PERCEPTIONS OF RETIREES ON SOME CORRELATES OF RETIREMENT WELL-BEING IN OGUN STATE, NIGERIA

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Abstract
This study investigates the perceptions of retirees in Ogun State on some correlates which enhance retirement well-being with a view to determining if literature recognises correlates which are mostly foreign applies to retirees in a Nigerian setting. The study adopts a descriptive survey research design and a sample size of three hundred (300) retirees from Ogun State, who are above the age of sixty years, and purposively selected through simple random sampling technique. A Standardised Retirement Resource Inventory (r= 0.82) developed by Leung and Earl, (2012) was used to obtain data for the study. This was complemented with two sessions of focus group discussions. Two research questions were raised. The data was analysed using Pearson Product Moment Correlation and Multiple regression Analysis. The result shows that health and income are perceived by the retirees' as the more important correlates in attaining optimal wellbeing. Further, most Nigerian retirees suffer financial incapacities especially those who retired before 2004. They were mostly affected by finances due to non-implementation of the harmonisation policy of pension scheme to meet the present market value.

Keywords: *Correlates, Wellbeing, Retirement, Nigeria, Old age*

Introduction

Retirement researches have focused on health (Bowling, 2005; Bonsang & Klein, 2011), finance (Salami, 2010; Cahill, Giandrea, & Quinn, 2008; Quinn, 2010), marital relationships (van Solinge & Henkens, 2008), psychological distress (Delcambre, 2011), voluntary and involuntary retirement (Esteben, Kelly & Steven 2007), and the like. It has been established in research (Adegbola, 2013) that the social and economic condition of retirees are not adequate owing to the evident of financial incapacities observed among the retirees, social exclusion and neglect, and susceptibility to illness due to tear and wear of the body. Retirees, therefore, face quite a number of challenges that have put them among others to the risk of untimely death.

Evidences that appear in literature establish lack of optimal wellbeing of retirees due to the vulnerability that is attached to retirement as a result of lack of regular and steady income, tear and wear of the body due to old age, loss of contacts with colleagues and old friends among other factors. Although a number of disparities exist in research as regards the rate at which certain factors reported in literatures such as family, marital status, mode of retirement affects the retirees. In other words, there are no consistent statistical evidences to generalise these inferences on retirees owing to existing differences in culture, value, norms and various other societal differences. For instance, Bonsang & Klein (2011) associate less importance to family as a significant correlate of wellbeing whereas they emphasise more on health and finance. Meanwhile, van Solinge & Henkens (2008) and Salami (2010) underscores the importance of family and marital status more than any other correlate of positive wellbeing in retirement.

Even though a number of evidences in research that have at one point or the other identified some correlates of wellbeing, the disparities that exist in their reports cannot be neglected. Moreover, those circum-stances, situations and societal factors that affect retirees from a wide range of spheres differs, and such research reports emanated from different society. It may, therefore, be erroneous in research to assume such reports may be applicable to all retirees from different diverse societies.

However, the problems facing the retirees may not be unconnected to the socio-economic, health and psychological variables. Family relationship is important to the wellbeing of retirees (Evans and Kelley, 2005 Heybroek, 2011). Researches have it that people who are married have higher levels of wellbeing in retirement than those who are unmarried (Szinovacz, 2003; Heybroek, 2011). Thus, we would expect that married or cohabitating people will have higher levels of wellbeing across the retirement transition than those who are single, separated, widowed or divorced. With retirement, there are changes to family structures, roles and responsibilities. Family and Wellbeing in retirement may be associated with an “empty nest”, change of residence and the possible ill health and death of family members and friends. Research has it that retired men and women may become more involved with the lives of their children and grand children (Adegbola, 2013). Family, therefore, may play an irreplaceable role in the attainment of optimal wellbeing of the retirees especially in Nigeria where cultural values are not completely lost. The Family is an area found to have an impact on well-being. For example, retirees who are married tend to be happier than those who are single. The death of a spouse, relative, or close friend and divorce or separation all diminish happiness thus affecting the well-being of an individual (Esteban, Kelly & Steven 2007).

Taylor and Doverspike, (2003) in Adams and Beehr (2003); de Vaus and Wells, (2004) and Heybroek (2011) suggest that people who are healthier can make retirement adjustments more easily. Being healthy may allow a greater diversity of activities and opportunities for access to social support. Ill health may be very disruptive to leisure and other satisfying social activities (Heybroek, 2011). Poor health status of retirees may disrupt adjustment to retirement because poor health condition of one of the marriage partners may restrict them from taking up new activities and hinder adjustment to retirement (Van Solinge & Henkens, 2005; Salami, 2010). Health status was found to be significantly correlated with life satisfaction (Kim & Moen, 2002; Salami 2010) and depressive symptoms of retirees. A poor health condition of one of the retired partners means demanding care responsibilities which may place additional strains on the relationship and subsequently hinder retirement adjustment.

