

RETIREMENT EDUCATION AND ADULTHOOD

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ABSTRACT

The paper investigated the positive impact of retirement education on the future lives of the adult workers who are very close to retirement. Two hundred prospective retirees were drawn from two ministries and three local government areas in Cross River State with the use of purposive sampling technique to select the sample for the study. Two null hypotheses were formulated and tested. Pearson product moment correlation co-efficient and independent t-test statistical analysis at 0.05 level of significance were employed to analyze the data generated from the data collected. The result of the first hypothesis tested indicated a significant relationship between retirement education and useful adult life. The second hypothesis showed that gender does not constitute a barrier in the adult lives in retirement. The study concluded that retirement education is a panacea for positive crisis-free retirement life. It was recommended that counselors should emphasize the need for retirees to understand the factors capable of causing stress and broken homes.

KEY WORDS: Retirement, Education, Adulthood, Strategies, Effects.

INTRODUCTION

Retirement requires changing the habits of an adult's lifetime. It is a disengagement from work and symbolizes a crisis factor in the life of an employee be it skilled, unskilled, supervisory, executive, management and professional cadre. Retirement education is the story of people. The adult works for two reasons, namely:

- (i) To stay alive (i.e to pay for food, clothing, shelter) and
- (ii) To maintain physical and mental health.

If no one works to produce goods, services and food stuffs, the human world would cease to exist. Work is a major socialization force in giving form and content to adult life (Bischof, 1996). For many people, retirement is a welcome relief from a frustrating and boring job. For others it is just as difficult as being unemployed (Dacey and Travers, 1996). For a large number of employees retirement incomes or pensions are generally too low. In addition, many other essentials such as the provision of medicine for the family, housing transport allowances will cease in part or fully in majority of cases.

Whoever is affected will intuitively look inwards and ask himself why me? What will I do now? Will I be able to secure a new job early to support my family or meet needs? What will people and my peers say of me. Considering these questions, it is pertinent for people to plan ahead for retirement. With no other source of income to some retirees their standard of living will certainly drop, thus, resulting to destitution. This phenomenon therefore calls for coping strategies which form the basis for retirement education (Royand Darlene, 1990).

Keith (1998), suggested that the following tip-offs should form the retirement education programme and should emanate from professional counselors who by virtue of their training must be versed with the rudiments of the retirement education. They include:

1. Comparing their present conditions with those of other comparable individuals in their current life environment.
2. To have several close friends with whom they can share their feelings, joys and worries.
3. Never say hard things about themselves.

4. To know the source of their personal strengths.
5. The analysis of the components of the felt intense physiological reactions such as anxiety.
6. Forgetting past misfortunes or sorrows to guilt, shame and failure, but learn from them.
7. To take time to relax, meditate, enjoy hobbies and activities they can perform alone
8. To remember the good God has done for them in the past
9. To visualize all God will do for them in the future
10. To know that, God never will that they should be less than they can be
11. To maintain extreme or high level of hygiene at all time
12. To develop creative and positive thoughts

He further states that if the retirement education tip-offs listed above are effectively practiced by retirees, they will develop positive coping strategies to overcome major related psychological, economic, social, and physiological problems that make retirement environment look devastating or boring. However, in Nigeria where life expectancy is at present very low, the retirement age will invariably be less than in others. In the private sector it is fixed between 50 and 60 years while in the public services, it is between 60 and 70 years. Retirement seems to be harder on males than females (Dacey and Travers, 1996).

Types of Retirement

It is important to briefly highlight the three major types of retirement which include, voluntary or self-retirement, compulsory or forced retirement and mandatory retirement. In the first type of retirement, the decision is based on the employee rather than the employer for personal reasons irrespective of his biological age, length of service or retirement policies.

The second type, compulsory retirement is decided by the employer against the expectation of the employee concerned. The reasons for this might include decreasing inefficiency of the individual at old age, prolonged ill-health, indiscipline on the part of the employee.

The third type, mandatory retirement occurs when the employee has attained the maximum age of retirement or years of service

fixed by government of the country (Akinade, 1993). He defines retirement as 'the final stage of life when one leaves an occupation which one had been involved in for a considerable length of one's adult or working life'.

Retirement Education

Since retirement education is the professional responsibility of the counselor, it could be deduced that, it is the process of providing adequate preparatory counseling procedure by the counselor in all facets of life that will assist an individual make positive decision on retirement. Considering the fact that retirement is an inevitable phenomenon for workers at a certain stage in life, requires adequate planning (Billings, 2004).

