

# Anxiety and Stress as Correlates of Health Adjustment among Pre-Retirement Age Public Primary School Teachers in North-Eastern Nigeria

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DOI: <https://doi.org/10.47772/IJRISS.2023.70503>

Received: 26 May 2022; Accepted: 01 July 2022; Published: 26 May 2023

## ABSTRACT

The study investigated how anxiety and stress correlates with health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria. Three specific objectives with corresponding research questions guided the study and three hypotheses were formulated and tested at 0.05 level of significance. The study adopted a correlation research design. The population of the study was made up of 53,142 public primary school teachers in 10,173 schools in North Eastern, Nigeria. The sample size for the study was 397 public primary school teachers. The sample size was selected using proportionate stratified random sampling and convenience sampling techniques. The instrument used for data collection was a structured questionnaire titled “Anxiety, Stress and Health Adjustment Questionnaire (ASHAQ)”. The questionnaire was validated by five experts and its reliability was established using Cronbach Alpha method. The reliability coefficients were 0.65 for the anxiety scale, 0.72 for stress scale 0.67 for health adjustment scale. Data collected were analyzed using Pearson Product Moment Correlation Coefficient (PPMC) and Multiple Regression Analysis developed in Statistical Package for Social Sciences (SPSS). Findings of the study revealed that anxiety and stress are negatively correlated with health adjustment among pre-retirement age public primary school teachers. Further, it was found that anxiety and stress significantly predict health adjustment of pre-retirement age public primary school teachers in North – Eastern Nigeria. The study concluded that anxiety and stress play significant roles in determining the health adjustment of pre-retirement age public primary school teachers. Based on the findings, the researcher recommended that, Counsellors should adopt interventions like the Rational Emotive Therapy (REBT) to help teachers with anxiety issues who are finding it difficult to make social decisions that can have impact on their health lives during retirement. With this, they can learn to adopt social adaptive behaviours that will help them achieve desired health goals in retirement. Also, through the use of appropriate therapies like Cognitive Behavioural Therapy (CBT), counsellors should help teachers who are stressed to regain themselves and make good retirement adjustment decisions regarding their health.

**Keywords:** Anxiety, Stress, Health Adjustment, Retirement Adjustment

## INTRODUCTION

Retirement is one of the phases in the career life of a worker when the physical and mental activities tend to decline due to old age. It is a period of life where a worker is being relieved of his job because of low productivity as a result of age. Thus, retirement can be said to be that phase in life where there occurs permanent withdrawal of an individual from active work life period; or the termination from the world of work.

Retirement comes in about five stages and every worker must pass through these stages. They are: The Pre-

retirement stage, Full retirement stage, Disenchantment stage, Re-orientation stage and finally, Reconciliation and stability stage (Paquette, 2021). According to this author, pre-retirement is the first stage of retirement; a stage before the actual full retirement which involves imagining what the new life after retirement will be and planning towards it. This stage can last between five (5) to fifteen (15) years before the actual full retirement date. It is a stage characterized by anticipation and preparation towards retirement. Pre-retirement stage demands that workers redirect on their thought patterns and behavioural processes to be able to adjust and maintain balance at retirement. Such process can be defined as retirement adjustment.

During this transition stage from work to retirement, workers may encounter various problems and difficulties that may make them feel anxious and stressed. These emotions of anxiety and stress during the pre-retirement phase may have varied effects on their health adjustments in the long run. In Nigeria, the post-employment benefits in the form of pension and gratuities are bedeviled with a lot of challenges which makes it most likely to stir up anxiety and stress for individuals at the pre-retirement age. Anxiety and stress also, seem to have some consequences on the overall wellness of these category of workers. Therefore, presenting the need for health adjustment among them. Health adjustment encompasses planning and preparing towards maintaining healthy lifestyle before and during retirement; it involves regular exercises, healthy and balanced diet, enough sleep, avoiding smoking and alcohol among others.

Since retirement comes with aging, focus on maintaining health and independence at this stage is very crucial while unhealthy lifestyle will lead to health deterioration. Paquette (2021) asserts that health conditions of retirees are more prevalent at the fifth stage of retirement; and must be properly planned for. In the same vein, Nyarks (2017) reiterated this point by emphasizing the need for counselling civil servants on the types of diet they should take and other health related matters as they retire because of its significance to health adjustment.