Social networks and support have been found to be predictors of positive well-being across the life course (Heybroek, 2011). Social support and integration in the form of contact with family and friends have been found to facilitate a high level of life satisfaction after retirement (Taylor and Doverspike, 2003; Heybroek, 2011). Knoll (2011) posits that when individuals take decision to stop working, they must also have a way of supporting themselves financially, as their income from work will no longer be available. Thus, the question of how to support oneself in retirement should be an important consideration in the retirement decision. Finance is one of the major determinants of what an individual does in retirement. Delcambre (2011) posits that retirement decision hinges on The composition of social networks with family members, friends, former co-workers and retired friends may change with retirement (Szinovacz, 2003). These new interactions with different people may offer retirees social support that may improve life satisfaction (Taylor and Doverspike). This may be particularly important because social networks developed while in the workforce may be suddenly removed (Moen, Huang, Plaggmann, & Dentinger, 2006). Research also found that women may be more likely than men to use retirement as an opportunity to increase their social activity (de Vaus and Wells, 2004).

Retirees' lives and health conditions are enriched by the presence of long- time friends and family members who play a major part in their life. Although older adult retirees may see people less often, personal relationships continue to be important perhaps, even more than before. Adejumo (2010) suggests that social relationships in older adults' retirees are more important to their general health status than ever. Kim & Moen (2001) suggest that an important aspect of retirement adaptation is the on-going involvement in social roles and activities.

financial position and accumulated resources. Retirees perceive their quality of life goals require a certain level of financial means; however, research indicates that retirees are not usually centred on attaining possessions at this life stage, but have generally moved to attaining well-being experiences and contributing to the society (Johnson, 2008; Delcambre, 2011).

As clearly shown in literature, majority of the problems of the retirees involves health, social and economic welfare (Bowling, 2005; Bonsang & Klein, 2011; Salami, 2010; Cahill, Giandrea, & Quinn, 2008; Quinn, 2010; Adelowo, 2000; Adegbola, 2013). In view of these positions which underscore factors such as family, health, income, social relationship and support, mode of retirement, emotional and coping abilities as significant correlates of wellbeing in retirement, there is the need to re-examine the perceptions of the retirees on these factors. However this study examines the perceptions of retirees about these factors as significant correlates of wellbeing in retirement as they affect old retirees in Nigeria. Meanwhile, this paper puts into consideration the individuals' differences in their ability to adjust to retirement, the susceptibility of the old retirees to the social, economic, and health incapacities and the implication of attaining optimal wellbeing at retirement noting the peculiarities of Nigerian retirees.

From the foregoing, therefore, the specific objectives of this study are to: determine the perception of retirees on some correlates (family, income, health, social relationship and support) of wellbeing in retirement; re-validate the significant effects of these correlates on the wellbeing of the retirees as though reported in literature; and draw practical implications for retirees in Nigeria.

Research questions

The study is designed to provide answers to the following questions:

1. What is the perception of retirees in Nigeria about some correlates family, income, health, social relationship and support) of wellbeing in retirement?
2. Is there any significant difference between the perception of Male and Female Nigerian retirees?

Methodology

The study adopts a descriptive survey research design of ex-post facto type because it is only interested in measuring the variables as they are without any manipulation. This design also affords the researchers to appraise and examine the perceptions of retirees in order to make appropriate descriptions of the circumstances around the variables and population under study. The participants of this study were made up of senior staff government retirees from Ogun East Senatorial Zone, in Ogun State, Nigeria who are above the age of sixty (60) years. Two reasons account for the choice of the zone. The first reason is that a large percentage of the retired elites, with high literacy proficiency, reside in this zone. The second reason is the fact that the retirees have properly organised and coordinated themselves under the auspices of Nigeria Association of Pensioners, Ogun State Chapter. This made it easier for the researcher to access the respondents. Three hundred retirees were purposively selected through simple random sampling technique. A Standardised Retirement Resource Inventory Scale developed by Leung and Earl in 2012 with reliability value of r= 0.82 was used to obtain data for the study. This was complemented with two sessions of focused group discussion (FGD). Data obtained were analysed through Pearson Product Moment Correlation and Multiple Regression Analysis.

Findings and Discussion

Research Question One: What is the perception of retirees about some correlates (family, income, health, social relationship and support) of wellbeing in retirement?

