

# Effect of Pre-Retirement Counseling on Retirees' Mental Health and Well-Being

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**Abstract:** *Issues around mental health and general well-being of retirees especially, retirees from public services in Nigeria is increasingly attracting attention of researchers, particularly, when their overall lifestyle is compared with the lifestyle of their peers who retired from the private sector. The study sought to find out the perception of teachers on retirement, their knowledge of common mental health challenges in retirement/coping strategies, retirees wellbeing and the required managerial skills that can support retiring teachers' mental health after their work life. Descriptive survey was employed for the study. The target population of the study was all teachers in Ojo and Badagry Local Government Areas of Lagos state. Purposive sampling technique was used to solicit the views of teachers nearing retirement. Fifty (50) respondents were selected for the study, out of the sixty-two (62) teachers nearing retirement. Questionnaire was used to collect data and analyzed using descriptive inferential statistics. Respondents agreed that they feel nervous when they talk about their fast approaching retirement date. Majority of the respondents agreed that seeking retirement counseling from professionals will reduce their anxiety and the common mental health problems retirees encounter, and that this has the possibility to increase their well-being at all times. Psychotherapy or talk therapy and reality therapy were identified as two approaches of managing pre-retirement mental health problems. It was recommended that the teachers unions should regularly organize counseling on pre-retirement planning for members long before retirement is due.*

Keywords: pre-retirement, counseling, mental health, well-being, public service.

## Introduction

Retirement is a recurring subject of discussion in contemporary societies, especially in communities where there is wide disparity in the post retirement life of retirees from both the public and private sectors. Retirement is an important phase of life or life event, bringing with it many challenges in terms of adjustment and changes in lifestyle, self-esteem, friendship, and vocation. It is often described as leaving the job at a specified period of time after putting in some numbers of years of one's productive years or after attaining a giving age of 60 in the public sectors of the economy (Peters and Asuquo, 2008). Work is a fundamental value of all societies, its elect's one's social and physical environment. As such, it represents physical and mental activities through which a person maintains contracts and interaction with the environment, thus facilitating a productive expression of his/her innermost aspiration and drives. According to Geston (1995), life is meaningful when it is connected to work, but when work is not pres-

ent, the person experiences devaluation. Work is very important because it shapes attitudes and behavior and serves as a foundation for raising one's standard of living. Work offers a worker a sure way to become independent, as well as leadership, a defined schedule, and a sense of identity and belonging. Some employees develop such a strong attachment to, commitment to, and involvement in their work as a result of the significance of the work in their lives (Kwesi and Ellen, 2012). Some employees experience worry, mental health issues, trepidation, and disillusionment while considering retirement. When retirement is imminent, many individuals wonder, "Where will I find purpose?" Will anyone still remember me? I'll be who? What will my life be used for? Is life limited to this one? What will I do with my time? Who am I now that I am no longer a teacher? Do I have the resources or financial security to support myself after I retire? Is my money sufficient? Will I need to significantly reduce my spending? Can I use my national health insurance for prescription drugs? Can I rely on the government or my pension administrator to pay my gratuity and pension? (Osumah, 2015).

According to Kwesi and Ellen (2012), retirement counseling is the process of giving potential retirees the knowledge they need to make a smooth transition from the world of work to one with less demanding occupational schedules. Reviewing all insurance plans, managing personal income in retirement, outlining the retirement process, learning about social security in general, having health insurance, and learning life skills are all part of the concept.

In Nigeria, retirement is a legacy of colonialism as opposed to traditional Africa, where there was no place for it. The extended family structure provides care for the elderly in traditional society. Back then, farming, fishing, and hunting were the main occupations, and each person considered themselves to be their brother's keeper. All of this altered when colonialism or imperialism emerged, bringing with it wage labor and retirement as one of its forebears.

