about my physical problems such as aches and pains	25	12.5
I'm worried about my health as usual	74	37.0
I'm so worried about my problems that I cannot think about anything else	5	2.5
No response	6	3.0

With regard to the question probing the type of illness(es) respondents currently suffer from, the result reveals that 89 (44.5%) respondents indicated that they suffer from acute and common ailments (fever), chronic non-communicable diseases 23 (11.5%) and chronic/communicable diseases 8 (4.0%).

A follow-up to the question above, which of these ailments you suffer from would you attribute to your incoming retirement. Among the 120 respondents who indicated, they suffer some kind of illness, almost all 93 (77.5%) said none, 13 (10.8%) thought, it is a function of age instead and 10 (8.3%), were unsure. Furthermore, on how they have dealt with the health conditions: 50 (41.7%) indicated they visit a Clinic/Doctor for their medication, 25 (20.8%) took treatment, however were not specific, while 17 (14.2%), go for adequate rest. Others are found in Table 8. On what the respondents feel can be done to resolve these health conditions, the result revealed that less than half of the respondents 50 (41.7%), keep to doctors' advice, 22 (18.3%) opined, healthy living style while 18 (15.0%) said taking enough rest. Others are found in table 4.11.2

Table 4.11.2: Perceived health and psychological status

Health and illness behaviour	Number	%
Which type of illness(es) do you suffer from		
Acute and common ailments (fever)	89	44.5
Chronic/communicable diseases	8	4.0
Chronic/non-communicable diseases	23	11.5
None	72	36
No response	8	4.0
Which of these would you attribute to your incoming retirement		
None	93	77.5
I don't think so	10	8.3
Function of age	13	10.8
No response	4	3.3
How are you dealing with each of the health conditions	50	41.7
Visit a Clinic/Doctor	25	20.8
Treatment (No Specification)	15	12.5
Traditional Medicine	17	14.2
Take enough rest	3	2.5
Prayers/drug application	10	8.3
No response		
What do you think can be done to resolve these health conditions	50	41.7
Keep to Doctor's advice	22	18.3
Medication and right attitude to life	13	10.8
Traditional medicine	3	2.5
Money	4	3.3
Free Health Care	18	15
Rest	10	8.3

The responses to whether the impending retirement is affecting current spousal relationship or not, a large proportion of respondents 178 (89.0%) reported that they have not noticed any recent change in their spousal interest. However, 17 (8.5%) have lost interest in their spouses completely.

The impending retirement seems not to affect sleep pattern as 133 (66.5%) indicated that they can sleep as well as usual. However, 35 (17.5%) said they don't sleep as they used to while 31 (15.5%) indicated that they wake up 1-2 hours earlier than usual and found it difficult to sleep again.

Psychologically most respondents 188 (94.0%) reported not feeling sad while 9 (4.5%) did. Furthermore 104 (52.0%) and 90 (45.0%) of the respondents opined that their future expectation are bright and hopeful after retirement. Moreover, 118 (59.0%) felt comfortable with their status and 74 (37.0%) did not feel worse than any body else. However, only 6 (3.0%) reported blamed selves all the times for their status. This is a self rating in comparison to those who still have so many years to retire.

Slightly high proportion 90 (45.0%) of respondents would not want to serve the Public service and U.I in particular while 64 (32.0%) and 22 (11.0%) said yes and yes with enthusiasm respectively. Table 4.11.3

UNIVERSITY OF IBADAN LIBRARY

Table 4.11.3: Perceived health and psychological states

Psychological states	Number	%
How is your current relationship with your wife/husband like?		
I have not noticed any recent change in the interest for ourselves	178	89.0
There is less interest for our selves	4	2.0
I am much less interested in her/him now	1	0.5
I have lost interest in her/him completely	17	8.5
Which of these apply to you in relation to your sleep		
I can sleep as well as usual	133	66.5
I don't sleep well as I used to	35	17.5
I wake up 1-2 hours earlier than usual, I found it had to sleep again	31	15.5
I wake up several hours earlier than I used to	1	0.5
My thought of the retirement makes me feel		
Sad	9	4.5
Do not feel sad	188	94.0
I'm sad all the times and I cant snap out of it	1	0.5
I'm so sad that I feel like killing myself	2	1.0
What are your expectation of the future like		
Bright	104	52.0
Blank	1	0.5
Hopeful	90	45.0
I don't know	5	2.5
How do you rate yourself in comparison to those who still have so many years to retire		
I don't feel I am any worse than any body else	74	37.0
I feel I am worse than any body else	1	0.5
I am comfortable with my status	118	59.0
I blame my self all the times for my status	6	3.0
No response	1	0.5
If given a second chance will you want to serve the public service and UI in particular		
Yes with enthusiasms	22	11.0
Yes	64	32.0
Undecided	24	12.0
No	90	45.0

Hypotheses

Hypothesis 1 states that, there is no association between attitude towards retirement and demographic factors (Sex, ethnicity, marital status, number of children, religion, educational qualification and category of staff); among about-to-retire staff of U-I.

(a) Relationship between respondent's gender and their attitude towards retirement

Majority of the males 75(57.4%) as compared with 19 (35.2%) of the female population showed positive attitude, whereas, majority of the males 71 (48.6%) as compared with 35 (64.8%) of the female population showed negative attitude towards retirement. These differences are statistically significant ($p < 0.05$) with a P-value of 0.04, Chi square of 4.15 and degree of freedom 1. Based on this finding therefore, hypothesis 1(a) as stated above is thus rejected, i.e. there is an association between attitude towards retirement and sex (see Table 4.12).

(b) Relationship between respondent's ethnicity and their attitude towards retirement

Majority of the Yoruba 68(45.3%) as compared with 12 (57.1%) of Ibo and 14 (48.3%) others (ethnic groups) showed positive attitude whereas, majority of Yoruba 82 (54.7%) as compared with 9 (42.9%) of Ibo and 15 (51.7%) others (ethnic groups), showed negative attitude towards retirement. However, these differences are not statistically significant ($p > 0.05$) with a P-value of 0.59, Chi square of 1.05 and degree of freedom 2. Based on this therefore hypothesis 1(b) thus failed to be rejected i.e. there is no association between attitude towards retirement and ethnicity (Table 4.12).

(c) Relationship between respondent's Marital-status and their attitude towards retirement

Most of the respondents 88 (48.1%) who are married as compared with 3 (21.4%) who are widowed showed positive attitude to retirement whereas, 95 (51.9%) who are married as compared with 11 (78.6%) widowed showed negative attitude to retirement. These differences are not statistically significant, ($p > 0.05$). Thus the hypothesis failed to be rejected (See Table 4.12).

Table 4.12: Relationship between socio-demographic characteristics and their attitude towards retirement

	Positive Attitude n (%)	Negative Attitude n (%)	Total n (%)	χ^2	df	p-value
Sex						
Male	75 (51.4)	71 (48.6)	146	4.15	1	0.04
Female	19 (35.2)	35 (64.8)	54			
Total	94 (47.0)	106 (53.0)	200			
Ethnic group						
Yoruba	68 (45.3)	82 (54.7)	150	1.05	1	0.59
Ibo	12 (57.1)	9 (42.9)	21			
Others	14 (18.3)	15 (51.7)	29			
Total	94 (47.0)	106 (53.0)	200			
Marital status						
Married	88 (48.1)	95 (51.9)	183	7.14	3	0.06
Separated	2 (100.0)	0 (0.0)	2			
Divorced	1 (100.0)	0 (0.0)	1			
Widow	3 (21.4)	11 (78.6)	14			
Total	94 (47.0)	106 (53.0)	200			

(d) Relationship between respondents' Number of children and their attitude towards retirement

Thirty five (38.0%) respondents with 1 - 4 children as compared with 58 (62.0%) with 5-9 showed positive attitude to retirement whereas 49 (47.0%) with 1-4 children as compared with 55 (53.0%) with 5-9 children showed negative attitude to retirement. These differences are statistically significant ($p < 0.05$) as the P value was 0.03, Chi square was 1.42 and a degree of freedom of 1. With this result, the hypothesis is thus rejected (Table 4.13).

