

# Correlates of Pre-Retirement Anxiety among Civil Servants in Bayelsa and Rivers States, Nigeria

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## ABSTRACT

The study examined the predictors of pre-retirement anxiety among civil servants in Nigeria's Bayelsa and Rivers States. The study's dilemma is that pre-retirement is a moment of uncertainty caused by stress and anxiety due to Nigeria's bad economy. As a result, potential retirees may be concerned about how they would pay their bills and provide for their families. In view of this, the shift from working life to retirement is both painful and thoughtful. A correlational design was used in the study. The approach involved getting a list of civil servants in the two states, which included a total of 68,125 civil servants from the State Ministries in Bayelsa and Rivers States, who served as the study's population. The sample consisted of 1,144 federal personnel chosen using cluster and stratified sampling; and employing the purposive method in selecting civil servants with less than ten years to their retirement. The Pre-retirement Anxiety Questionnaire (PAQ) and the Determinants of Pre-retirement Anxiety Questionnaire (DPAQ) were used to collect data, with reliability values of 0.78 and 0.68, respectively. The research questions were examined using multiple regression analysis, while the regression analysis's Analysis of Variance (ANOVA) was employed to assess the null hypotheses at the 0.05 level of significance. The data demonstrated that fear of retirement had a strong link with pre-retirement anxiety, and ANOVA combined with linear regression yielded a significant computed F value of 32117.107. The findings also revealed that economic factors had a strong link with pre-retirement anxiety, with ANOVA combined with linear regression yielding a significant estimated F value of 765.295. Finally, a decrease in social status exhibited a strong link with pre-retirement anxiety, and ANOVA with linear regression revealed a significant estimated F value of 226.898.

Based on the findings, the study stated that pre-retirement worry was unavoidable and that federal servants should be made aware of what it entails and how to reduce its harmful impacts.

**Keywords:** Anxiety, civil servants, correlates, economic, pre-retirement, social

## INTRODUCTION

Work is one of life's essential demands, and it provides a means for people to earn a living. As a result, the proceeds of labour are used to meet basic requirements such as food, clothing, and shelter.

Regardless of how important work is to man, every worker is aware of and accepts the fact that they will have to retire at some point. What workers do with their earnings is critical and may either make or break them before they reach retirement age.

As a result, appropriate preparation for pre-retirement and the numerous stages and processes that accompany it is essential.

Retirement for civil servants denotes the conclusion of one's working life, a period in which the individual reaches his or her maximum ending phase of a working career, which may be determined by age or the number of years of service. While Inaja and Chima (2013) define retirement as ceasing or withdrawing from work simply because one has reached a certain age, either chronologically or by virtue of years of service, Barns and Smith (2006) contend that retirement has the following characteristics: it is a sudden, rather than voluntary choice, it entails drawing a pension, and it is a decision made by the individual rather than cooperatively with household members. According to this argument, it has been reported that retirement often entails dependency on pension instead of salaries as the primary source of financial support, as well as adjusting to new possibilities in later life, such as leisure interests, volunteer activities, and a second profession. Pre-retirement on the other hand, is the period right before retirement when an employee's duties and possibilities are diminishing (Szinovacs, 2003; Faridah, 2000).

The pre-retirement period focuses on the relationship with the employer, coworkers, and the company as a whole. This stage has an impact on the period following retirement. It instills in the employee the importance of saving money for the future. Thus, a low feeling of one's own efficiency and a lack of retirement planning are the two main reasons of pre-retirement anxiety (Fretz, 2009). More so, pre-retirement anxiety is an antecedent disturbance that often begins a year or two before you actually leave your job, and that it involves anxieties and worries about the individual's future as a result of the termination of active working life (Nefer, 2015).