Although health adjustment at retirement has received extensive study, previous studies have not paid attention to the correlation between anxiety and stress on health adjustment of workers. Some others identifying physical health as an index of retirement adjustments were carried out by Saxena (2018); Lee (2016); Barbosa, Monteiro and Murta (2016); and Motjuwadi (2013). All these discussed health on retirement adjustments without relating them with anxiety and stress.

## **Anxiety**

Anxiety is a psychological condition in which a person feels uneasy, apprehensive, or afraid. It frequently occurs when individuals are confronted with situations over which they have no control, are unable to foresee, or are confronted with occurrences that seem to be threatening to them (Amali, Ako, & James, 2014). Some individuals approach retirement with high level of anxiety, while others have a low level of anxiety about it (Onyeoma, in Nwaoba, 2013). Anxiety over retirement is a sensation of acute anxiety, discomfort, and uncertainty that interferes with prospective retirees' mental processes and retirement plans on a regular basis. It's an uncomfortable condition that affects employees just before retirement and is characterized by a complicated mixture of emotions such as anxiety, trepidation, and concern. Anxiety about retiring is marked by both good and negative feelings, depending on how retirement-eligible employees see their pre-retirement preparation, whether adequate or not. Any imagined need in retirement that any eligible retiree has not fully planned for seems to be a source of anxiety (Adeyemo & Olatomide, 2015). Retirement anxiety is characterized by anxieties and concerns about the individual's future as a consequence of the end of active working life. It entails the kinds of concerns that come with change (Baba, Garba & Zakariya, 2015).

## **Stress**

According to Freshwater (2018), stress is a feeling that people have when they are struggling to cope with challenges in their lives such as money, employment, health, relationships, the environment, and other

issues. Stress is a common response to daily stressors that causes people to feel tense and under strain. Stress, according to Onun (2017), is not just a reaction to something bad; it is also the body's reaction to changes in the environment; and stress, according to Akinade in Liman and Abubakar (2017), is any stimulus that raises one's excitement level beyond what is considered his or her usual or personal tolerance levels. As a result, stress might be defined as any incident that tests or surpasses a person's capacity to cope. The shift from active professional life to retirement is a significant and unavoidable change in one's life, and failing to prepare for it or resisting it will almost certainly result in anxiety and stress.

### Health Adjustment

There is a general agreement that physical health is positively associated with retirement adjustment. Barbosa (cited in Kyuho, 2016) reported from their review of retirement adjustment that about 82% of the 94 studies showed a significant effect of physical health on retirement adjustment. Older adults who experience difficulty adjusting to retirement are more likely to experience a decrease in physical and mental health than those who are well-adjusted (Wang, M., Henkens, K., & van Solinge, 2011). Poorly adjusted retirees are also more likely to show unhealthy behaviors such as increased drinking (Perreira & Sloan in Kyuho, 2016) and smoking (Henkens, Solinge & Gallo, 2008), which may influence health decline and premature mortality. In this study, health is measured by functional limitations, the number of chronic diseases, and self-rated subjective health. McGarry (2004) finds that those in poor health are less likely to continue working than someone in good health. Using data from the HRS, she notes that changes in retirement expectations are driven to a much greater degree by changes in health than by changes in income or wealth.

In Nigeria, the welfare of retirees has been an issue. There is heightened anxiety in states and local councils across Nigeria over unpaid pension and gratuity. In 2018, the sun news online (7<sup>th</sup> May, 2018) reported that the **Pension Transitional Arrangement Directorate (PTAD)** described as worrisome the crisis bedeviling the pension scheme across the country previously characterized by allegations of misappropriation of funds, maladministration, corruption, fraud as well as numerous pensioners complaints. PTAD particularly decried the non-payment of monthly pension after retirement. Today, civil service pensioners are confronted with many challenges. These challenges often times hinder smooth pension administration. The daunting challenges according to Nweke (2014) range from embezzlement of pension funds, delay of government to pay pensioners, bureaucratic bottlenecks in processing retirement papers, payment of pension funds to individual accounts, fixed deposit accounts and wrong banks, short payment vouchers, privatisation of companies and parastatals, death arising from the exposure of pensioners to adverse weather conditions during screening exercises among others. This therefore, establishes that there is need to find out how anxiety and stress experienced by public primary school teachers at the pre-retirement age can relate to their retirement adjustment in the long run in the area of health adjustment.