Retirement is a subjective development and socio-psychological shift rather than just an actual life path transition, and it may be linked to psychological and physical welfare (Moen, 2001). In addition, the question of where to retire, a diminished social life after retirement, a diminished social position, and the isolation that comes with being a retiree appear to be contributing factors to retired employees' mental health issues. According to Oluseyi and Olufemi (2015), the syndrome that affects pensioners in retirement is characterized by anxiety, depression, and mental health illnesses. It is impossible to ignore the teachers in Lagos State's Ojo and Badagry Local Government Areas. Some people are so angry that they decide to change their birthdate in order to have more time to work and save for retirement. The study aims to determine the effects of pre-retirement counseling on retirees' mental health and well-being as well as the managerial strategies that can be used to support teachers in Ojo and Badagry Local Government Area of Lagos State who are approaching retirement. Retirement life also requires greater managerial ability.

### **Purpose of the Study**

The purpose of this study is, to examine perception of teacher's toward retirement and pre-retirement counseling on retiree's mental health and well-being among teachers in Ojo and Ba.ar' Local Government area Lagos State.

### **Research Questions**

The following research questions were posed in order to accomplish the goals of this study:

1. What is the perception of teacher's in Ojo and Badagry Local Government areas of Lagos retirement?
2. What are the sources of pre-retirement health problems and the general well-being of teachers in Ojo and Badagry Local Government areas of Lagos State?

### **Research Hypotheses**

For the purpose of this study, the following research hypotheses were stated:

1. There is no significant relationship between age and the perception of teacher's on retirement
2. There is no significant relationship between age and pre-retirement health and well-being.

### **Methodology**

The descriptive survey design was employed for this study. The design is chosen because Creswell (2005) argued that descriptive surveys aid in drawing generalizations and inferences about the traits, attitudes, and behavior of the population from a sample of the entire population. A descriptive study design is a scientific approach that entails watching and describing a subject's activity without in any way altering it (Neuman, 2014). The population for the study was drawn from teachers in Ojo and Badagry local Government areas of Lagos state. The researchers adopted purposive sampling techniques to solicit the views of teachers nearing retirement. Data on teacher's particulars of all teachers in the district was taken from the education file management system. The 2018/2019 annual educational census which was collated from various schools indicated that sixty-two (62) teachers fall within the age bracket of 50-59. Since the researchers were interested in examining teachers perception on retirement and their source of pre-retirement mental health and well being, this category of the population was purposively selected. Simple random technique was also used to select fifty (50) respondents for the study, out of the sixty-two (62) teachers nearing retirement. A self-administrated to fifty (50) teachers who had ten (10) years and below to retire. The questionnaire was used to collect data for the study.

The retirement anxiety was adapted from Oluseyi and Olufemi (2015) and modified to suit this study. The instruments comprised of a mix of close ended and likert scale questions. The study used the instrument in the form of a questionnaire consisting of four different sections: Section A, B, C and D. Respondents' demographics were gathered in section A, perception of teachers on retirement, source of pre-retirement mental health and well being, and strategies and measures that could be adopted to reduce pre-retirement mental health and well being were investigated using sections B, C and D respectfully. The degree to which a test actually measures what it set out to measure is known as validity. After being extensively examined by colleagues and subject matter experts, the questionnaire was approved. Throughout the procedure, any alterations, omissions, grammatical problems, and ambiguities were removed. The works were deemed to be precise, clear, and concise as a result. The test-retest methodology was employed to verify the reliability of the questionnaire. 18 teachers who were not a part of the main study were given the questionnaires. The responses of the teachers on the two occasions were corrected using the Pearson's product moment correlation. This yielded a co efficient (r) of 0.82. This confirmed that the questionnaire had a very high consistency, and therefore it is reliable. The researchers presented an

introductory letter to the Permanent Secretary/Tutor General of District V (where the two local governments are situated) for permission to carry out the study and appointments made to discuss the study and obtain permission for the teachers in the schools to take part voluntarily. Each questionnaire was accompanied by a letter addressed to the instructor in question, thanking them for their assistance and outlining the purpose of the study. The researchers then gave a general explanation of the study's objectives before promising to keep all information gathered secure and anonymous. The necessity of honest responses that won't be exploited to victimize them in any way was emphasized. Based on the variables investigated, the data gathered from the respondents were compiled and displayed on a frequency distribution table. The data were examined using percentages and frequency counts as descriptive statistics, with Pearson's correlation serving as the primary statistical tool to evaluate the hypotheses at the 0.05 alpha level. Each of the frequency distribution table was follow with brief description of the data and analytical discussion of the findings and results.