A recent statistical evidence supports the fact that pre-retirement anxiety has become a huge problem in Nigeria. For example, in Edo State of Nigeria, it was found that (68.1%) of retiring civil servants experienced high retirement anxiety (Oghogho & Nwankwo, 2022). With the current economic slump in Nigeria, it is becoming increasingly difficult for the average Nigerian worker, particularly the future retiree, to make ends meet, because some of them still have families and wards who are primarily dependent on them. Similarly, Young and Zhou (2017) were of the view that the anxiety envisaged by civil servants prior to their retirement may be associated with their unpreparedness, coupled with the adverse psychological and socioeconomic dispositions that plague civil servants as a result of functional discrimination in their finances and source of livelihood; and decline in their social status. Other researchers have also identified certain difficulties faced by retirees as a pointer to investigating this study, which includes financial challenges, loneliness, lack of comfortable accommodation, high blood pressure, loss of self-esteem, lower status, among others (Hansson et al., 2019; Ugwu, Enwereuzor, Nwankwo, Ugwueze, Ogba et al., 2021).

According to literature, pre-retirement anxiety has become a focus of most studies because there are little or no studies underpinning such research in Africa generally, and Nigeria in particular; and that most workers are unaware of the retirement scheme in their organization.

For example, this has resulted to only 8.1% of workers taking part in the contributory pension scheme that was established in 2004 (Pricewaterhousecooper, 2016). Unfortunately, it was found that even the pension savings were embezzled by some of its administrators (Nweke, 2014).

Previous research in this area has looked at pre-retirement attitudes, insurance and pension practices in Nigeria, retirement stress and management measures, and so on (Inaja & Chima, 2013; Oniye, 2014; Ugwu & Idemudia, 2023). Although there is a scarcity of literature on pre-retirement anxiety, a few studies have been conducted in diverse locations and with various samples. Given the aforementioned, the researchers want to know if economic and social factors have any association with pre-retirement worry among civil officials in Nigeria's Bayelsa and Rivers states.

## **THEORETICAL REVIEW**

Several theories have been proposed to describe the phenomenon of personal adjustment to retirement. Early

sociological theories in the 1960s focused on adjustment of older people towards the loss of roles and reference groups. Theories which are based on this group includes the disengagement theory,

the activity theory, the continuity theory, role theory, crisis theory, psychoanalytic theories of anxiety, among others.

The present study is anchored on both the continuity theory of retirement, and the psychoanalytic theories of anxiety. The continuity theory stresses the continuous modification of activities by the aged in the light of their present health condition and other circumstances. According to the theory, retirees will cope with retirement by increasing the time spent in role with which they are already familiar, instead of finding new roles (Tinsley & Schwendener-Holt, 1992). This idea is based on an assumption that older people want their lives to remain in a state similar to that before retirement. According to Quick and Moen (1998), in continuity theory retirement is not seen as stressful disruption but rather as an opportunity to maintain a certain lifestyle and uphold social contacts. They further went on to say that individuals who have been deeply involved in their work will try to sustain their daily routines by participating in activities they highly value.

The theories of anxiety were propounded by Sigmund Freud in 1917 and 1926 respectively, and they remain influential particularly in applied clinical settings. In both theories, Freud saw anxiety as an everyday phenomenon, and as a way of explaining neurosis. Everyday anxiety is realistic anxiety which refers to real objects. This has often been referred to as fear rather than anxiety. Neurotic anxiety can take the form of being free floating, phobic or involved in a panic attack.

In the first formulation, Freud regarded anxiety as being a transformed libido; the transformation coming about through a repression. So, if a person is prevented or thwarted from carrying out some instinctive (i.e sexually driven) act through repression, then anxiety is the result. The anxiety generated then acts to produce whatever symptoms that in their turn will stop more anxiety from developing.

In his second formulation, Freud reversed the anxiety repression linkage and viewed repression as recurring because of the experience of anxiety. His theory shows that anxiety is a signal from the Ego about real (i.e existing) or potential danger. This implies that human beings are born with basic instinctual energy called 'libido' which is characterized by a strong sexual component. According to Freud, this libido constantly moves and flows, and the behaviour of an individual is determined by the way it is distributed. According to Mathews (2014), Freud's psychoanalytic theory is centred on the assumption that human beings have a powerful drive that must be satisfied. In both of these theories, a central role is given to the avoidance of over stimulation, but in the earlier theory, there is a greater concern with 'automatic anxiety which results from the trauma of birth and the infants experiences immediately after birth. These points are reflected in later theories. In both of Freud's theories however, there seem to be three aspects to anxiety, namely an unpleasant feeling; some sort of discharge process and the perception of the phenomena involved with this discharge.