(e) Relationship between respondents' religion and attitude towards retirement

Most of the Christians 79 (49.1%) as compared with 15 (38.5%) of the Moslems showed positive attitude whereas 82 (50.9%) of the Christians as compared to 24 (61.5%) of the Moslems showed negative attitude towards retirement. These differences are not statistically significant ($p > 0.05$), as the P value was 0.23, Chi square was 1.42 and a degree of freedom of 1. With this result, the hypothesis thus failed to be rejected (Table 4.13).

(f) Relationship between respondents' educational qualification and attitude towards retirement

Thirty (51.7%) of the respondents with secondary school certificate as compared with 28 (47.5%) with primary school certificate to 14 (38.9%) of diploma to 9 (42.9%) and 12 (50.1%) of B.Sc/ND and Higher degrees respectively had positive attitude. Whereas, 31 (52.5%) of the respondents, with primary school certificate as compared with 28 (48.3%) with secondary school certificate to 22 (61.1%) with diploma, to 12 (57.1%) with B. Sc. /ND and higher degrees respectively showed negative attitude to retirement. These differences are not statistically significant ($p > 0.05$) with a P value of 0.88, Chi square 1.71 and a degree of freedom of 5. With this result the hypothesis thus failed to be rejected (Table 4.13).

(g) Relationship between Staff Categories and attitude towards retirement

Majority of the senior staff non-academic 67 (47.2%) as compared with 18 (43.9%) junior staff non-academic and 9 (56.3%) academics showed positive attitude, whereas majority of the senior staff non-academic 75 (52.8%) as

compared with 24 (57.1%) junior staff non-academic and 7 (43.8%) academics, showed negative attitude to retirement. These differences are not statistically significant ($p > 0.05$) as the P value was 0.66. Chi square was 1.60 and a degree of freedom of 2. With the result above, the hypothesis thus failed to be rejected (see Table 4.13).

UNIVERSITY OF IBADAN LIBRARY

Table 4.13. Relationship between socio-demographic characteristics and their attitude towards retirement contd.

	Positive Attitude n (%)	Negative Attitude n (%)	Total n (%)	χ^2	df	p-value
No of children						
1-4	35 (38.0)	49 (47.0)	84	1.80	1	0.03
5-9	58 (62.0)	55 (53.0)	113			
Total	93 (47.2)	104 (52.8)	197			
Religion						
Christianity	79 (49.1)	82 (50.9)	161	1.42	1	0.23
Islam	15 (38.5)	24 (61.5)	39			
Total	94 (47.0)	106 (53.0)	200			
Qualification						
No formal educ.	1 (50.0)	1 (50.0)	2	1.71	5	0.88
Prim Cert.	28 (47.5)	31 (52.5)	59			
Sec. Sch. Cert	30 (51.7)	28 (48.3)	58			
Diploma	14 (38.9)	22 (61.1)	36			
B.Sc / HND	9 (42.9)	12 (57.1)	21			
Higher Degree	12 (50.0)	12 (50.0)	24			
Total	94 (47.0)	106 (53.0)	200			
Staff category						
Academic	9 (56.3)	7 (43.8)	16	1.60	2	0.66
Non-academic (sen)	67 (47.2)	75 (52.8)	142			
Non-academic (jnr)	18 (43.9)	24 (57.1)	42			
Total	94 (47.0)	106 (53.0)	200			

Relationship between respondents' attitude towards retirement and pre-retirement preparedness

Hypothesis 2 states that there is no relationship between attitude towards retirement and pre-retirement preparedness among about-to- retire staff of U.I. Forty nine (49.0%) of the respondents who showed high as compared with 45 (45.0%) who showed low socio-economic preparations to retirement had positive attitude towards retirement whereas 51 (51.0%) of the respondents who showed high as compared with 55 (55.0%) who showed low socio economic preparations towards retirement had negative attitude towards retirement. These differences are not statistically significant ($p > 0.05$) as the P value was 0.57, Chi square was 0.32 and a degree of freedom of 1. Based on this finding therefore, hypothesis 2 failed to be rejected (see Table 4.14).

Relationship between respondents' concerns towards retirement and perceived health and psychological status

Hypothesis 3 states that, there is no relationship between subjective perceived health and psychological status and respondents' concerns about retirement. Forty seven (47.0%) that showed low concern to 26 (43.3%) that showed concern and 18 (45.0%) who were extremely concerned about their retirement had positive perception about their health status whereas 53 (53.0%) that showed low concern to 34 (56.7%) who were concerned and 22 (55.0%) who were extremely concerned about their retirement had had low perception about their health status. This differences are not statistically significant ($p > 0.05$) as the P value was 0.70, Chi square was 0.21 and a degree of freedom of 1. As a result of this finding therefore, hypothesis 3 thus failed to be rejected (see Table 4.15).

Relationship between respondents' attitudes towards retirement and perceived health and psychological status

Hypothesis 4 states that there is no relationship between attitude towards retirement and subjective perceived health and psychological status of respondents. Forty (44.0%) that showed positive attitude to 54 (49.5%) that showed negative attitude towards retirement had positive perception about their health status whereas, 51 (56.0%) that showed positive attitude to 55 (50.5%) who negative attitude towards retirement had negative perception about their health status. This differences are not statistically significant ($p > 0.05$) as the P value was 0.43, Chi square was 0.62 and a

degree of freedom of 1. As a result of this finding therefore, hypothesis 4 thus failed to be rejected (see Table 4.16).

Table 4.18: Relationship between respondents' attitude towards retirement and pre-retirement preparedness

Pre-retirement preparedness	Positive Attitude n (%)	Negative Attitude n (%)	Total n (%)
High	49 (49.0)	51 (51.0)	100
Low	45 (45.0)	55 (55.0)	100
Total	94 (47.0)	106 (53.0)	200

Chi square (χ^2)=0.32, df=1, p-value=0.57 (p>0.05)

Table 4.19: Relationship between respondents' concerns towards retirement and perceived health and psychological status

Issues concerned	Positive Perception n (%)	Negative Perception n (%)	Total n (%)
Concerned	26 (43.3)	34 (56.7)	60
Extremely concerned	18 (45.0)	22 (55.0)	40
Not concerned	47 (47.0)	53 (53.0)	100
Total	91 (45.5)	109 (54.5)	200

Chi square (χ^2)=0.21, df=2, p-value=0.70 (p>0.05)

Table 4.16: Relationship between respondents' attitudes towards retirement and perceived health and psychological status

Attitude	Positive Perception n (%)	Negative Perception n (%)	Total n (%)
Positive	40 (44.0)	51 (56.0)	91
Negative	54 (49.5)	55 (50.5)	109
Total	94 (47.0)	106 (53.0)	200

Chi square (X^2)=0.62, df=1, p-value=0.43 ($p>0.05$)

UNIVERSITY OF IBADAN LIBRARY

CHAPTER FIVE

5.0 DISCUSSION

5.1 Socio-demographic characteristics of respondents

Dominant age group among the respondents was 50-59 years with well over 65%. This was not a surprise as the dominant group by staff cadre is the non-academic staffs (junior and senior) of the institution who are due for retirement at age 60 years or 35 years of service whichever comes first. It should be recalled that the study was carried out on staff due for retirement by 2008-2009. This is in conformity with Public Service Rules (2008), number 020810 which stipulates the compulsory retirement age for all grades in the Service shall be 60 years or 35 years of pensionable service whichever is earlier.

The males constituted the dominant sex-group in the study. This might be attributed to the hitherto practice of gender bias in employment opportunities and job placement, which favours the male population against the female. This is similar to Odejide (2005) that despite potent advocacy and inquiry combined more recently with progressive legislation in many national locations, there is gendered horizontal and vertical segregation in the academy globally. Women are still under-represented in senior positions and in certain disciplines—especially science and technology. Shultz (2003), reported a higher population of male to female retirees who pick up bridge-work. Given the revolutionary transformations in women labour force participation and gender role attitude this day, the trend might have changed with the present crop of staff.

Most of the respondents are predominantly of Yoruba ethnicity. This might also be attributed to the ready availability of the non-academic staff for the study. This population is mostly junior staffs or who graduated into senior staff and in line with employment policy, that junior staff from grade levels 01 to 04 to be source for majority in the geographical location where a federal institution, parastatal or agency is found or sited, number 020103, section b of Public Service Rules (2008).

Over 70.0% of the respondents' population belongs to the category of senior staff non-academic. This might be as a result of permissible growth from junior to senior non-academic, educational qualification not a barrier. Thus even a driver with primary school certificate who was employed as a junior staff non-academic could

grow to become a senior non-academic staff. It is all a matter of time. However, this is not applicable to senior staff non-academic growing with time to become academic staff. Thus the cadre of senior staff non-academic becomes over-bloated with time.