### PROBLEM STATEMENT

Retirement period remains a luxury in the developed countries of the world but in Nigeria, it has become a force to be dreaded by workers most especially those in the public service. This is because over the years, the government has failed to meet the expectation of retirees as regards their benefits after service in the form of pension and gratuities. Retiring from public service in Nigeria can no longer be accentuated with delight and joy, as the plights of retirees in the hands of the three tiers of government continuously keep surfacing in different parts of the country (Oyediran, 2022).

There is hardly any state in Nigeria that is not indebted to pensioners, be it the mainstream civil servants or primary school teachers who are connected to local councils where the worst form of governance takes place. As reported by Oyediran (2022), on the event of Workers' Day 2022, a group of retired workers, better put, retirees who should have their heads rested and hearts devoid of worries instead took to the

streets to protest unpaid retirement benefits in some states of the federation. Further, as reported by a retiree when contacted by the Punch News Paper as reported by Oyediran (2022)

“Retirees have continued to die in dozens, without the government showing any concern or empathy. It is shameful, to say the least, that a government that prides itself as a responsible government will allow people who devoted the better part of their lives to working for the state to turn to fast and prayers in public before realising that these people need the little benefit to stay alive longer,” Itubo stated.

The situation of public primary school teachers is appalling. When the government seems to have a financial deficit, they are often on the receiving end; the group to whom they owe salary is the public primary school teachers. Teachers’ social security in retirement seems to be unappealing to those in their pre-retirement years due to the procedures associated with it. As they approach retirement, many teachers experience a range of emotions, both pleasant and negative. Payment anomalies, non-payment of wages when due, non-implementation of promotions, absence of annual increments, non-payment of leave grants, and delays in the payment of pensions and gratuities, among other things, are some of the reasons of these emotional imbalances. This has had a significant impact on teachers’ productivity, morale, social position, financial condition, and even their health.

In the North Eastern Nigeria, there is a common problem among pre-retirement age public primary school teachers that makes retirement seems as a threat to them. In a recent statement, NUP National Vice President, Northeast, Alhaji Muhammad Inuwa Ahmad, pleaded with the Bauchi State Governor, Senator Bala Muhammed, to pay outstanding gratuities owed to pensioners and review pension as stipulated by Nigeria Constitution. To Alhaji Muhammad Inuwa Ahmad “Our prayers are settlement of all gratuity and pension arrears and upward review of monthly pension every five years or where there is increase in salary and wages to civil servants whichever comes earlier. We are calling on government at all levels to frame a reliable blueprint for the development of the teeming Nigerian pensioners,” (Daily Trust Newspaper, 2021).

The representation of retirees’ agonies in various media keeps getting scary, making concerned citizens and prospective public servants lauder fear over the ill-treatment retirees are subjected to – people who spent the better years of their lives in active service (Oyediran, 2022). Many teachers suffer stagnation on same grade level for years, non implementation of promotions for many years, lack of yearly increments, non-payment of leave grants among others. The pensions of their retired colleagues are being delayed or not being implemented so also the gratuities. Primary school teachers’ pay are inconsistent and insufficient in various states. Their retiring colleagues’ pensions, as well as gratuities, are being delayed or not implemented. As a result, teachers believe that their take-home income is low, irregular, and insufficient, and that they are unable to pay their expenses, much alone prepare for retirement. They may experience anxiety and stress as a consequence of their inability to plan financially, health-wise, and socially for retirement. When they are psychologically stressed it may invariably lead to a poor state of health.

Several researches have been conducted in Nigeria on retirement of teachers, retirement planning, adjustment after retirement and the likes but there are some research gaps in literature on relationship between anxiety and stress on health adjustment of pre-retirement age public primary school teachers in North Eastern Nigeria. This probably may be because no one in the North Eastern Nigeria has understood the plight of the public primary school teachers in this regard. This therefore is the crux of this study, to investigate how anxiety and stress correlates with health adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria.

## **OBJECTIVES OF THE STUDY**

The objective of this study is to examine anxiety and stress as correlates of health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria. Specifically, the study sought to:

1. determine the relationship between anxiety and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria
2. find out the relationship between stress and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria
3. ascertain the relationship among anxiety, stress and health adjustment of pre-retirement age public primary school teachers

## Research Questions

The following research questions are raised to guide the study:

What is the relationship:

1. between anxiety and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria?
2. between stress and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria?
3. among anxiety, stress and health adjustment of pre-retirement age public primary school teachers in North-Eastern Nigeria?