The sort of events that Freud believed to be significant in the development of what he termed 'primary anxiety' are: the birth trauma; the possible loss of or withdrawal of the 'mother'; uncontrollable impulses or thwarts that might occur at about this time, and fears of castration (presumably only in males although this might be a most point). Because of all this according to Freud, the mental apparatus is flooded and overwhelmed, the person is helpless and passive and the emotional experiences of anxiety follow automatically. In Freud's conceptualization, therefore, anxiety is either inherited or learned at birth, but with later additions, being possible. Other types of anxiety such as fear (this is Freud's way of looking at it) differ from primary anxiety only in what gives rise to them.

Relating this theory to the study, fear or anxiety about retirement is one constant companion of most

employees' right from the day of their engagement in either the private or public service (Oniye, 2001). Idowu and Dada (2007) expressed anxiety as an undefined or unknown threat which may stem from internal conflicts, feeling of insecurity or forbidden impulses.

According to them, with the present economic down-urn in Nigeria this impulse is inevitable.

According to Osborne (2012), most Government retirees across Nigeria are often faced with lack of adequate funds. It is not uncommon to hear of retirement benefits not being paid several years after the retirees have retired. Some retirees die and some become destitute years after retirement. Delays in monthly pension expose the retiree to unnecessary hardship as many may never had previous investments to lean on. This situation often times induce fear and anxiety in prospective retirees. Anxiety of this nature may result to disorder such as fear, worry, poor sleep and poor concentration.

### **Purpose of the Study**

The purpose of the study was to examine correlates of pre-retirement anxiety among civil servants in Bayelsa and Rivers States in Nigeria. Specifically, the objectives were as follows, to:

1. analyze if the fear of retirement was related to pre-retirement anxiety.
2. ascertain if economic factors were related to pre-retirement anxiety.
3. determine if reduction in social factors had any relationship with pre-retirement anxiety.

### **Research Questions**

The following research questions were formulated to guide the study:

1. To what extent do civil servants' fear of retirement relate to pre-retirement anxiety?
2. To what extent do economic factors relate to pre-retirement anxiety?
3. To what extent does reduction in social status relate to pre-retirement anxiety?

### **Hypotheses**

The following null hypotheses were stated to guide the study:

1. There was no significant relationship between fear of retirement and pre-retirement anxiety among civil servants in Bayelsa and Rivers States.
2. There was no significant relationship between economic factors and pre-retirement anxiety among civil servants in Bayelsa and Rivers States.
3. There was no significant relationship between reduction in social status and pre-retirement anxiety among civil servants in Bayelsa and Rivers States.

## **LITERATURE REVIEW**

Social factors associated with pre-retirement anxiety underscores the manner in which society identifies people with their job titles. Consequently, our job or title is an important part of the mental image we have of ourselves, and the society and community have of us (Briggs, 2013). Osborne (2012) noted that the importance of retiree's identity is emphasized by the fact that self-description often involves mention of former profession or job.

In accordance with this view, Deaux (2009) opined that the meaning of identity can be viewed from two perspectives; how we see ourselves (i.e. personal identity) and how others see us (social identity). How people see themselves have an element of stability over time as well as changes due to developmental factors such as aging. This long-time identity structure can be severely traumatized by the

loss of work. According to Maisamari (2005) withdrawal from labour force or employment either voluntary, compulsory or mandatory at times results in reduction in social contacts with co-workers, associates, friends, neighbours and family; and Ugwu (2000) asserted that it is through work people enter social class, have confidence as well as interaction. It is also noticed that at retirement, the general rhythm of life is broken such that a retiree may become socially lonely.

Empty nest syndrome affects retirees as well. The lack of workplace engagement may deprive the retiree of a sense of belonging and family. Furthermore, retirement may reduce the availability of an environment suitable to social interaction and may even reduce a couple's reliance on one another. However, several retirees were acknowledged to have found the period to be busy and rewarding, particularly those who had previously loved and established hobbies and leisure activities.