Retirement is more than just not working. Old workers should be fully prepared for the period to be able to absorb the shocks arising from it.

The counselor should be in a better position to provide information relating to health, finances, housing and variety of other concerns relating to daily living. Prospective retirees should be assisted to plan well ahead for retirement. They should be exposed to workshops and seminars as well as having the knowledge to embark on financial investment scheme, savings and horticultural activities. Infact, these pre-retirement education tip-offs are very necessary and should not be toyed with by the would-be retirees if they wish to live useful and positive retirement lives. The counselor should organize individual or group counseling sessions of specific venues.

The Retirement Education Strategies

Infact, the professional counselor or any expert who can educate the would-be retirees should possess, the following characteristics or traits. The characteristics are:

- (i) Certification: The person must truly, be trained for the job of counseling the aged.
- (ii) Should have self knowledge in the world of work
- (iii) The person should be gender friendly
- (iv) Should be progress-oriented
- (v) The person should be empathic
- (vi) Must be sensitive to human needs.

The individual who can effectively perform the job of educating the prospective retirees, as a matter of fact should possess the

characteristics listed above. He or she should be visiting them regularly to know the individual problems.

The application of the characteristics listed above will certainly help to sensitize the would-be retirees hence, encouraging them to face the reality squarely. The retirement educators according to Okorodudu (1998), who have been involved in preparing their clients for retirement should continue with the determination to know what happens after retirement. This follow-up is very essential as it allows making amends or encouraging the clients to see the reality and to implement wise decisions for a satisfactory post retirement life. For effective implementation of retirement education, the educators should organize seminars and workshops to gather them together. The role of counselors for prospective retirees should be to overcome idleness.

The effects of retirement education on retirees before and after

Frankly speaking, successful regular administration of retirement education will yield good results. The effects will be positive. The clients will develop the foresights about their future lives. They will be able to know the type of life they will be expected to face in the immediate future. They will certainly adjust to the demands of the modern society and hence, the reduction of stress. However, it is important and interesting to hear and know that, there is joy in old age and it is infact, the general prayer and expectation of people (Tokumboh, 1998). Adults however, need to be flexible, particularly as their resources start to diminish and irreversibility increases. It is therefore pertinent to consider aged adults for counseling after studying them.

Adulthood

Adulthood is the time of our lives when we begin a career, form long-lasting relationships, assume personal and civic responsibilities, care for ageing parents and adjust to the ageing process, (Dacey and Travers, 1996). Retirement is not the end of an employees activity. With the age of retirement now between 50 and 60 years, and judging from current improvement of life expectancy in developing countries, any employee can live actively for another 10 to 20 years and more (Olusakin, 1999).

However, many employers are reluctant to retain older workers because of the notion of declining performance. There is the belief that to improve the bottom line in an organization is by the transfusion of new blood into the system. This is why adulthood as a period in the world of work when diminishing returns set in. according to Denga, (1996) age 58 and above, the gravitational pull to retirement, has started working on the adult. At this period, he can not resist the inevitable count-down to retirement and then death.

Retirement Coping Strategies before and after Retirement

It is true that, retirement from job may be very upsetting in the absence of preparation and in people with limited resources. This complete change in a way of life and personal relationship may precipitate mental illness. Nowadays, when the word retirement is mentioned if negatively affects the behaviour of people about to retire too. Every employee must reassess himself for a new life to start on retirement (Onunha, 1994).

After retirement the following coping strategies would make life comfortable. They include:

- (i) The retirees should engage in crop and animal farming
- (ii) They should join the retirees bank or business investment venture
- (iii) They should also join non-governmental organizations, church organization and social organizations to build up new team of people.
- (iv) To be engaged in part time work while they are still doing full-time work. Working part-time in retirement too.
- (v) The retirees may have to move to smaller houses, other towns or their home villages after retirement to reduce domestic commitments.

Many people retire from one occupation only to take up another. All these retirement coping strategies should be considered important as many prospective retirees are not able to maintain their homes and their social status after retirement. This is so as retirement is seen as a devastating phenomenon and a route to poverty. The retired people can form associations like the Nigerian Association of Retired Teachers (NART). Government is expected to sensitize the workers at the period very close to retirement to prepare them to look inwards regarding their

future lives. They should as a matter of fact, create retirement education units in all ministries, to handle all before and after retirement orientation and awareness programmes.