## STATEMENT OF HYPOTHESES

The following hypotheses are formulated to guide the study and will be tested at 0.05 level of significance:

There is no significant relationship:

1. between anxiety and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria
2. between stress and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria
3. among anxiety, stress and health adjustment of pre-retirement age public primary school teachers in North –Eastern Nigeria.

## METHODOLOGY

The study adopted a correlation research design. The population of the study was made up of 53,142 public primary school teachers in 10, 173 schools in North East, Nigeria. The sample size for the study was 397 public primary school teachers. The sample size was selected using proportionate stratified random sampling and convenience sampling techniques. The instrument used for data collection was a structured questionnaire. The questionnaire had three sections, A, B and C. Section A of the questionnaire is the 'Teachers' Anxiety Scale (TAS)' which was adapted from Liman (2016). The scale comprises 25 questions and was designed to elicit information about public primary school teachers' anxiety levels. Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD) are the answer choices on the scale, which are weighted as follows: (SA) = 4, (A) = 3, D = 2, and SD = 1. Section B of the questionnaire was the 'Teachers' Stress Inventory (TSI) adapted from James (2012)'s 'Teachers' Stress Inventory (TSI)'. The 20-item scale was designed to gather information on the stress levels of pre-retirement public primary school teachers. 0 = No stress, 1 = Mild stress, 2 = Moderate stress, 3 = Much stress, and 4 = Extreme stress are the response possibilities on the scale. Section C was developed by the researchers. Section C was developed questionnaire with 12 items and sought for information on health adjustment of the participants.

It is a four- point scale with answer modes of Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1), respectively.

The questionnaire was validated by five experts, three from Guidance and Counselling and two experts in the field of Measurement and Evaluation. The modifications, comments and observations made by the validates were considered in the final selection of items on the instrument. To ascertain the reliability of the instrument, it was trial-tested among thirty (30) public primary school teachers at the pre-retirement age in the North – central Nigeria. It was established using Cronbach Alpha method. The reliability coefficients were 0.65 for the anxiety scale, 0.72 for stress scale, and 0.67 for health adjustment scale. An overall reliability coefficient of 0.79 was obtained. Data collected using research assistants in the six states and were analyzed using Pearson Product Moment Correlation Coefficient (PPMC) and Multiple Regression Analysis developed in Statistical Package for Social Sciences (SPSS).

## RESULTS AND DISCUSSION

The results of the data analyzed are presented in tables below and are discussed subsequently.

**Research Question 1:** What is the relationship between anxiety and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria?

**Table 1: Relationship between Anxiety and Health Adjustment among Pre-Retirement Age Public Primary School Teachers in North Eastern Nigeria Using PPMC**

		Anxiety	Health Adjustment
Anxiety	Pearson Correlation	1	<b>-.977**</b>
	N	397	397
Health Adjustment	Pearson Correlation	<b>-.977**</b>	1
	N	397	397

Table 1 shows the relationship between anxiety and health adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria. The Table revealed a correlation value of-.977. This means that there is a high negative relationship between anxiety and health adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria. The implication of this is that as anxiety of pre-retirement age public primary school teachers increases, their health adjustment decreases.

**Hypothesis 1:** There is no significant relationship between anxiety and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria

**Table 2: Significance of Relationship between Anxiety and Health Adjustment among Pre-Retirement Age Public Primary School Teachers in North-Eastern Nigeria using PPMC**

		Anxiety	Health Adjustment
Anxiety	Pearson Correlation	1	-.977
	P-value (Sig. (2-tailed))		<b>.000**</b>
	N	397	397
Health Adjustment	Pearson Correlation	-.977	1
	P-value (Sig. (2-tailed))	<b>.000**</b>	
	N	397	397

**P<0.05**

Table 4 shows the significance of the relationship between anxiety and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria. The Table revealed a p-value = .000 which is less than 0.05 ( $P < 0.05$ ). Since  $P < 0.05$ , the result is significant, therefore the null hypothesis is rejected. This means that there is a significant relationship between anxiety and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria

**Research Question 2:** What is the relationship between stress and health adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria?

**Table 3: Relationship between Stress and Health Adjustment among Pre-Retirement Age Public Primary School Teachers in North Eastern Nigeria Using PPMC**

		Stress	Health Adjustment
Stress	Pearson Correlation	1	<b>-.946**</b>
	N	397	397
Health Adjustment	Pearson Correlation	<b>-.946**</b>	1
	N	397	397

Table 2 shows the relationship between stress and health adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria. The Table revealed a correlation value of .946. This means that there is a high negative relationship between stress and health adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria. The implication of this is that as stress of pre-retirement age public primary school teachers increases, their health adjustment decreases.