It should be noted that because of the low level of education of majority of the non-academic staff, thus take away very many from reading books, most especially that which will prepare them for retirement. This is evident as they showed more concerns to retirement as compared to the academics. This is in consonant with Richardson and Kelly 1991 in a short term longitudinal study of 222 men and women in their 1st year of retirement, found that women who had been in low status job (junior non-academic) had more adjustment problems i.e. they were more at risk for a decline in well-being in retirement.

5.2 Attitude of about-to- retire staff to retirement

The study reveals a general negative attitude to retirement by the respondents. This was evident in their responses relating to financial preparations. One of such attitudinal disposition to financial preparation was, that no amount of preparation for retirement can reduce financial problems experienced in retirement; 67.5% answered in affirmative. Affirmation to items on financial preparation and overall preparations for retirement as 'difficult', no matter one's resolve and preparation, is a depressive statement. This might be the stark reality of lack of savings towards retirement, the high percentage who admitted having savings not withstanding.

This is in line with one of the eight findings of Mutran et al (1997) where they reported that, income level was positively related to attitude towards retirement, suggesting that the higher an individual's reported income the more positive his or her attitude is toward retirement and vice versa. The result also has correlation with Hershey's observation, when he said, future time perspective is a psychological dimension that is purported to tap the extent to which individuals focus on the future, rather than on the present or the past. A handful of recent studies have demonstrated that future orientation is related to the tendency to plan and save. For instance Lusardi (1999) found that pre-retirees with a low future orientation had not only fewer assets, but they expected to receive less in the way of income from personal savings after they retired.

A relative high proportion of the respondents 36.5% agreed that retirement could result in loss of power and position thus a loss in prestige. This again might be attributed to lack of adequate preparation on the part of some respondents who

continue to use their offices as a cover for their inadequacies, this group view retirement as uncompromising. This is strongly in line with Gerette, 1991 when he said, protestant work ethics upheld in western society stipulates that labour for its own sake gives meaning to our existence and as such, one's status in society is still dependent upon one's involvement in a productive or supportive occupation. According to the author everyone is guilty of asking on first meeting "someone" what he does. How often the reply comes, "well, of course I am retired now but I used to be so and so" It is as if his self esteem his worthiness still depend upon his previous contribution in the working world and not on his present attributes as an individual.

However, in spite of the above, respondents still showed positive attitude to some items (e.g., civil servants should look forward to retirement favourably), over 190 responded in affirmative. This response might be attributed to reasons respondents gave as having to retire: some among the reasons are: age, need to slow down for their health, because I have given my best and glad to be done with all, take a rest and of course, best form of service is to serve self. This is not incongruent with Athley, 2000, in his facts about retirement, that retirement may improve functional health by reducing the demands on the individual.

The question then will be what informed the difference in responses on the earlier item and the later item. One could say that the former is a function of doing i.e. an active act of preparation which they indicated is "very difficult", while the later is more or less a passive act, and does not entails any active work but a passive affirmation. This was corroborated by Florbery et al., 2002: older adults frequently cite the achievement of retirement goals as a crucial development life task. Furthermore, the result of hypothesis testing shows gender difference was statistically significant as more males have positive attitude to retirement compared with females. This might be due to males' awareness in planning. Similar finding was observed for number of children. The reason for this is difficult to ascertain.

5.3 Concerns of about-to- retire to retirement

The study reveals a high concerns to most of the 16 item-issues on concerns. The three issues of extreme concerns are: the likely late payment of retirement benefits, the pains and hassles of pursuing retirement benefits by retirees and the issue of reduced income. These are in discordant with the result on socio-economic preparations where respondents reported having special savings for retirement. These

concerns might be the true picture of financial preparation by the respondents. However, these concerns are in harmony with the Social learning theory, i.e. the about-to-retire must have drawn their fears from the experience of the already retired (retirees) who are abound in the environment. Other areas where concerns were also expressed are: ability to pay my children's school fees after my retirement, not having enough money to fund retirement, not having a source of guaranteed income, not being able to afford basic necessities of life after retirement and retirement income which they intend to rely on. These might be attributed to the experience from the environment (SLT).

These concerns expressed in quantitative terms are in consonance with the (web news 2006), where it was reported that nearly half of American workers, and a third of those who have already retired regret that they did not start saving for retirement earlier in life. As more than eight out of 10 workers and a quarter of retirees said the ability to afford good medical care kept them awake at night, followed by worries about not being able to enjoy the same quality of life they lived now and not being able to afford basic necessities in retirement. The concerns about having enough money in retirement have led many people to conclude they need a source of guaranteed income while retired.

The Nigerian government in addressing to the concerns of about-to-retire and to reduce their anxiety about source of retirement income, served a circular from the office of Head of Service of the Federation dated April 18th 2006 and signed by its permanent secretary mandating ministries, departments and agencies to pay monthly salaries to retired workers until their terminal benefits were paid. However, the workers of one of the agencies (NIPOST) alleged non-compliance with this directive (The Punch, 2008).

Issues that were not of real concern to the respondents were issues of rejection/subject by the firms, and the concern of whether the respondents will live well as their parents did in retirement.

5.4 Socio-economic preparation of the about-to-retire

The result reveals a significantly high level of preparation on the side of the about-to-retire. This was made evident in their social-economic preparation to retirement. With regard to mobility and means of transportation 49.5% had and use

their personal cars 16.0% had and use motorcycles while 45.0% use commercial vehicles to places of their interest.

This preparation is in line with a statement on retirement, which says "a successful retirement plan is one in which sufficient resources have been amassed to achieve and maintain a desired standard of living." (Greninger et al. 2000). Mobility/transportation means is one of desired standard of living.

Another social preparation of respondents is housing. The result reveals 82.0% of the respondents had a completed or an ongoing building project, though of this only 30.0% had achieved full completion, while 70.0% partial completion. This level of achievement might not be unconnected to some respondents' reason why they are looking forward to their retirement: to take a rest. This can't be absolutely achieved in a rented apartment. This is congruent with a report from U.S. Department of Housing and Urban Development (1999), which points out that decent, affordable housing (for elders) stands with adequate income and quality health care as the chief pillars on which a secure retirement is built. Researchers have found relationships between housing issues and psychological health during the time of retirement. Housing characteristics such as the quality of the home, the type of dwelling in which one resides, and place attachment are significantly related to well being, life satisfaction, anxiety, and depression (Evans, Linzer, and Eshelman, 2002; Gueldner et al., 2001).

Among the respondents without a building project, advanced various reasons for their inability, reasons which include, poor remuneration, care and training of children, their reasons is consistent with Hershey's (2007) observation where he said many retirees who find themselves in dire financial straight could have set aside savings while still employed but they did not. For them, the only options are to seek housing or financial support from family and friends, or continue to work well beyond the traditional retirement age in order to make ends meet. This was also corroborated by a survey study conducted by the AARP (2004), researchers found that 79% of baby boomers plan to work during their retirement, 35% of those, want to work for enjoyment and 25% will work due to financial necessity.

With regard to respondents plan to reduce loneliness in retirement: Almost all, the respondents refuted the item of staying alone but rather will live with wife/husband and other family members. This might be linked with their response that they have not observed any set back in their relationship with their spouses. This is in

line with Atchley (2000) when he said, widowhood in retirement, NOT retirement itself, may cause isolation.

Majority of them 72.5% said they will be involved in leisure activities and also partake in the activities of the social club. This is consistent with Hershey (2007), U.S. Department of Housing and Urban Development (1999) that it has been argued, the areas of recreation and leisure activities are particularly important planning domains based upon the pleasure individuals derive from them during retirement. John Bongaarts and Zachary Zimmer (2002), Heading a household and living in a large household and with young children is more prevalent in Africa than elsewhere. Plans to maintain social network 82.0% of the respondents were favourably disposed to maintain contact address of members and 58.0% said they will pay visit to offices when opportune. However, as high as 54.5% said, they all leave the plans to maintain social network to nature's dictate. This is a high figure that calls for concern. According to Cameron and Peninger (1983) said, death rates increased after retirement only for those who greatly decreased their interaction with friends and other activities.