In terms of the economic elements of pre-retirement anxiety, research suggests that every retiree suffers from a morbid fear of financial insecurity caused by the cessation of regular salary and the replacement of it with a pension that is a pitiful fraction of regular compensation. Furthermore, the inconsistency of pension payments and the loss of money's value over time owing to inflation cause the most concern among retirees. As a result, one might conclude that there is a link between economic consideration and pre-retirement worry.

According to international research, socioeconomic variables such as household income and economic living standards are among the best predictors of financial retirement planning (Lusardi & Mitchell, 2012). There is also some evidence that socioeconomic status predicts nonfinancial planning.

For example, whereas Turcotte and Ram (2005) discovered that increased income was associated with the development of physical activities, Petkoska and Earl (2009) discovered no difference in income-related life style planning. In contrast, Scherllenberg, Turcotte, and Ram (2005) discovered that increased income was associated with higher levels of planning.

## RESEARCH METHODOLOGY

The study adopted the correlational design. According to Nworgu (2006), it is the study that seeks to establish what relationship exist between two or more variables. Usually, such studies indicate the direction and magnitude of the relationship between the variables. Nwankwo (2006) citing Tuckman (1972) refers to correlational study as that which involves the collection of two or more sets of data from a group of subjects with the attempt to determine the subsequent relationship between those set of data. In the study, two sets of data were gathered from the civil servants in Bayelsa and Rivers States respectively. This two sets of data (scores) were correlated using multiple linear regression statistic to determine the relationship between pre-retirement anxiety and the two independent variables namely economic and social factors. The direction of the relationship were determined. The study therefore meets all the requirements of a correlational study. The population of the study consisted of all civil servants in all the departments and ministries in both Bayelsa and Rivers States Civil Service. There are eight thousand one hundred and twenty five (8,125) civil servants serving in Bayelsa State (Ministry of Commerce and Industry, Bayelsa State), and sixty thousand (60,000) civil servants serving in various ministries in Rivers State (Statistic Department of Ministry of Budget and Economic Planning, Rivers State). A total of 68, 125 made up the population for the study. The justification for choosing civil servants for the study among other populations was because this group is known to have a regimented system and have risen through the rank and file in the face of burnout. The researchers therefore were interested in knowing their opinions and fears when retirement is close. The Federal civil servants are however not included. During the process, 28 Ministries in Bayelsa State and 25 Ministries in Rivers State were divided into small clusters according to the ministries that were related in functions. Purposive sampling technique was used in selecting the representative sample size of 1,144 civil servants who had less than ten years to their retirement. This was done from the list of identified civil

servants in the ministries provided by the Heads of the units where they were working at the time of this research, according to the ministries that are related in functions.

The instruments for data collection were the researcher-designed Pre-retirement Anxiety Questionnaire (PAQ) and the Determinants of Pre-retirement Anxiety Questionnaire (DPAQ). The DPAQ which consists of 12 items elicited information from civil servants on some correlates of pre-retirement anxiety among civil servants. The questionnaire is a 37 item questionnaire made up of four sections. Section A was concerned with the demographic data such as State, Department and years remaining in service. Section B elicited information on the determinants of fear, Section C examined determinants of economic factors and Section D –determinants of social factors respectively. The Pre-retirement Anxiety Questionnaire (PAQ) is a 12 item questionnaire of one section.

A modified four-point Likert Scale of Strongly Agree = 4 points, Agree = 3 points, Disagree = 2 points and Strongly Disagree = 1 point, were the response format for the positive items while the reverse order was used for the negative items, in which SA =1, A = 2, D =3 and SD = 4 respectively. The highest weight for an item was 4, and for 37 items, the highest a respondent can score was 148 while the lowest was 37. The average score was 74, thus respondents who scored 74 were considered to have a high level of pre-retirement anxiety while respondents who scored below 74 were considered to have a low level of pre-retirement anxiety.

