

Psychosocial Issues and Social Adjustment in Life after Retirement

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Abstract—Retirement is a major event in a people's life time. It implies the end of a person's work phase of life and the starting of a new one. To some people, the years in retirement may be longer than those of childhood and adolescence. This period comes with daunting challenges if not well prepared for. The transition to retirement depends on financial circumstances, attitude, health, the reaction and behaviour of loved ones and friends. Retirement entails adjustment to increase leisure time, decrease income generation, increase health concerns and changes in identity and interpersonal relationship. The focus of this write-up is to examine retirement and issues the aged adults face in adjusting to retirement and implication for counseling this group of people to make a successful life transition. Psychological effects of disengagement from a work life and the challenges of societal life issues are discussed. These effects include partial identity disruption, decision paralysis, diminished self-trust, experience of a post retirement void, the search for meaningful engagement in society, development of a retirement life structure, the confluence of aging and retirement, death anxiety, the critical nurturing of social relationship and self-actualization.

Keywords— Challenges of societal life, Effect of disengagement from work, Societal adjustment and Counselling needs of retirees.

I. INTRODUCTION

RETIREMENT is seen as a vital stage in human development. People who plan their retirement well in advance adjust well and they are likely to go through it as a honey moon phase in which they are quite active or may go through rest and relaxation phase of recuperating from the stresses and strains of employment. Retirement is transcending from the world of work to a less rigorous work and rest activity particularly when retirement comes at a ripe age or long years of service (Odu 1998).

In Nigeria, some retirements have not been because of old age or long service, but to reduce expenditure in the public and private sectors of the economy as well as political factors (Adeoye and Legbara, 1997). In 2001 the Osun State government embarked on mass retrenchment of teachers, while Kwara State laid off 4,000 civil servants in 1995. The Federal Government down-sized 74,000 civil servants for the implementation of its civil service reforms and the military sometimes lay off their soldiers and officers for one reason or the other. These abrupt actions provoke anxiety for workers who are yet to retire or be retired. There is a great need to

reassess pre-retirement anxiety in all spheres and proffer counseling skills and strategies that would help in managing pre-retirement anxiety.

The transition to retirement can trigger both a looking back at one's life and a looking forward to its last chapter. The coincidence of retirement with aging is a major catalyst for this pattern. The retirees who engage in nostalgia and long for the days of their youth can avoid the challenge of life in the present. In any case, the beginning of retirement can also be a time for reflection upon the past without excessive nostalgia. Retirees are at the liberty of taking stock of what has been accomplished and what challenges are in between them if any is standing at all. Some may regret lost opportunities from the past while some may be indifferent to their past history while others may be aware of critical incidents from the past that affected their identity but make mistaken attributions of the psychodynamics of their perceived identity.

The reconnection with neglected friends, family members, healing family feuds, thanking people who were either helpers or mentors previously and tracing family histories are good examples of meaningful ending and entrance into new phase of activities. Viewing the previous can be a good source of understanding of a person's past history leading to increased self-realization and in particular an understanding of the connection between the past and the transition to a better retirement as present. Retirees can be overwhelmed by the number of adjustment process and choices to be made when they commence retirement. This can lead to "choice dilemma" due to the fact they are new in their current situation. It is not quite easy for some retirees to accept that there may be no demand for them to return to the occupational niche they occupied for so long. Some female retirees who are mothers may have experienced grieving their children's absence from home, empty nest syndrome and the exit of their careers may even have a deeper impact. The task of constructing a new life world on retirement outside work life is challenging on the phase. In Africa the men are not too romantic and even some who try to exhibit this valued virtues, others see it as repugnant and rather castigate and discourage this attitude to the later. This challenge requires psychosocial skills for a graceful living.

II. ADJUSTING TO NEW ROLES IN RETIREMENT

Retirement to some people seems like a bitter pill and could be reviewed from different perspectives. A close observation

of retirees in Nigeria and their problems obviously range from sudden loss of life, loss of the usual monthly salary, anxiety about residential home, lack of occupation, dwindling status, decrease in strength, deteriorated health condition, physical disabilities and aging.