As regards preparation based on whether respondents had read any book/literature preparatory to retirement. As low as 33.0% affirmed they had while as high as 67.0% showed that they had not read any literature preparatory to retirement. This also is another inadequacy in the level of preparedness of the about-to-retire staff. The finding might not be unconnected to the low level of education of the two dominant groups (non-academic staff senior and junior). Another area of preparation was on whether the respondents had ever attended any pre-retirement training seminar? As high as 45.0% had not attended any training seminar. This is yet another inadequacy in retirement preparation, though 55.0% reported have attended at least once. These two are in consonant with one of eight findings of Muzina (1987), retirement planning was positively related to attitude toward retirement. This means participants who reported reading about retirement, attending pre-retirement programs, talking about retirement with others, and constructing concrete plans for their retirement had a more positive attitude toward retirement.

5.5 Subjective perceived health and psychological status

Majority of the respondents showed positive perceived health and psychological status in relation to self rating of health status. This is evident as over

60.0% rated their health as good and 10.0% rated as excellent. Though this is a subjective self assessment, the rating could be attributed to the presence and functional health system at the University of Ibadan main campus i.e. Jaja Clinic, the university college hospital and general improvement in health system in health Institutions that are abound in Ibadan, Oyo state capital Nigeria. This is in line with the health practitioners' advocate that life-span planning and decision making in order to increase the likelihood of late-life physical fitness. Choices in support of healthy diet, regular exercise, and preventive health screenings help to maximize longevity (Rowe and Kahn 1998).

With regards to the type of ailments the respondents suffer from about half of the respondents indicated they suffer acute and common ailments (fever) and very few said they suffer chronic communicable and non-communicable diseases. However, none of them admitted attributing their ailments to their impending retirement. Worse still, less than half of the population who admitted suffer some illnesses, visit the clinic/doctor for their treatment. This is in line with Margo-Leo Hurwicz and Emil Berkmanovic 2002, when they said the variables indicating perceived seriousness and duration of the episode consistently predict the decision to contact a physician, regardless of whether that course is considered appropriate by the geriatrician panel, the variables indicating other illness responses and predisposing personal attributes have less consistent patterns of significance.

Similarly less than half of the respondents did suggest that the way forward on how these health conditions can be resolved, is to keep to doctors' advice, right attitude to life and enough rest. Again, it is a demonstration of lack of pro-active sense in proffering solution to government of the time.

Most respondents showed a high psychological perception to their current spousal relationship. They indicated they had not noticed any recent change in the interest for themselves which is indicative of very cordial marital home and satisfaction in the face of the impending retirement. This psychological status is in consonance with respondents' reaction to plan to deal with loneliness, where most denounced staying alone but rather will stay with their wife/husband and other family members. This is in accordance with Athley 2000 facts about retirement when the author said "marital satisfaction does not appear to be significantly affected by retirement.

Majority of the respondents also showed high positive health and psychological status as they indicated they could sleep as well as usual. This might be premised by the cordial relation with the wife / husband who constituted the immediate environment where the respondents sleep and has the potentials to make or mar ones sleep coupled with the impending retirement problems that they are battling covertly or overtly.

In light of the social learning theory, the environment in relation to availability of pre-retirement training is not conducive as only few respondents had ever attended such training. Furthermore, the value expectancy that if respondents are for retirement, this would reduce stress and negative thinking which is true going by the study finding respondents bought shares and have savings for retirement. However, advancement in age which the theory proposes would have effect on pre-retirement preparation is not so.

5.6 Implication of the findings for Health promotion and Education

One of the principles of Health promotion and Education states that, the attitude one holds on an issue go a long way in determining what one does. The negative attitude of most respondents to financial preparations is depressive. This attitude will influence their effort towards preparation, thus a negative consequences in retirement. In view of this there is the need to strategize in demystifying financial preparation towards retirement.

Most concerns of the respondents all points towards uncertainty about maintaining their present standard of living in retirement. This heighten their fears of whether gratuity and pension will be paid early, pains in pursuing this benefits, paying children's school fees affecting basic life necessities. In view of the above a source of guaranteed income need to be sorted. This also points to demystifying financial preparations.

The findings also revealed in socio-economic preparations a non-negligible percentage that will leave maintaining of social network to nature, is a concern. According to Cameron and Persinger (1983) said, death rates increased after retirement only for those who greatly decreased their interaction with friends and other activities.

Non-investment in a business is yet another implication for the study. To maintain and improve one's financial standing, we should be committed to a business ranging from professional consulting to trading.

The findings also revealed that those who had no opportunity of attending a pre-retirement seminar still declined participating if given a chance.

Some respondents implicated acute and common ailments (fever), chronic communicable and non-communicable diseases as those they suffer from currently. However, over half of the respondents neither stated how they deal with these health problems nor proffer what they felt is the appropriate or ideal way in resolving these health conditions. Another principle of Health promotion and Education states that we should take responsibilities for our health.

UNIVERSITY OF IBADAN LIBRARY

6.1 Conclusion

The study was descriptive studies only. It is aimed at assessing in general terms the level of preparedness and in specifics, it examines the attitude towards retirement concerns, socio-economic level of preparations and perceived health and psychological status, of about-to- retire staff of the University of Ibadan to their impending retirement. A total number of 200 respondents whose instruments was retrieved for the study were used. They were reached through the various Departments, Units and Sectional Heads, with a semi-structured questionnaire for their responses.

The findings also revealed a negative attitude of respondents towards retirement and there is an association between attitude and gender, similarly, there is an association between attitude and number of children owned by the respondents. However, there was no association observed between attitude and ethnicity, religion, educational qualifications and staff category. The findings also reveal some extreme concerns to the respondents these includes the likely late payment of retirement benefits, the pains and hassles in pursuing retirement benefits and the issue of reduced income at retirement. Also of note is, object by family was not a concern at all to most of the respondents. On socio-economic preparation, the findings revealed an average level of preparation areas of inadequacies were lack of serious plans for economic investment, low level of interest in reading literatures aimed at preparing them for retirement and low interest in pre-retirement seminars. Lastly on the findings, was a high subjective perceived health and psychological status. With regards to self rating on their health status, sleeping habits, relationship with spouse, expectations of the future. However, they showed some element of denial on how they deal with the health conditions they suffered and how these health conditions could be resolved.

The overall majority of the findings with key concept in the social learning theory, implication of the findings, for health education, conclusion and recommendations were highlighted.

6.2 Recommendations

The recommendations for this study is categorized into two i.e. Government and the staff.

Government:

- (1) **Special Allowance:** The management of University of Ibadan and Nigeria Government should create the enabling environment favourable for retirement. This they can do by increasing remuneration with a special allowance tag retirement allowance. This allowance should be paid into a special account in the staff's name but should not have access to making withdrawal until retirement. This arrangement will not stop the hitherto retirement benefits.
- (2) **Retirement Seminar:** The management of University of Ibadan should continue to organized retirement seminars but should involve the concern people in the planning for the training. This is to ensure interest areas of staff are taking care of.

Staff:

- (1) **Formation of Body:** Workers should form a body that will enforce circulars of Federal government and that of the immediate institution relating to retirement. Example, the circular issued by the secretary to federation on the continuous payment of salary until pension is commenced.
- (2) **Plan retirement Seminars:** Workers should be more proactive in letting management know what they are interested in. training should then be organised for separate groups.
- (3) **Read Books:** Workers should avail themselves by reading books /literatures on how to prepare for retirement.
- (4) **Explore Environment:** In line with the social learning theory, the about to retire staff should take time out to discuss with the retirees within their environment or better still, some retirees successful and unsuccessful ones can be invited to lecture the about to retire on what they would have done right, if given a second chance. Among the successful what they did right that help the in present position.
- (5) **Early savings:** Staff should plan for early saving attitude. As there is no level that one is absolutely comfortable. Comfortability is a relative term, as the low cadre staff see those in the mid class as better and comfortable, meanwhile most of the mid class never believed so; rather felt that those in the upper cadre are those that are comfortable. Those in this class may not completely agree to this assertion. Therefore, it can be said that there is no stage in life development that one is completely adequate, but for some few. In view of this therefore discipline is the watch word. Whichever position you find yourself, others who are below the ladder survived what

then are their secrets? When you were not at this present position you survived, then why not save the difference at least 60% of it.