The face and content validity of the instrument – Determinants of Economic and Social Factors of Pre-Retirement Anxiety Questionnaire were estimated by giving copies of the initial version of the questionnaire to three experts in Measurement and Evaluation in the Department of Educational Psychology, Management and Evaluation. The lecturers modified the questionnaire removing some irrelevant items and adding more directional and measurable items. These suggestions were adapted in producing the final version of the instrument. The reliability was determined through test re-test method, using Pearson Product Moment Correlation. Forty copies of the instrument were administered randomly on selected civil servants outside the sample. After an interval of two weeks the same copies were re-administered to the same sample. Pearson Product Moment Statistic was used. For fear of retirement, the reliability value was 0.72. Also, a reliability of 0.72 and 0.77 were obtained for fear of economic factors and fear of social factors respectively; and for Determinants of Pre-retirement Anxiety Questionnaire (DPAQ), a reliability of 0.78 was obtained, and 0.68 for PAQ. By this indication, there is evidence that the instrument have acceptable property of both validity and reliability. This equally shows that the items in the questionnaire have internal consistency and measures what it purports to measure. Copies of the instrument were directly administered to the respondents in their respective ministries with the help and cooperation of two trained research assistants. The respondents were given verbal instructions and clarifications. They were assured the questionnaire was for academic purpose only. The filled copies were retrieved on the spot. They were thereafter scored and correlated. The data were analyzed using the multiple regression to answer the research questions. Analysis of Variance (ANOVA) associated with the regression analysis was used to test the null hypotheses at the 0.05 level of significance.

## RESULTS

**Research Question 1:** To what extent do civil servants' fear of retirement relate to pre-retirement anxiety?

**Hypothesis 1:** There is no significant relationship between fear of retirement and pre-retirement anxiety.

To answer the research question, linear regression analysis was carried out on the respondents' scores on fear of retirement and pre-retirement anxiety.

To test the hypothesis, analysis of variance (ANOVA) associated with regression analysis was used.

Table 1: Linear Regression showing the relationship between fear of retirement and Pre-retirement Anxiety

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	SS	DF	MS	F	Sig
Regress.	.983	.966	.966	54589.227	1	54589.227	32117.11	.000
Residual				1041.05		1142	1.7	
Total				56530.276		1143		

1. Predictors (constant) fear of retirement
2. Dependent variable pre-retirement anxiety

The results in Table 1 shows that the relationship between fear of retirement and pre-retirement anxiety among civil servants had R of 0.983, R<sup>2</sup> of 0.966 and adjusted R<sup>2</sup> of 0.966. This means that fear of retirement had a high relationship with pre-retirement anxiety. Based on the R<sup>2</sup> value of 0.966, the relationship of fear of retirement will explain 96% of the variation in pre-retirement anxiety. To determine if the relationship is significant or not, analysis of variance (ANOVA) associated with linear regression was employed. The calculated F value of 32117.107 was significant at .000 level which is lower than the chosen probability level of 0.05. Hence, the null hypothesis is rejected. This implies that there is a significant relationship between fear of retirement and pre-retirement anxiety.

**Research Question 2:** To what extent do economic factors relate to pre-retirement anxiety?

**Hypothesis 2:** There is no significant relationship between economic factor and pre-retirement anxiety.

This research question was also answered using the linear regression analysis carried out on the respondents' scores on economic factor and pre-retirement anxiety. To test the hypothesis, analysis of variance (ANOVA) associated with the regression analysis was used.

Table 2: Linear Regression showing the relationship between economic factor and Pre-retirement Anxiety

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	SS	DF	MS	F	Sig
Regress.	.633	.401	.401	22682.566	1	22682.566	765.295	.000
Residual				33847.71		1142	29.539	
Total				56530.290		1143		

1. Predictors (constant) Economic Factor
2. Dependent variable: pre-retirement anxiety.

The results in Table 2 shows that the relationship between economic factor and pre-retirement anxiety among civil servants has R of 0.633, R<sup>2</sup> of 0.401 and adjusted R<sup>2</sup> of 0.401. This means that economic factor had a high relationship with pre-retirement anxiety. Based on the R<sup>2</sup> value of 0.401, the relationship of economic factor will explain 40.1% of the variations in pre-retirement anxiety. To determine if the relationship is significant or not, analysis of variance (ANOVA) associated with linear regression was employed. The calculated F value of 765.295 was significant at .000 level which is lower than the chosen probability level of 0.05, hence the null hypothesis is rejected.