**Findings and Discussions**

Table 1: gender of the respondents

Respondents	Frequency	Percentage
Male	18	36%
Female	32	64%
Total	50	100%

The data on table one above shows that of the fifty (50) respondents selected for the study, eighteen (18) respondents representing (36%) were male teachers while thirty two (32) respondents representing (64%) were female teachers.

**Hypothesis one**

There is no significant relationship between age and the percentage of teachers on retirement.

**Table 2: Correlation between age and percentage on retirement**

		Age	Perception
Age	Pearson correlation Sig. (2-tailed)	1	.507 .000
	N	50	50
Perception	Pearson correlation Sig. (2-tailed)	.507 .000	1
	N	50	50

XX. Correlation is significant at the 0.01 level (2-tailed)

From the table above, the correlation between the age of the teachers and their perception was  $r = .507$ . With the alpha level of .05, it could be concluded that the age of respondents has a significant relationship on how teachers perceive retirement. Therefore the null hypothesis is rejected. This shows that, as teachers are nearing retirement their perception on retirement will negatively affect their mental health and well-being and increase their anxiety level at all times.

**Hypothesis two**

There is no significant relationship between age and pre-retirement mental health and well-being.

To test for the hypothesis, the identified source of mental health and well-being was computed using the SPSS 17 (statistical package for social science) and correlated with the age of the respondents to ascertain the relationship between them. The table below shows the correlation between the two variables.

**Table 2: Correlation between age and percentage on retirement**

		Age	Source of mental Health and well-being
Age	Pearson correlation Sig. (2-tailed)	1	.438 .001
	N	50	50
Perception	Pearson correlation Sig. (2-tailed)	.438 <sup>xx</sup>	1
		.001	1
	N	50	50

XX correlation is significant at the 0.01 level (2-tailed)

From table 3, the correlation coefficient ( $r$ ) is 0.438 at the level of significance of 0.01. The correlation coefficient is positive and also falls within the medium range of 0.32 to 0.48. This shows that age significantly influence the level of mental health and well-being of teachers nearing retirement. Therefore the null hypothesis is rejected.

**Discussion of findings**

The findings of the study in the hypothesis one showed that there is significant relationship between age and the perception of teachers on retirement. Also from the analysis it could be observed that the mean score of those within 55-59 years is higher than those within 50-54 years. Although their perception on retirement is not negative their level of nervousness is high. When they see a retired teacher who has been unable to manage his/her retirement life puts them in a state of fear which may increase their mental health problems and anxiety. This justifies the definition of retirement given by Dada and Idowu (2010) that "retirement anxiety by its nature, involves fear and worries about the future of the individual as a result of the sensation of active working life. It includes the fear that usually results from change". The findings of the study in the hypothesis two showed that there is significant relationship between age and pre-retirement mental health and well-being. This is in line with Ndaman (2004), 90% of retired persons look miserable, confused and helpless as a result of lack of pre-retirement planning or improper pre-retirement planning. 10% of those who retired, who are living well and probably in high spirits and can maintain their status quo, are those who planned. An unplanned retirement creates problems such as boredom, financial anxiety, distress, isolation and feeling of dissatisfaction for a seemingly unfulfilled life (Dada and Idowu, 2010). Each questionnaire was accompanied by a letter addressed to the instructor in question, thanking them for their assistance and outlining the purpose of the study. The researchers then gave a general explanation of the study's objectives before promising to keep all information gathered secure and anonymous. The necessity of honest responses that won't be exploited to victimize them in any way was emphasized. Based on the variables investigated, the data gathered from the respondents were compiled and displayed on a frequency distribution table. The data were examined using percentages and frequency counts as descriptive statistics, with Pearson's correlation serving as the primary statistical tool to evaluate the hypotheses at the 0.05 alpha level. In order to support teachers in their retirement planning and preparation, it is necessary to strengthen the counseling units of the education service. According to Lasisi (1997), not having a roof over one's head in retirement is frustrating, so efforts must be taken to find solutions before retiring. Typically, prospective retirees are unsure of what to do with their gratuities when they retire. Sadly, pensions and gratuities are frequently not paid right away after retirement, leaving workers with no idea what to do.