UNIVERSITY OF IBADAN LIBRARY

REFERENCES

- AARP. 2004. Baby boomers envision retirement 2 – key findings. Retrieved Aug. 14 2007. from http://assets.aarp.org/ocenter/econ/boomers_envision_1.pdf
- Adelowo, E.D. 2007. Preparing for retirement and coping with its challenges Green Line Publishers Ado – Ekiti, Nigeria
- Adegoke, N. 2006. Life after Retirement. Nade Nigeria Ltd and Williams Nigeria Enterprise Lagos
- Akimade, 2002. Concept of Retirement. Lagos State Public Service Staff Development Centre (PSSDC), MAGODO.
- Akpejunor, S.E. 2004. M.P.H Dissertation on Preparation for Retirement among Edo State Civil Servant in Benin City.
- Anderson, C.R. 1977. Locus of Control, Coping Behaviors and Performance in a Stress Setting: A Longitudinal Study. *Journal of Applied Psychology*. 62. 446-451
- Andrew, F. 1977. "Resentment of having to retire" *The New York Times*
- Anon. 2008. Nipost Retirees demand payment of Salaries. *The Punch* Tuesday, mar.11: pp 17
- Anon. 2008. "100 retired Obafemi Awolowo University (OAU) staff die while awaiting pension". *Nigerian Tribune*
- Anon. 2009. Retirement Planning: Start out strong. *Nigerian Tribune* Monday, Jan. 19: culled from CNN.com
- Alchley, R. 1988. *Social forces and aging* (5th ed.). Belmont, CA: Wadsworth.

Atchley, R. C. 2000. Retirement Facts We Know: Retrieved Aug. 1-1. 2007, from

<http://www.broadcis.edu/heller/ind.html>

Baltes, P. B. and Baltes, M. M. 1990. Successful aging: Perspectives from the behavioral sciences. New York: Cambridge University Press.

Basile, C., Sven O.I. Lennart R, Martin L and Juan M. 2006. Income change at retirement. Neighborhood-based social support; and Ischemic Heart Disease Retrieved from. <http://www.sciencedirect.com/science?>

Beach, L.R. 1998. Image theory: Theoretical and empirical foundations. Mahwah NJ Lawrence Erlbaum

Beach, L.R. and Mitchell T.R. 1987. Image theory: Principles, goals and plans in decision making. *Acta psychologica* 66: 201-220

Bernheim, B.D., Skinner J and Weinberg S 1997. What account for the variation in retirement wealth among U.S households? (NBER Working Paper Series No. 6227) Cambridge, MA National Bureau of Economic Research

Blau Z. 1973. Old age in a changing Society. New York: Franklin watts

Cantor, N. and Kihlstrom, J. F. 1987. Personality and social intelligence. Englewood Cliffs, NJ: Prentice-Hall.

Cantor, N. and Zuckel, S. 1990. Personality, cognition, and purposeful behavior. In L. A. Pervin (Ed.), *Handbook of personality: Theory and research* (pp. 135-164). New York: Guilford Press.

Carol C., Persed, Norman Abeles, Rose T, Zacks and Natalie L. Henburg 2003. Inhibitory changes after age 60 and their relationship to measures of attention and memory. *Journal of Gerontology* 57: 223-232

Carol H. Gold, B.O Malmberg, Gerald Z. McClearn, Nancy L. Pedersen and Stig Berg 2002. A study of older Unlike –SexTwins. *Journal of Gerontology series B Psychological sciences, social sciences* 57: S168-S176

Chan, S. and Stevens, A.H. 2003. What you don't know can't help you: Pension knowledge and retirement decision making (NBER Working Paper Series No.10185) Cambridge, MA National Bureau of Economic Research

Chulef, A.S, Read, S.J. and Walsh, D.A. 2001. A hierarchical taxonomy of human goals. *Motivation and Emotion*, 25: 191-232

Cutler, N. E., Gregg, D. W., and Lawton, M. P. 1992. *Ageing, Money, and Life Satisfaction*. New York: Springer.

Durosomo, J.F. 2001. The wind of change. *Nigeria Postal Review* Vol. 1 No.1 October 2001

Egugic, C.O. 1997. A ~~Research~~ work on the constraints Affecting Pension Benefits claims, A case study of some selected Government office in Benin city, Edo state

Ekerdt, D. J. and Hackney, J.K. 2002. Workers ignorance of Retirement benefits. *The Gerontologist* 42: 543-551

Ekerdt, D. J. 2004. Born to retire: The foreshortened life course. *The Gerontologist*, 44: 3-9.

Feather, N.T 1990. Bridging the gap between values and actions: Recent applications of the expectancy-value model. In E. T Higgins and R.M Sorrentino (Eds) *Handbook of motivation and cognition: Foundations of social behavior* 12: 151-192 New York: Guilford.

Federal Interagency Forum on Aging-Related Statistics. 2004. Older Americans 2004: Key indicators of wellbeing. Federal Interagency Forum on Aging-Related Statistics. Washington, DC: U.S. Government Printing Office.

Federal Reserve Bank 2002. What's behind the low U.S. personal savings rate? FRBSF Economic Letter, No. 2002-09, March, 2002.

Ferraro, K. F. and Su, Y. 1999. Financial strain, social relations, and psychological distress among older people: A cross-cultural analysis.

Floyd, F. J., Haynes S N, Doll E R, Winemiller D, Linsky C, Burgoyne T M, Werle M, and Heilman, N. 1992. Assessing retirement satisfaction and perceptions of retirement experiences. *Journal of Psychological Ageing*. Psychology Department, Michigan State University, East Lansing

Furham, A. and Argyle, M. 1998. The psychology of money. New York: Routledge.

Gerridge, G. 1991. Health Needs of the Elderly, The Essentials of Nursing, 2nd edition published by Macmillan Education Ltd Hound mills Basing stoke, Hampshire RG212xs and London

Glass, J.C. and Kilpatrick, B.B. 1998. Gender comparisons of Baby boomer's and financial preparation for retirement. *Educational Gerontology* 24: 719-745

Gollwitzer, P.M. 1999. Implementation intentions. *American Psychologist* 54: 493-503

Grable, J. E. and Lyon, R. H. 1997. Determinants of retirement savings plan participation: A discriminant analysis. *Personal Finance and Worker Productivity* 1: 184-189.

Green, J.W. and Kreutzer, M.W., Doods, S.C. and Partridge, K.B. 1980. Health Education Planning: A diagnostic Approach. Palo Alto California may field publishing.

- Greninger, S. A., Hampton, V. L., Kitt, K. A., and Jacquet, S. 2000. Retirement planning guidelines: A Delphi study of financial planners and educators. *Financial Services Review* 9: 231-245.
- Haas, W. H. and Serow, W. J. 2002. The baby boom, amenity retirement migration, and retirement communities: Will the golden age of retirement continue? *Research On Aging*, 24: 150-164.
- Hayship, B. Jr., Beyerlein, M. and Nicholas J.A. 1997. Assessing anxiety about retirement: The case of the academicians. *International Journal of Ageing and Human Development* 44: 15-36
- Heckhausen, J. 2001. Adaptation and resilience in midlife. In M. E. Lachman (Ed.), *Handbook of midlife development* (pp.310-344). New York: John Wiley and Sons, Inc.
- Helman, R., Salisbury, D., Paladino, V. and Copeland, C. 2005. Encouraging workers to save: The 2005 Retirement Confidence Survey. EBRI News Brief No. 280, Employee Benefit Research Institute.
- Hershey, D.A. and Walsh, D.A. 2001. The role of knowledge and experience in structuring financial problem solving performance. *Current psychology* 19: 261-291
- Hershey, D.A., Brown, G.E., Jacobs-Lawson J.M and Jackson, J. 2001. Retirees' perceptions of important retirement decisions. *Southwestern Journal of Aging* 16: 91-100
- Hershey, D.A., Henkens K. and Van Dalen H.P. 2007. Mapping the minds of retirement planners: A cross-cultural perspective. *Journal of Cross-Cultural psychology* 38. 3: 361-382

Hershey, D. A. and Mowen, J. C. 2000. Psychological determinants of financial preparedness for retirement. *The Gerontologist* 40: 687-697.

Hershey, D. A., Jacobs-Lawson, J. M., and Neukam, K. A. 2002. Influence of age and gender on workers' goals for retirement. *International Journal of Aging and Human Development* 55: 163-179.