Table one below shows the relationship in the perception of the retirees among the variables

Variables	Mean	Std. Dev	1	2	3	4	5	6	7	8
Well-being	148.71	19.26	1.000							
Health	13.99	2.145	.088	1.000						
Income	10.30	3.108	.087	.243**	1.000					
Social relationship & support	32.76	6.085	.012	.422**	.430**	1.000				
Family	15.99	3.266	.049	.147**	.422**	.718**	1.000			

Table one above shows that there is significant relationship among the independent variables (family, income, health, social relationship and support) in the following order of magnitude: Health (r=0.88 P<.05), Income (r=0.87, P<.05), family (r=0.49 P<.05). However, social relationship and support (r=0.12, P<.05) has the lowest correlate value with well-being among the retirees.

In order to find-out the relative contributions of the independent variables, a multiple regression analysis was carried out. Table two below shows the result of the analysis.

Table two showing the relative contributions of the independents variables on the retirees' well-being.

Variables	**B**	**Std. Error**	**Beta**	**t-ratio**	**P**
Health	.616	.121	.286	5.105	<.05
Income	.243	.103	.133	2.367	<.05
Family	.105	.121	.161	2.169	<.05
Social relationship & supports	.104	.057	.149	2.388	<.05

Table two above shows the relative contributions of the independent variables on retirees' well-being. The variables are in this order: health (B=.616, t=5.105, P<0.05), income (B=.243, t=2.357, P<0.05) and family (B=.105, t=2.169, P<0.05), while social relationship and support had the lowest relative contribution (B=.104, t=.149, P>0.05).

Research Question Two: Is there any significant correlation between the perceptions of male and female Nigerian retirees?

TABLE 3: CORRELATION AMONG VARIABLES

Variables	*Mean*	*Std. Dev*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*
Wellbeing	27.25	5.597	1.000							
Health	13.99	2.145	.328**	1.000						
Income	10.30	3.108	.434**	.243**	1.000					
Social relationship & support	15.43	3.901	.470**	.331**	.523**	1.000				
Family	15.99	3.266	.401**	.147**	.422**	.718**	1.000			

Table 3 above shows the mean, standard deviation and zero order correlation among the variables. It was observed that there was significant relationship between the independents variables and the dependent variable (Wellbeing) in the following order of magnitude: Social relationship and Support ($r = 0.470$, $P<.05$), income ($r = 0.434$, $P<.05$), family ($r = 0.401$, $P<.05$) and health ($r = 0.328$, $P<.05$). The result shows that all the factors have been found to be significant correlates of wellbeing in retirement among male and female retirees.

Discussion of Findings

This study has found significantly that the family is a major correlate of wellbeing. It also observes that people who are married have higher levels of wellbeing in retirement than those who are unmarried, divorced, separated, and widowed. The study observes that among the family-related factors, marital status, spouse's working status, marital quality, number of dependants, and losing one's partner during retirement transition have all been shown to relate to retirees' well-being. Specifically, majority of the respondents affirm that married retirees usually enjoy better well-being than single or widowed retirees because the retirees would enjoy companionship in that regard. The focus group discussions with the respondents reveal that most retirees consider family support as an inevitable significant correlate to achieving positive wellbeing by any retirees. It was established that the family provides comfort, compassion, and protection to retirees in times of needs and aspirations. Good family relationship and accomplishments among which include successful children in their endeavours have very good motivational effect on the wellbeing of the retirees. It thus provides a sense self-actualisation and solace for the retirees.

Similarly, one of the best supported correlates of wellbeing in retirement include income (Fouquereau, Fernandez, Fonseca, Paul, & Uotinen, 2005; van Solinge & Henkens, 2008). This study also discovers income to be highly significant as a correlate of wellbeing. Income may be important by itself, and may also link to other correlates of wellbeing in retirement. For example, retirees with high income may have access to better healthcare. Also, retirees who need living assistance may be more capable of staying in their own homes if they have the income to support in-house help rather than having to move to an assisted living community.

However, this study also discovers that income is the fulcrum of the correlates of wellbeing of retirees. No retiree can better adjust to retirement and have positive wellbeing without financial capacity. Most retirees with financial incapacity have been found to have negative wellbeing. This implies that income at retirement is very important. Income of retirees as reported in literature includes but not limited to personal savings, income from business, superannuation such as pension and insurance funds, investment among others. But this research discovers that the major income of retirees in Nigeria is pension which is not usually paid timely. Most of the retirees do not get their gratuity which would have allowed them to engage in investment. Also due to the poor economic condition of the country and evident hardship, most of them were unable to make adequate savings during their working years which could be sufficient enough to rely upon in retirement. Discussions with the retirees reveal that many of them who had retired before 2004 when Nigeria began the contributory pension scheme have a huge financial incapacities as their pension benefit is very insignificant. Although most Nigerian retirees suffer financial incapacities but those who retire before 2004 are mostly affected by finances due to non implementation of harmonisation that would review the pension scheme to meet the present market value.