**Research Question 3:** To what extent does reduction in social status relate to pre-retirement anxiety?

**Hypothesis 3:** There is no significant relationship between reduction in social status and pre-retirement anxiety among civil servants in Bayelsa and Rivers States

The research question is answered using the linear regression analysis which was carried out on respondents' scores on reduction in social status and pre-retirement anxiety. To test the hypothesis, analysis of variance (ANOVA) associated with the regression analysis was used.

Table 3: Linear Regression showing the relationship between reduction in social status and Pre-retirement Anxiety

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	SS	DF	MS	F	Sig
Regress.	.407	.166	.166	9370.014	1	9370.014	226.898	.000
Residual				47160.276		1142	41.296	
Total				56530.29		1143		

1. Predictors (constant) social status
2. Dependent variable: pre-retirement anxiety

The results in Table 3 shows that the relationship between reduction in social status and pre-retirement anxiety among civil servants had R of 0.407, R<sup>2</sup> of 0.166 and adjusted R<sup>2</sup> of 0.165. This means that reduction in social status had a high relationship with pre-retirement anxiety. Based on the R<sup>2</sup> value of 0.166 the relationship of reduction of social status will explain 16.5% of the variations in pre-retirement anxiety.

To determine if the relationship is significant or not, analysis of variance (ANOVA) associated with linear regression was employed. The calculated F value of 226.898 was significant at -000 level which is lower than the chosen probability level. Hence, the null hypothesis is rejected. This implies that there is a significant relationship between reduction in social status and pre-retirement anxiety.

## DISCUSSION OF FINDINGS

The results in Table 1 showed that the correlation between fear of retirement and pre-retirement anxiety accounted for 96.6% of the changes in pre-retirement anxiety. This shows a very strong relationship between fear of retirement and pre-retirement anxiety. In other words, fear of retirement is one of the major factors that causes pre-retirement anxiety. This is so because the moment retirement approaches in the life of a civil servant it enters with a lot of challenges and uncertainties. It is these uncertainties that bring fear often time, even fear of the unknown. Besides, retirement, is believed to be fraught with a number of problems for the average employee in a country like Nigeria with unstable economy. This result is in agreement with other researchers that fear, anxiety and worry due to cessation or change in the usual work instils fear in most workers (Oniye, 2001; Martins and Idowu, 2004; Agbakwuru, 2008; Hansson et al., 2019).

In Table 2, the results comparing the relationship between economic factors and pre-retirement anxiety shows that economic factor accounted for 40.1% changes in pre-retirement anxiety which is significant. This shows that it is high and that there is a relationship between economic factor and pre-retirement anxiety. This is in consonance with Adeoye and Legbara (1997) who posited that adequate funds is one of the major determinants of what an individual does at retirement. Martins and Dada (2004) buttressed it by saying that this is a problem beyond the retiree and probably accounts for the high death toll among them especially for those who lack psychological adjustment skill. Similarly, other studies submit that 93% of respondents indicated late commencement of pension payment as what heightens retirement anguish; and contributes to stress and frustration which may lead to the development of high blood pressure in the retiree's life (Orhunger, 2005; Undiyaundeye, 2016). Moreover, Ugwu et al. (2021) remarked that there is substantial drop in income, and with this knowledge a prospective retiree is unsettled and not willing to



retire. Again, personal experiences have shown that most prospective retirees had adjusted their age by reducing it, having sworn to an affidavit in court, in order to increase their years of service. This could be due to the delays and lopsided way in which government handles the gratuity and pensions that should accrue to them. As such, most civil servants may indulge in sharp practices to overcome their fears.

Lastly, in terms of the results in Table 3 which analyzed the relationship between reduction in social status and pre-retirement anxiety, it indicated that there is a positive relationship between social factors and pre-retirement anxiety. However, the strength of the relationship is medium. Social factor accounted for 16.5% of the changes in pre-retirement anxiety, and this is also significant. It shows that social factor is one of the determinants of pre-retirement anxiety. This finding was affirmed by other studies that retirees were deserted by friends and isolated by associates; and that 80% of respondents indicated loss of social network of friends and social status to be causes of retirement anxiety (Bukoye, 2005; Orhunger, 2005). In another development, Akpochafo (2005) had a comparative study on anxiety associated with pre-retirement. Some of the findings include loss of friends at the workplace and decrease in social interactions. This hereby proves that social factor is one of the correlates of pre-retirement anxiety. The exit from the workplace often times ends the relationship that used to exist at the workplace.