Hershey, D. A., Mowen, J. C. and Jacobs-Lawson, J. M. 2003. An experimental comparison of brief retirement planning intervention seminars. *Educational Gerontology* 29: 339-359.

Hurlock E.B 1980 Developmental psychology. A life span approach. New Delhi Tata mchraw. Hill publishing company ltd

Jacobs-Lawson, J. M. and Hershey, D. A. 2005. Influence of future time perspective, financial knowledge, and financial risk tolerance on retirement savings behaviors. *Financial Services Review*, 14: 331-344.

John, B. and Zachary, Z. 2002. Living arrangements of older Adults in the Developing World. An analysis of Demographic and Health survey Household surveys. *The Journal of Gerontology series* 57: 145-157. Gerontological society of America

Joo, S. and Grable, J. E. 2000. A retirement investment and savings decision model: Influencing factors and outcomes. *Consumer Interests Annual*, 46. Retrieved from <http://www.consumerinterests.org/01e/publications/retirement.PDF>
Journal of Gerontology: Social Sciences, 55B, S3-S15.

Kemp, C.L., Rosenthal, C.J. and Denton, M. 2005. Financial Planning for later life: subjective understandings of catalysts and constraints. *Journal of Aging studies* 19: 273-290

- Kim, J.E. and Moen, P. 2002. Retirement transitions, gender and psychological well-being: a life course ecological model. *Journal of Gerontology Series B Psychological sciences, social sciences* 57. 3: 212-222
- Kim, L. and Feldman, D. C. 2000. Working in retirement: The antecedents of bridge employment and its consequences for quality of life in retirement. *Academy of Management Journal*, 43: 1195-1210.
- Lusardi, A. 1999. Information, expectations, and savings. In H. Aaron (Ed.), *Dimensions of retirement economics* (pp. 116-121). New York: Brookings Institution/Sage Foundation.
- Lusardi, A. 2000. Saving for retirement: The importance of planning. *TIAA-CREF Institute Research Dialogue* 66: 1-11.
- Lusardi, A., and Mitchell, O. S. 2007. Baby boomer retirement security: The roles of planning, financial literacy, and housing wealth. *Journal of Monetary Economics* 54: 205-224.
- Magai, C. and Halpern, B. 2001. Emotional development during the middle years. In M. E. Lachman (Ed.), *Handbook of midlife development* (pp.310-314). New York: John Wiley and Sons.
- Margo-Lea H. and Emil B. 2002. Do Elderly medicare Recipients contact physicians Appropriately?: *Journal of Gerontology Series B Psychological sciences, social sciences* 57: 5 187-194
- Maximilane, E. Szinovacz, Adam Davey. 2005. Retirement and marital decision-making: Effect on retirement satisfaction. *Journal of Marriage and Family* 67. 2: 387-398

- McDermott, V. 1982. "The Role of inter-personal process in Adjusting to Retirement". Paper Presented at the Annual Convention of the speech Communication Association, Washington D.C
- Milgram, N. and Tenne, R. 2000. Personality correlates of decisional and task avoidant procrastination. *European Journal of Personality*, 14: 141-156.
- Mitchell, O.S. and Moore J.F. 1998. Can Americans afford to retire? New evidence on retirement savings adequacy. *Journal of Risk and Insurance* 65: 371-100
- Moen, P. Erickson, W.A, Agarwal M, Fields V. and Todd, J. 2000. The Cornell retirement and well-being study: Final report. Ithaca N.Y: Brofenbrenner Life course Centre, Cornell University.
- Morris, C. and Glaser, A. 1987. Contemporary Psychology and effective behavior (6th ed.). Glenview IL: Scott, Foreman Publishers.
- Mulran, E. J, Reitzes, D. C. and Fernandez M. E. 1997. Factors that influence attitudes toward retirement. *Research on Aging*, 19: 251-273.
- National Population Commission (NPC) 2004.
- Neukam, K.A. and Henney, D.A. 2003. Financial inhibition, financial activation and saving for retirement. *Financial service Review* 12: 10-37
- Nurmi, J. 1992. Age differences in adult life goals, concerns and their temporal extension: A life course approach to future-oriented motivation. *International Journal of behavioural Development* 15: 487-508
- Obinna, C. 2005. Outline of reformed pensions scheme in Nigeria. 2 Adebayo Oyelana Street, Off Aiegan Street, Fijigba Lagos
- Odejide, A. and Louise, M. 2005. Gender equity in Commonwealth higher education. *Women's studies International Forum*, 28, 209-221

Oduaran, A.B 1996. "preparing for life after retirement" Commissioned paper
Delivered on the 10th 1996 at the seminar/workshop for principal in Edo
State organized by the post primary education Board

Ogunbamiro, O.A. and Bamisuyi, S. 2004. Attitudes toward retirement and pre-
retirement education among Nigerian Bank Workers. *Educational
Gerontology* 30. 5: 391-401

Okumagba, P.O 1990. PhD Dissertation on social problem and life after retirement
A study of pensioners in Ibadan.

Olawumi, J O. 2005. The Secret [key] to a stress-free retirement. Secret of success
Publishers, Ibadan

Palmore, E.G. Fillenbaum, G.G and George, L.K. 1984. Consequences of retirement.
Journal of Gerontology 39: 109-116

Patterson, M. P. 2000. The new working woman's guide to retirement planning:
Savings and investing for a secure future. Philadelphia: University of
Pennsylvania Press

Poterba, J. M. 1996. Personal saving behavior and retirement income modeling: A
research assessment. In E. A. Hanushek and N. L. Maritato (Eds.), *Assessing
knowledge of retirement behavior* (pp. 123-148). Washington, DC: National
Academy Press

Public Service Rules. 2008. Civil Servant companion, Civil Service Handbook.
Guidelines for Appointments, promotion and discipline. Federal Republic of
Nigeria

Robison, J.T and Moeck, P. 2000. A life-course perspective on housing expectations
and skills in late midlife. *Research On Aging* 22: 499-532.

Shultz, K. S. (2003). Bridge employment: Work after retirement. In G. A. Adams and T. A. Beehr (Eds.), *Retirement: Reasons, processes, and results* (pp. 214-241). New York: Springer.

Spiro, A. 2001. Health in midlife: Toward a life-span view. In M. E. Lachman (Ed.), *Handbook of midlife development* (pp.156-187). New York: John Wiley and Sons

State of Nigeria Population. 2005.

Taylor, M. A. and Doverspike, D. 2003. Retirement planning and preparation In G.A Adams and T.A Beehr (Eds). *Retirement: reasons, processes and results* pp 53-82 New York: Springer.

U. S. Census Bureau. 2005. *Statistical abstract of the United States: 2006*. (Table 681: Money income of families--Distribution by family characteristics and income level: Retrieved Aug. 14, 2007, from <http://www.census.gov/prod/2005pubs/06stat1b/>

Udoh, C.O. 2000. *Death and Dying Education*. Ibadan: Stirling-Horden Publishers (Nig) Ltd

Ulrich, L. B. and Brotz, P. E. 2006. Older workers and bridge employment: Redefining retirement. *Journal of Employment Counseling* 42: 159-172. Unpublished PhD dissertation, University of Microfilms

Van Solinge, H and Henkens, K. 2005. Couples' adjustment to retirement: A multi-actor panel study. *Journal of Gerontology: Social Sciences* 60B: 511-520

Vinick, Barbara H; Ekerdt, David J. 1988. The Transition to Retirement: Account of Husbands and Wives. A Paper presented at the Annual Meeting of the Gerontologist [41]st, San Francisco, CA, November 18-22, 1988. Retrieved Aug. 14, 2007, from <http://www.eric.gov>

Vivien, K-G 2003. An empirical study of older workers' attitude towards the retirement experience. *Lim Journal: Employee Relations* 4: 330-346

Web News 2006. Retrieved Aug. 14, 2007, from <http://www.managementissues.com/news.asp>

Weckerle, J. R., and Shultz, K. S. 1999. Influences on the bridge employment decision among older USA workers. *Journal of Occupational and Organizational Psychology*, 72: 317-329.

Weir, D. R., and Willis, R. J. 2000. Prospects for widow poverty. In O. S. Mitchell, P. B. Hammond and A. M. Rapoport (Eds.), forecasting retirement needs and wealth (pp. 208- 234). Philadelphia: University of Pennsylvania Press.