One of the key strategies to improve general wellbeing and lessen pre-retirement mental health difficulties was recognized as professional retirement counseling. This demonstrates that counseling is crucial in lowering the prevalence of mental health disorders among teachers who are close to retiring. The two main therapies for managing pre-retirement mental health and well-being were determined to be psychotherapy or talk therapy and reality therapy. In this article, psychotherapy counseling is provided as a suitable counseling therapy for establishing reason in adult employees' perceptions of retirement. Because it influences actions, thoughts, and emotions, perception is particularly important in this situation. It should not be permitted for retirement to cause detrimental and incapacitating mental health and wellbeing, panic attacks, or depressive behaviors. Instead, it should be viewed as a natural growth

process and embraced as a normal developmental process (particularly retirements based on age). Cognitive behavioral therapy called psychotherapy (PT) has been demonstrated to be effective in altering attitudes around retirement. PT, which was developed by Sigmund Freud, is a behavioral addition to psychotherapy that can be provided on an individual or group basis. Ewan (1979) asserts that psychoanalysis was the precursor to psychotherapy and that the "talking cure" is essentially therapeutic discourse. Psychotherapists place special emphasis on the client's identity as well as their mental health and wellbeing.

Reality therapy is another type of counseling that might help retirees with their mental health. According to this view, everyone has an innate desire to stand out from the crowd and an inherited drive to feel somehow different from all other living things. The fundamental tenet of reality therapy is that our actions were our own doing. Reality therapy spends relatively little time exploring the past because all issues are present (Corey, 2012). According to reality therapy, we can only control the actions we are taking right now. We may be the end result of our past, but unless we choose to be, we are not its victims. In reality therapy, assisting the client in recognizing and altering self-defeating behavior while minimizing culpability is the main objective. According to Glasser (2016), when the client is assisted by the counselor in bringing out the self-defeating habit, behavior can be changed. In addition, finding more effective ways for people to achieve their needs is an objective of reality therapy. The client must be addressed by the counselor by being guided through an examination of their actions, thoughts, and feelings to see whether there is a more effective way for them to function in order to fulfill these wants, which include belonging, power, freedom, and fun.

### **Conclusions**

Based on the findings from the study, it could be concluded that

1. Counseling programmes on financial literacy planning should be regularly organized for teachers in the field so that they could welcome their retirement with joy and happiness.
2. Also, ignorance of what to do with gratuity, not securing permanent residential accommodation was some of the sources of pre-retirement mental health issues and wellbeing among teachers.
3. Age plays a significant role in pre-retirement mental health and well-being; teachers should view retirement as an exit from an active service and not a death warrant.
4. Once teachers are nearing retirement, their mental health problems increases because of the feeling of not adequately prepared for retirement.
5. Perspectives on coping in life after retirement should be major focus of discussion to all teachers during pre retirement workshops.

### **Recommendations**

Based on the conclusions from the study, the following recommendations are made;

1. Teachers unions should regularly organize financial literacy and counseling workshops on pre-retirement planning for their members.
2. Date of retirement should be included in appointment letters and promotion letters given to teachers to serve as a reflection and boost their preparation towards retirement.
3. Preparation in advance towards retirement is the best for all teachers to learn from as early as ten or more years to retirement.
4. Teachers should be actively involved in community or social activities, make contributions, and feel necessary and useful to avoid loneliness when they retire.
5. Ministry of Education should include retirement counseling in their-in-service programme for teachers at levels.
6. The processes involved the payment of retirement gratuities and pensions of retirees from the public service should be fast tracked along the practice that is common in the private sector.

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