**Hypothesis 2:** There is no significant relationship between stress and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria

**Table 4: Significance of Relationship between Stress and Health Adjustment among Pre-Retirement Age Public Primary School Teachers in North-Eastern Nigeria using PPMC**

		Stress	Health Adjustment
Stress	Pearson Correlation	1	-.946
	P-value (Sig. (2-tailed))		<b>.000**</b>
	N	397	397
Health Adjustment	Pearson Correlation	-.946	1
	P-value (Sig. (2-tailed))	<b>.000**</b>	
	N	397	397

**P<0.05**

Table 5 shows the significance of the relationship between stress and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria. The Table revealed a p-value = .000 which is less than 0.05 ( $P < 0.05$ ). Since  $P < 0.05$ , the result is significant, therefore the null hypothesis is rejected. This means that there is a significant relationship between stress and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria.

**Research Question 3:** What is the relationship among anxiety, stress and health adjustment of pre-retirement age public primary school teachers in North Eastern Nigeria?

**Table 3: Multiple Regression Analysis of Anxiety, Stress and Health Adjustment among Pre-Retirement Age Public Primary School Teachers in North Eastern Nigeria Using PPMC**

Model	R	R Square	Adjusted R Square	Standard Error of Estimate
1	.981	.962	.962	1.89749

**Predictors: (Constant), Anxiety, Stress**

Table 3 shows the relationship among anxiety, stress and health adjustment of pre-retirement age public primary school teachers in North Eastern Nigeria. Results in Table 3 showed that the relationship among the predictor variables (anxiety and stress) and the criterion variable (health adjustment) was .981 indicating a good level of prediction. The coefficient of determination ( $R^2$ ) was .962 meaning that the independent variables (anxiety and stress) explain 96% of the variability of the dependent variable (health adjustment) while 4% is unexplained.

**Hypothesis 3:** There is no significant relationship among anxiety, stress and health adjustment of pre-retirement age public primary school teachers in North –Eastern Nigeria

**Table 6: Multiple Regression Analysis of Anxiety, Stress and Health Adjustment of Pre-Retirement Age Public Primary School Teachers in North-Eastern Nigeria using PPMC**

Model	Sum of Squares	df	Mean Square	F	Sig
<b>Regression</b>	36038.413	2	18019.206	5004.701	.000
<b>Residual</b>	1418.580	394	3.600		
<b>Total</b>	37456.992	396			

**P<0.05**

Table 6 shows the significance of the relationship among anxiety, stress and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria. The table shows that  $F(2, 394) = 5004.701$ ,  $p < .05$ . Since  $p < 0.05$ , the result is significant, therefore the null hypothesis is rejected. This means that there is a significant relationship among anxiety, stress and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria. In other words, the independent variables (anxiety and stress) significantly predict the dependent variable (health adjustment).

## SUMMARY OF MAJOR FINDINGS

The following findings emanated from the study based on the research questions answered and hypotheses tested

1. There is a significant negative relationship between anxiety and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria; as anxiety increases, health adjustment decreases
2. There is a significant negative relationship between stress and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria; as stress increases, health adjustment decreases
3. Anxiety and stress significantly predict health adjustment of pre-retirement age public primary school teachers in North –Eastern Nigeria.



## DISCUSSION OF FINDINGS

Based on the findings derived from the study, the following were discussed.

The finding of the study also revealed that there is a significant negative relationship between anxiety and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria. From this finding, a high negative relationship exist between anxiety and health adjustment among pre-retirement age public primary school teachers, meaning that as anxiety increases, their health adjustment also increases. This finding agree with that of Liman (2016) whose study anxiety and depression as correlates of retirement phobia among secondary school teachers found that there is significant relationship between anxiety and retirement phobia among secondary school teachers. This retirement phobia can translate into heath adjustment problems among pre-retirement age public primary school teachers. The finding also corroborate with that of Geogantas, Tsounis, Vidakis, Millarou, and Sarafis (2020) who found that the presence of a serious health problem was an independent predictor of both anxiety and depression. The finding however, disagree with that of Motjuwadi (2013) who found that health did not play a significant role in the adjustment of retired migrant workers and retired non-migrant workers to retirement.