Wykle, M. L., Whitehouse, P. J., and Morris, D. L. 2005. Successful aging through the life span: *Intergenerational issues in health*. New York, NY: Springer.

Yabkoboski, P. and Dickemper, J. 1997. Increased saving but little planning: Results of the 1997 Retirement Confidence Survey. EBRI Issue Brief, 191, 1-21.

Zapolsky, S. 2003. *American Association of Retired Persons*. Retrieved. 14 Aug. 2007, from www.aarp.org

UNIVERSITY OF IBADAN LIBRARY

Appendix 1

THE QUESTIONNAIRE FOR A STUDY ON PRE-RETIREMENT PREPARATIONS AMONG "ABOUT TO RETIRE" ACADEMIC AND NON-ACADEMIC STAFF (DUE BY APRIL 2008 AND DECEMBER 2009) OF UNIVERSITY OF IBADAN, NIGERIA

INTRODUCTION

Good day sir, my name is Abdullahi A. AlSalihu, a post-graduate student of the Department of Health Promotion and Education, Faculty of Public Health, College of Medicine, University of Ibadan. I'm conducting a research on "Pre-retirement preparations among Academic and Non-academic Staff of University of Ibadan and will very much appreciate your participation. Sir, the questionnaire is designed to obtain valuable information that will be treated as confidential as possible; the information so collected will help review pre-retirement training/education for staff. I humbly enjoin you for the study. Thank you for encouraging research work

Serial Number _____

SECTION A: SOCIO-DEMOGRAPHIC INFORMATION

1. What is your age in years? _____
2. What is your sex/Gender? 1. Male 2. Female
3. What is your Ethnic Group? [1] Yoruba [2] Ibo [4] Hausa [5] others specify _____
4. What is your marital status [1] Single [2] married [3] Separated [4] Divorced [5] widow
5. If married, number of wives _____
6. How many children do you have _____ No. of Male(s) _____ No. of Female(s) _____
7. How many male(s) are still in: primary school _____ Secondary School _____ Tertiary _____ No formal Education _____
- 7b. How many female(s) are still in: Primary School _____ Secondary school _____ Tertiary _____ No formal Education _____
8. What is your religion? [1] Christian (a. Catholic b. Protestant c. Other Christian [2] Islam [3] Traditional Religion [d] others specify _____
9. What is your highest educational qualification? _____

[1] No formal Educ. [2] Prim. Cert. [3] Sec. Cert. [4] Diploma [5] B.sc/HND [6] Higher Degree

10. What category of staff are you? [a] Academic [b] Non-academic (snr) [c] Non-academic (jnr)

11. Which dept/section/ unit are you currently working? _____

12. Is your father still alive? 1. Yes 2. No

12b. If yes, who is taking care of his living expenses now? _____

12c. How much of your salary goes to your father's living expenses per month? _____

13. Is your mother still alive? 1. Yes 2. No

13b. If yes who is taking care of her living expenses now? _____

13c. How much of your salary goes to your mother's living expenses per month? _____

14. Kindly estimate how much you give to your other relatives to support their living per month? _____

15. What salary grade are you on now? _____

16. How long have you been working in the university in years? _____

17. Are you on contract or on full time employment? _____

18. You are disengaging from service due to attainment of mandatory:
1. Retirement age. 2. Service duration 3. Personal volition:

19. Does your household have the following? (Tick 'Yes' or 'No' to all)

- | | |
|------------------|--------------|
| 1. Electricity | 1. Yes 2. No |
| 2. Radio | 1. Yes 2. No |
| 3. Television | 1. Yes 2. No |
| 4. Telephone | 1. Yes 2. No |
| 5. Refrigerator | 1. Yes 2. No |
| 6. Electric fan | 1. Yes 2. No |
| 7. Gas cooker | 1. Yes 2. No |
| 8. Electric iron | 1. Yes 2. No |
| 9. Motorcycle | 1. Yes 2. No |
| 10. Car | 1. Yes 2. No |

20. With regard to mobility, what type of mobility do you use to places of interest?

1. I use Personal Car 2. I use Motorcycle 3. I board Commercial Vehicle 4. I ride Bicycle

21. With regard to housing; did you have a building project of your own now?

1. Yes 2. No

22. If yes what level is it now?

1. Fully completed 2. Above lintel 3. Lintel level 4. Foundation stage 5. Own a plot of land only.

23. If no, why? _____

SECTION B: ATTITUDINAL ISSUES

Below are list of opinions, please indicate your level of agreement to them by ticking one of the options below for every question accordingly.

1. S.A: Strongly Agree 2. A: Agree 3. U: Undecided. 4. D: Disagree 5. S.D: Strongly Disagree

SN	Opinions/Statements	S.A	A	U	D	SD
24	Civil Servants should look forward to retirement favorably					
25	No amount of preparation for retirement can reduce the financial problems experienced in retirement					
26	Retirement should be made voluntary to one's decision					
27	No matter ones resolve adequate preparation for retirement will still be difficult					
28	The thought about life after retirement makes me feel sickly					
29	The loss of power and position due to retirement reduces one's Prestige.					
30	In spite what I know and see of retirees I'm still prepared for retirement					
31	Retirement restores good health to retirees					

SECTION C: ISSUES OR CONCERNS

This section looks at the concerns that you may have in respect to your retirement in sight. Please indicate by ticking how concerned you are to the followings.

1. I'm Extremely Concerned 2. I'm concerned to some extent 3. I'm not concerned at all

32. To what extent are you concerned, about the following issues in respect to your upcoming retirement?

S/N		Extremely Concerned	Concerned to Some extent	Not concerned at all
1	Reduced income			
2	Loneliness from less of social contact with close relations/friends			
3	Physical ill health from lack of activities			
4	Neglect by family			
5	Neglect by Government			
6	The likely late payment of my retirement benefit to me			
7	My wife/husband will not accept and appreciate my situation in retirement			
8	The pains and hassles of pursuing retirement benefit by retirees give me.			
9	Ability to pay my children's school fees after my retirement			
10	Indicate your concern to the issue of not having enough money to fund your retirement			

		Extremely Concerned	Concerned to some extent	Not concerned at all
11	What is your concern of not being able to enjoy the same quality of life you lived now			
12	What is your concern of not being able to afford basic necessities in retirement			
13	Show your concerns about surviving financially in retirement			
14	What is your concern of not having a source of guaranteed income when retired			
15	What is your concern, anxiety of retirement income, which you intend to rely on?			
16	What is your concern that you will live well as your parents did in retirement?			

32b. How confident are you that all your retirement income when combined will be sufficient for you?

1. I'm Very confident
2. I'm somewhat confident
3. I'm not confident at all

SECTION D: SOCIO-ECONOMIC PREPARATIONS

This section deals with your socio-economic plans for your retirement.

Tick 'yes' or 'no' to all options as it applies to you

33. Which of the following best reflect your plans to reduce loneliness in retirement
(Tick 'Yes' or 'No' to all the options)

- | | | |
|---|--------|-------|
| 1. Partake in the activities of my social club | 1. Yes | 2. No |
| 2. Live with my wife/husband and family members | 1. Yes | 2. No |
| 3. Stay alone | 1. Yes | 2. No |
| 4. Involve in leisure activities | 1. Yes | 2. No |
| 5. Others specify _____ | | |

34. Which of these best reflects your plan to maintaining your social network (Tick 'Yes' or 'No' to all the options)

- | | | |
|---|--------|-------|
| 1. Maintain contact addresses of members. | 1. Yes | 2. No |
| 2. Pay visit to offices when opportuned. | 1. Yes | 2. No |
| 3. Allow nature to dictate. | 1. Yes | 2. No |
| 4. Others specify _____ | | |

35. Which of these best reflects the economic activities you intend to do after retirement? (Tick 'Yes' or 'No' to all the options)

1	Organisation of coaching classes	1. Yes	2. No
2	Establishment of garages for mechanic repairs	1. Yes	2. No
3	Establishing computer center.	1. Yes	2. No
4	Barbing and weaving hair saloon.	1. Yes	2. No
5	Retail shops Super Market	1. Yes	2. No
6	Fish farming	1. Yes	2. No
7	Poultry keeping	1. Yes	2. No
8	Manufacturing (e.g.) soap making	1. Yes	2. No
9	Professional practice (private)	1. Yes	2. No
10	Farming (General Agro-Allied)		
11	Others specify _____		