Furthermore, it is widely known that good health is the bedrock of good living. People who are healthier can make and live better than those with poor health. It is, therefore, not surprising that retirees with good health make retirement adjustments more easily. Health was found to be a very strong correlate of wellbeing in retirement. This supports the findings of Heybroek, 2011; Sharma, 2011; Kim and Moen, 2001; Salami, 2010. The study finds out that retirees perceived poor health as such that can make them dependent on others even for the basic necessities of life and this can affect their perception of oneself. Focus group discussions with the respondents revealed to a very large extent that health affects other factors such as social relationships in determining retirees' wellbeing. The study further discovers that retirees with poor health may have an impeded capacities and poor social relationships as a result of their inability to interact. The retirees expressed the ordeals of their colleagues with impeded health and how difficult it has been for them to attain a positive wellbeing.

Lastly, social relationships and support have also been found to be correlate of positive well-being in retirement. This is in consonance with the findings of Heybroek, (2011). The study observes that social support and integration in the form of contact with family and friends have been retirement. The retirees in Nigeria express that they still enjoy a reasonable sense of good-will from their social networks and contacts. Though, the composition of social networks with family members, friends, former co-workers and retired friends may change with retirement yet a good number of the respondents still maintain and hold on to the long maintained relationship for support as against the position in literature which hold firms to subculture theory expressing that retirees form their sub-groups and establishes their subculture due to loss of contact with old networks Heybroek, (2011). This is because Nigeria is still culturally bound to the traditional social welfare system and bias for kinsman is not totally lost. This study further discovers that women may be more likely than men to use retirement as an opportunity to increase their social activity as they engage more in religious activities in churches and mosques '*Asalatu'* activities by moslem women in retirement make a wide range of social cum religious networks through that platform.

The implications shows of these correlates on the sustenance of positive wellbeing shows that at retirement, individuals relinquish a steady stream of employment earnings and enter a phase where they will rely upon the asset they have accumulated to finance the rest of their lives. This asset according to this research has been identified as retirement pension savings, personal saving account and investment. The inferences deducted for this research found to facilitate enhanced wellbeing in has shown these factors as significant correlates of positive wellbeing in retirement and if not properly managed may result to inadequacies in the wellbeing of the retirees. The pension scheme which has been the main source to the retiree is not optimal, hence exposing the retirees to a quite number of risks. This amongst others is due to the unavailability of social institutions and agencies primarily meant to care for the retirees. Although the wellbeing of retirees may depend heavily on decisions they make during their working years, it is expected that every working individuals prepare for the retirement age.

Major implication of this study underscores the challenges facing older persons who have retired from work are associated to the risk of longevity, health and finance – the fear that if they grow older would there be enough resources to sustain therewith. The pension scheme is a generic source of headache to the Nigerian Pensioners. Pension benefits are not paid regularly, hence leaving these helpless old people with nothing or little to sustain. Health care delivery for the elderly has not been optimal. Little attention is given to the geriatrics medicine and care of the elderly. Institutional care for the elderly such as old people's home, senior citizens centre and the like are near to inaccessible because there is only one functioning in the country and that is inaccessible.

Recommendations

Based on the findings of this study, the following recommendations are made:

1. adequate attention should be given to institutional care of the older people especially the retirees who have graciously served this nation;

2. old people's home, nursing homes for the aged, and senior citizens centres should be established and;
3. retirees themselves should develop an attitude of self-worth by placing fewer premiums on personal achievement and show a reasonable contentment noting that some people so wish to be in their position.

Conclusion

It becomes revealing that the perceptions of the retirees on the correlates of wellbeing seem more appalling than it is reported in literature. Perhaps, the socio-economic peculiarity of Nigeria may thus be responsible for this difference. Arising from the study, therefore, retirees who have retired from their professions and employment but are still capable and are willing to continue practising their profession or performing their works may be given the opportunity to render services as volunteers in different activities of the churches or mosques, the civil society organisations and the educational institutions. However, in the light of financial incapacity facing most retirees in Nigeria, it is not out of place for them to engage in petty business which may not require huge capital to support themselves which would also serve as a means of remaining active, healthy and build a better social relationships and network.

On the other hand, as the population ages, the changes in the age structure can pose serious concerns or challenges because proportionately, there will be less young people who will support or respond to the needs of the retirees. The family as found by this study is still a main support systems and the home is the essential place of care for older people even though this is gradually becoming eroded by changing societal values and civilization. These supports include financial, emotional, physical and material. Owing to the weakened family system, these provisions of support have not been optimal in most families especially those with complexities and challenges, thereby exposing the old retirees to a number of risks.

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