### **Implications of the Study**

Pre-retirement which is the first stage in the retirement process is usually full of worry and anxiety especially for those who have not made adequate preparation for it. Like retirement, it is inevitable for every worker and it comes with multiplicity of problems. The first and foremost implication this study has is for the counsellor. Okpede (1998) pointed out that counselling and education remain the only and safest way to get the yet-to-retire workers out of anxiety and its accompanying problems. According to him, counselling the retired has gone beyond giving them money. It involves vital counselling and education for the prospective retirees in order to acquire new skills totally different from their work experiences.

Since economic constraint is one of the major correlates to pre-retirement anxiety, prospective retirees should be encouraged to embark on savings and buying of shares that will yield dividends. They should also be made to plan on how to use their pension and gratuity. Bridge employment on part time basis should be encouraged so that at the termination of one job there is still another to depend on. The findings also shows that reduction in social status may come with its own problem of loneliness and in some cases having a feeling of rejection. It is only reasonable for prospective retirees to be well informed few years to their retirement that it comes with a measure of discomfort. As such, counsellors may employ reality therapy in assisting retirees. Reality therapy is a system of counselling or psychotherapy which attempts to help clients accept responsibility for their behaviour. It is aimed at teaching clients appropriate patterns of behaviour and helping them to take responsibility for their choices, while choosing the most appropriate action (Nunez, 2021).

### **CONCLUSION**

Based on the findings from the study, it is concluded that pre-retirement anxiety is inevitable. The study has also shown that there is a very strong relationship between fear of retirement and pre-retirement anxiety among civil servants in Bayelsa and Rivers States in Nigeria. Furthermore, the study shows that economic factor accounted for highly significant changes in pre-retirement anxiety. This shows that it is high and that there is a relationship between economic factor and pre-retirement anxiety. Finally, the result of this study indicated that there is a positive relationship between social factors and pre-retirement anxiety.

However, the strength of the relationship is medium. Social factor accounted for a moderately significant changes in pre-retirement anxiety, It shows that social factor is one of the correlates of pre-retirement anxiety .In other words, fear of retirement, economic and social factors were the major determinants of pre-

retirement anxiety.

As a result, there is urgent need for more sensitization and awareness of what pre-retirement anxiety is all about and how its negative effects can be reduced to the barest minimum to allow for proper adjustment to the period.

## RECOMMENDATIONS

In view of the findings of this study, the following recommendations are put forward:

1. Since the study has clearly shown that a strong link exists between fear of retirement and pre-retirement anxiety among civil servants in Bayelsa and Rivers States, an awareness should be created for the civil servants ahead of time through planned workshops, seminars and symposia prior to retirement, sensitizing them on how to plan ahead of time on what is to be done in order to avert pre-retirement anxiety, such as saving up part of their salaries and investing part of their earnings in shares so that retirement will not take them unawares.
2. The government should prepare the entitlements of prospective civil servants and deliver same to them as soon as they are exiting the work force; and prospective retirees should start an economic business such as trading by the side, building and renting out houses before the retirement so that they can have something to fall back to since they may not have a steady flow of income, which may also not be adequate to meet their family needs.

Civil servants should also join cooperative groups long before their retirement so that they may be able to fall back on their financial contributions to such associations and get loans to execute their plans.

3. Civil servants should also learn and acquire skills, operate private businesses such as poultry farming, learning how to sew, bake which will bring an additional income to the family. In addition, they should cultivate good relationship with their co-workers, community or village age groups, church committees, and form pressure groups with other retirees to gain social support, as a way of overcoming future anxieties and worries because literature has shown that most retirees die shortly after their exit from the workforce because they no longer have the luxury of eating well and taking adequate care of other basic needs.

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