Research Methodology

The study sample was two hundred (200) retired workers drawn from ministries and local government areas in Cross River State, Nigeria. The choice of the state as the research areas was informed by the fact that it is a civil service state. Out of the 200 retirees, 100 are males and 100 are females. Purposive sampling technique was employed to select the sample. Two null research-hypotheses were postulated. There are: H_{01} : There is no significant relationship between retirement education and positive future retirement life of the retirees.

H_{02} : There is no significant influence of gender on the attitude of retirees

Instrumentation

A survey questionnaire tagged Retirement Education and Adulthood Questionnaire (REAQ) was developed and constructed based on a 4 point adapted Likert scale by the researcher for data collection. It consisted of two parts. Part A contains demographic information on respondents' sex, age, marital status and occupation while part B contains 10 items to elicit information from the respondents. Pearson product moment correlation analysis and independent t-test analysis were used to obtain results from the data collected.

RESULTS

Table 1

Pearson product moment correlation analysis of the relationship between retirement education and sustainable adulthood (N=200).

Variable	Rx	£y	£xy	r-value
Retirement Education (x)	1430	10496	8860	0.74
Sustainable Adulthood (y)	1220	1023	17560	

$P > 0.05$; critical $r = 0.195$; $df = 198$, $N = 200$

The result of the analysis as presented in table 1 shows that the calculated r-value of 0.74 is greater than the critical r-value of .195 at 0.05 level of significance with 198 degree of freedom. This shows that, the result of the analysis is significant hence, rejecting the null hypothesis. This result implies that there is a significant relationship between retirement education and sustainable adulthood.

Table 2

Independent t-test analysis of the difference between male and female retirees attitude during retirement (N=200).

Group	N	X	SD	t-value
Male	100	62.28	2.89	0.64
Female	100	61.95	4.03	

$p > 0.05$; $df = 198$, critical t-value = 1.97

In table 2 the calculated t-value of 0.64 obtained was found to be less than the critical t-value of 1.97 at 0.05 level of significance with 198 degree of freedom. From this result, the null hypothesis was retained. The implication of this result is that male and female retirees do not differ in their attitude during retirement.

DISCUSSION

The result of the first hypothesis revealed that retirement education has a great significant relationship with the future lives of the retirees.

Infact, this result is reminding every would-be retiree to always consult professional career counselors as proposed by (Perre, 1995). The counselors are duty bound to equip

their clients with all the necessary pre-retirement tip-offs as suggested by (Keith, 1998).

The result derived from the second hypothesis confirmed that male and female retirees do not differ significantly in their attitude towards retirement. This result rejects the idea that, retirement seems to be harder on males than females as opined by (Dacey and Travers, 1996). This implies that both sexes respond positively and meaningfully to available retirement problems in good faith. As earlier stated, it is a reality that the knowledge of adequate coping strategies is important especially to the prospective retirees.

The result therefore supports the opinion of Tokumboh (1998), who states that proper retirement education is necessary for both would-be and existing retirees. This implies that, cooperation, understanding, protection and speaking in one voice will encourage retirees to live sustainable future lives.

CONCLUSION

Retirement needs adequate planning for the retirees to succeed. Having felt the pulse of the respondents in this study, it is true that, retirement education has a major role to play in the future lives of retirees. Retirement education is capable of reducing the level of stress and adult mortality in our very fragile society. That is why it is necessary. This means that, planned adulthood is instrumental to joyful ageing especially in our society where old people's homes do not exist.

Truly speaking, when retirees are fully groomed to take good care of themselves, the tendency is that, they will enjoy useful adult lives and as such, reduce the rate of stress that would have engulfed them. On the issue of maintaining the same attitude, a positive one for that matter, retirees irrespective of sex, will be in the same position to defend and protect their rights. It therefore means that, there is a bright future for the retirees.

RECOMMENDATIONS

On the basis of the findings and conclusion in this study the following recommendations were considered necessary and relevant:

1. Government should create retirement education units that will always organize conferences, seminars and workshops for prospective retirees as well as

retirees to enable them cope with the realities of the retirement period.

2. The employers of labour in particular, should take interest in the security of retired workers.
3. Both would-be and already retired workers should as a matter of fact, emphasize the creation of retirement education unit under the canopy of government or labour unions. They should make attendance mandatory for all members
4. Both sexes should always ensure unity to attract the attention of government.
5. The retirees should be interested in establishing small-scale businesses to augment gratuities and pensions. They should be attending clinic regularly for medical check-up.
6. Prospective retirees and retirees should observe other coping strategies.

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