The finding of the present study as observed could be why Nwaoba (2013) observed that health problems due to improper feeding, ineffective living due to absence of comfortable accommodation among others are causes of anxiety among public servants approaching retirement. It could also be why Chukwu in Nwaoba (2013) states that some people collapsed on hearing that their retirement periods were at hand. Similarly, Akinade in Nyarks (2017) states that a retiree undergoes acute trauma, confusion, and difficulty in thinking because he is demobilized and inactive and the effect of this on them include panic, paralysis, confusion, terror, loss of control, anger, depression and hopelessness. From the findings of this study therefore, it could be a truism that the anxiety that arouse from the thoughts of retirement can cause tension among primary school teachers approaching retirement because some of them are in a state of deteriorating health and physical conditions. What this means is that as the anxiety level of the primary school teachers increases when they approach retirement, the need to subscribe to health insurance for health adjustment in future; maintain good hygiene to be healthy for retirement; have a good appetite for healthy living; drink lots of water to be hydrated and maintain a healthy body and go for constant medical check up to be healthy is negatively affected. This leads to poor retirement adjustment decisions that is detrimental to the well-being during retirement.

Another finding of the study revealed that there is a significant negative relationship between stress and health adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria. From this finding, a high negative relationship between stress and health adjustment among pre-retirement age public primary school teachers was observed, meaning that as stress increases, their health adjustment decreases. This finding agrees with that of Liman and Abubakar (2017) who found a significant relationship between stress and depression among secondary school teachers. Depression can be considered a health adjustment problem and when teachers feel stressed, their chances of having health adjustment issues or challenges could be high. This finding as observed could be why Machima (2012) asserts that some teachers during their active working years were exposed to some hazards which include coping with large population of students in their classes in such a way that they have to speak louder for the students thus losing their voices and even the chalk used by the teachers cause eye problems and various skin diseases and some teachers develop high blood pressure which eventually manifest later in life. As such, when they are approaching retirement they tend to look out for ways for a better healthy living. This means that as their level of stress increases when they approach the retirement age, their tendency to maintain a schedule of exercises to keep fit; take their age into consideration before engaging in some activities; subscribe to health insurance for health adjustment in future; maintain good hygiene to be healthy for retirement; have a good

appetite for healthy living; drink lots of water to be hydrated and maintain a healthy body and go for constant medical check-ups to be healthy is adversely affected.

Furthermore, the finding of the study revealed that a significant relationship exists among anxiety, stress and health adjustment of pre-retirement age public primary school teachers in North-Eastern Nigeria. This means that the independent variables (anxiety and stress) significantly predict the dependent variable (health adjustment). This finding could be why Akinade in Nyarks (2017) states that a retiree undergoes acute trauma, confusion, and difficulty in thinking because he is demobilized and inactive and the effect of this on them include panic, paralysis, confusion, terror, loss of control, anger, depression and hopelessness. This entails that the anxiety and stress that arouse from the thoughts of retirement can cause tension among primary school teachers approaching retirement because some of them are in a state of deteriorating health and physical conditions. What this means is that as the anxiety and stress levels of the primary school teachers increases when they approach retirement, the need to subscribe to health insurance for health adjustment in future; maintain good hygiene to be healthy for retirement; have a good appetite for healthy living; drink lots of water to be hydrated and maintain a healthy body and go for constant medical check up to be healthy is negatively affected.

## CONCLUSION AND RECOMMENDATIONS

Based on the findings of the study, the researcher concluded that anxiety and stress play significant roles in determining the health adjustment of pre-retirement age public primary school teachers. Increased levels of anxiety and stress among pre-retirement age public primary school teachers are negatively associated with their health adjustments. Anxiety and stress can cause pre-retirement age public primary school teachers to have problems regarding their health during retirement.

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

1. Government should partner with occupational health counsellors and consider providing counselling for pre-retirement age teachers diagnosed as having anxiety issues to critically evaluate their health adjustment plans. This can help them to make informed health decisions that can serve them good during retirement.
2. Through the use of appropriate therapies like Cognitive Behavioral Therapy (CBT), counsellors should help teachers who are stressed to regain themselves and make good retirement adjustment decisions regarding their health.
3. Counsellors should adopt intervention like the Rational Emotive Therapy (REBT) to help teachers with anxiety and stress issues to change their self-defeating thoughts so they can feel better about themselves and alter their behavior so that it's more adaptive in given situations and effective — resulting in behaviors that helps the clients achieve identified goals.

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