36. Currently what are your other sources of financial support? (Tick 'Yes' or 'No' to all the options)

- | | | |
|-------------------|--------|-------|
| 1. Children | 1. Yes | 2. No |
| 2. Clubs | 1. Yes | 2. No |
| 3. Family members | 1. Yes | 2. No |
| 4. Other works | | |

37. Do you have a special savings for retirement? 1. Yes 2. No

37b. If yes why? _____

37c. If no why? _____

38. If your answer to Q37 is yes, where do you keep these savings? (Tick 'Yes' or 'No' to all the options)

1. In the bank 1. Yes 2. No

2. With an insurance company 1. Yes 2. No

3. Invested into a business 1. Yes 2. No

4. Bought shares as investment 1. Yes 2. No

5. Others _____

39. Are you personally looking forward to this retirement? 1. Yes 2. No

39b. If yes why? _____

39c. If no why not? _____

40. Have you ever attended any pre-retirement training? 1. Yes 2. No

40b. If yes how many pre-retirement trainings have you gone through? _____

40c. Kindly list the main title of the pre-retirement training you have gone through: _____

41. If your answer to Q40 is no, are you willing to attend any pre-retirement training? 1. Yes 2. No

41b. If yes, suggest topics of interest for the training _____

42. Have you ever read any book preparatory to retirement? 1. Yes 2. No

SECTION E: PERCEIVED STATE OF HEALTH AND PSYCHOLOGICAL STATUS

Tick the option that best explains your situation

43. How would you rate your health now? (Tick one)

- | | |
|--------------|---------|
| 1. Excellent | 2. Good |
| 3. Fair | 4. Poor |

44. Which of these apply to you in respect to your health? (Tick one)

- 1 I am no more worried about my health than usual
- 2 I am worried about my physical problems, such as aches and pains
- 3 I am worried about my health as usual
- 4 I am so worried about my physical problems that I cannot think about anything else.

45. Which type of illnesses do you suffer from?

1. _____
2. _____
3. _____

46. Which of these can be attributed to your impending retirement?

1. _____
2. _____
3. _____

47. How are you dealing with each of the health conditions?

1. _____
2. _____
3. _____

48. What do you think can be done to resolve these health conditions?

1. _____
2. _____

49. How is your current relationship with your wife/husband like? (Tick one)

1. Have not noticed any recent change in the interest for ourselves
2. There is less interest for ourselves
3. I am much less interested in her/him now
4. I have lost interest in her/him completely

50. Which of these apply to you in relation to your sleep? (Tick one)

1. I can sleep as well as usual.
2. I don't sleep well as I used to.
3. I wake up 1-2 hours earlier than usual and find it hard to get back to sleep.
4. I wake up several hours earlier than I used to and cannot get back to sleep.

51. My thought of the retirement makes me feel (Tick one)

1. Sad
2. Do not feel sad
3. I am sad all the times and I can't snap out of it
4. I am so sad that I feel like killing myself.

52. What are your expectations of the future like (Tick one)

1. Bright
2. Bleak
3. Hopeful
4. I don't know

53. How do you rate yourself in comparison to those who still have so many years to retire (Tick one)

1. I don't feel I am any worse than anybody else
2. I feel I am worse than anybody else
3. I am comfortable with my status
4. I blame my self all the times for my status

54. If given a second chance will you want to serve in the public service and U.I in particular? (Tick one)

- | | |
|------------------------|--------|
| 1. Yes with enthusiasm | 2. Yes |
| 3. Undecided | 4. No |

UNIVERSITY OF IBADAN LIBRARY

Appendix 2

REPORT OF THE PILOT SURVEY TO SOME RANDOMLY SELECTED DEPARTMENTS OF UNIVERSITY OF IBADAN

A total of 15 Departments were randomly selected for the pilot survey, to ascertain the feasibility of reaching the 'about-to-retire' staff of the University of Ibadan, through their work place.

The secretaries were used; in some cases they referred me the Heads of Department (HOD) for their consent and approval.

S/N	DEPARTMENTS	HEADS OF DEPARTMENT	SECRETARIES
1	Nursing		He said the category of staff I needed for the study is not available in the department.
2	Forestry		She insisted I come with a letter to see the HOD who will give approval for her acting
3	Crop Protection and Environmental Biology		He accepted, that he will be of assistance when I come for the study, however, cannot tell their number now.
4	Agronomy	He invited the secretary to avail me of the needed information.	I'm obliged to be of assistance when I come for real data collection for the study.
5	Veterinary Medicine		She said I need to seek for HOD's approval, who was then not on seat. He obliged to link me up with his secretary
6	Veterinary Teaching Hospital		She promised like others, to direct me to those concerned for the study when I come.
7	Veterinary Pathology		She consented to guide me after going through her records.
8	Veterinary Microbiology/parasitology	He said I should work with the secretary	
9	History		She directed me to the HOD who did not hesitate to give his consent and enjoined her to find time to guide me, stating further that his secretary is always busy.
10	Statistics		She was of the opinion that the Establishment unit of the institution

			will be a better option to reduce my work. I made her understood that I'm equally using the unit and she obliged her assistance.
11	Mathematics		That he will go through his records and when next I will be there, he will be in a better position to tell if he could be of assistance
12	Civil Engineering		That he is sure that the category of staff I am interested in is not available in the department, but should check during the studies.
13	Food Technology		Promised to be of assistance, during the studies
14	Religious Studies		That I need to see the HOD with a letter, before he can act.
15	Philosophy		Promised to be of assistance, during the studies.

UNIVERSITY OF IBADAN LIBRARY

**COLLEGE OF MEDICINE
UNIVERSITY OF IBADAN**

From: Ag Secretary to the College
To: Abdullahi Ali Salihu
C/o Dept. of H.P. & I.
Ref: CS/03
Date: 30th May, 2008

INTERNAL MEMORANDUM

Re: Application for Data Collection

I write with reference to your letter dated May 18, 2008 and hereby forward the list of retired College staff between 2008 and December 2009.

Please treat this information with utmost confidentiality.

Thank you.



B.B. Oguniran
For: Ag Secretary to the College

UNIVERSITY OF IBADAN LIBRARY

UNIVERSITY OF IBADAN
POSTGRADUATE SCHOOL

Ref. No: S.I. 86451

Salihu Ali ABDULLAH

Date: 3 November 2008.

Dear Mr/Mrs/Miss Abdullah,

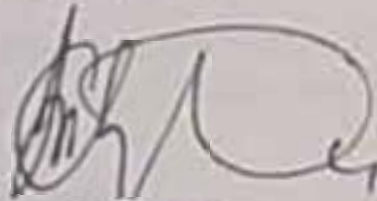
Registration of Title of Thesis/Dissertation

This is to inform you that the Executive Committee of the Postgraduate School at its reconvened meeting of 14 October 2008 approved the recommendation from the Faculty of Public Health for the registration of your M.P.H. dissertation title:

**PRE-RETIREMENT PREPARATIONS AMONG STAFF OF
THE UNIVERSITY OF IBADAN, NIGERIA.**

The approval is with effect from 2 September 2008.

Yours sincerely,



J.N. Chigbundu
Principal Assistant Registrar (Committee)
for: DR/ Secretary

Cc: Head,
Department of Health Promotion and Education.

Dear,
Faculty of Public Health

Examinations Officer, Postgraduate School.

Records Officer, Postgraduate School.

Student Copy



African Regional Health Education Centre

Department of Health Promotion & Education

College of Medicine, University of Ibadan

Ibadan, Nigeria

MAILING ADDRESS:

UNIVERSITY COLLEGE HOSPITAL
IBADAN, NIGERIA

Telephone: Ibadan (234)-2-2410088, 2410149, 2413516
2413503 (20 Lines) Ext: 3505, 3503, 3508

HEAD: Professor O. Oladepo

Ref: HPE/SF 227

14th April, 2008

TO WHOM IT MAY CONCERN


RE: ABDULLAH, ALI SALIU
MA TRIC NO: 86451

This is to introduce to you, the above named person who is an MPH (Health Education) student in this Department.

As part of requirements for the course, he is to carry out a research on "Pre-Retirement Preparation Among Academic and Non-Academic Staff of University of Ibadan."

Kindly give him all necessary assistance he may require.

Thank you for your cooperation.


Professor O. Oladepo
2008