A thought of these generate anxiety that requires palliative ways for adjustment and longevity. Varied issues may affect the life of a retiree towards a successful adjustment to retirement. Such issues could be finances, social network, voluntary or involuntary retirement, physical health, emotional health, marital status, family, gender and socio-cultural factor (Teuchet 2010). Roles people play have a lot of influence on their adjustment to life after retirement. Retirement involves movement from a worker's role that has been an integral part of life for sometime to the retiree's role. This shift in roles may be detrimental to the health of retirees who are not properly prepared for it. Carter and Cook (1995) perceive that social connections provide a means of support and a source of identity that assist retirees achieve a positive adjustment after retirement. They also have a conviction that family involvement, voluntary activities affiliation and interaction with friends may be strong predictors of post retirement adjustment. Retirees may become social isolates when they suddenly discontinue from work and social activities on retirement and no longer feel the same roles they had embarked on during active service in the work force. People adjust best to old age and retirement only when they maintain high activity levels similar to what they experienced in the middle age during active working days. For people to successfully adjust in retirement to loss of a job, they require an activity that serves as a substitute for the personal goals that they worked in their working days.

III. RETIREMENT PLANNING AND STRATEGIES

It has been noticed from different angles that society is getting more complex both by structure and operational challenges. Retirement planning is vital in the sense that issues like long life expectancies, fewer or decreasing retirement benefits, multiple job-even careers, changes and high cost of health care, increasing job insecurity necessitate backup technique for longevity for retirees. However, at the pre-retirement stage, emphasis could be laid on group or personal individuals depending on the peculiar nature of their challenges for a better psychosocial management. All these could be accomplished through services like:

- Information services: Supply valid and reliable information on various issues related to retirement like retirement policies, when and how to retire, how to manage services before retirement, how gratuity and pension are computed or what to do after retirement.
- Vocation service: Helping retirees to explore career alternatives and develop leisure interest in which they can utilize their knowledge and skills so that they can be gainfully employed.
- Planning, placement and follow up services: Helping the retirees plan their lives realistically and affectively through taking cognizance of retirees interest, abilities, value system,

personality disposition and aptitude. This planning and placement must be accomplished with periodic follow up to ascertain the effectiveness of this placement.

- Referral service: Directing those with health issues to appropriate specialists for a more focused treatment.

In retirement planning, the retiree must identify his or her needs and develop a plan to achieve those needs by acting on such plans. He should review and revise them as retirement approaches. To be more practical, ask yourself the following questions:

1. At what age do I plan to retire?
2. Will I start a new part-time career?
3. How long do I think I will need my money to last?
4. How much money would I take to support my household?
5. What type of life style do I hope to live after retirement?
6. Where would I live when I retire?
7. What provision do I need to save to meet my healthcare needs during retirement?
8. How much money do I need to save to meet my goals?
9. How should I invest my money to maximize my retirement savings?
10. How would my assets, liabilities, expenses and savings change during retirement?
11. How do I dispense my will with my legal retainer?

The sooner you think of saving and planning for your retirement years, the more prepared you will be when retirement is finally due. As a matter of reality, early planning requires just a little investment each year leaving a reasonable profit margin which could lead to a portfolio large enough to meet your intended budget later in life.

IV. RECOMMENDATIONS

Not everybody has the luxury of retiring according to a long term plan. When people are faced with early retirement, they may suffer some setbacks of self-esteem and probably depression. It requires family and friends to be more loving, caring and encouraging to the retirees to gain sense of belonging and affection. In order to get into retirement successfully, some tips are suggested for retirees at all levels:

- Preserve and remain optimistic: No matter how difficult the circumstances, confidence on basic values must be maintained.
- A reason to retire must be at the top followed by a list of intended things to do other than work.
- A decision on how retirement time is to be spent hence retirement is also a vocation need to be prepared for.
- Enough shares must be acquired in the stock market to tie down reasonable funds for the raining days.
- Avoid being thrown off balance in forceful retirement by anticipating it any time before it comes.
- Find something you enjoy doing as an additional income hence pension benefits are sometimes inadequate.
- Be careful to choose a retirement residence near your specialists in driving your life needs like doctors, lawyers, therapists and sports arena could be refreshing.
- Consider family health insurance when in service.
- Consider retirement residence before embarking on it.

- Consider the number of children you intend to have before retirement because retirement stipends are not for school fees.
- Workers at the middle workforce should be encouraged to take part in pre-retirement counseling while in service.
- Government should remove the bottlenecks usually involved in payment of gratuity. Gratuity should be paid within a month after leaving the service.
- Couples who are retirees should engage in activities that would enhance their libido. Such activities like playing indoor games together, watch films particularly blue films, chat in retrospect about good old memories and appreciate each other's handworks in making their family.
- Reconcile with God through active worship in places of your interest and faith.
- Husbands and children of female retirees should provide a warm interaction to their mothers and wives because these menopausal women battle with challenges at menopause to prevent depression and other health issues related to women.

V.CONCLUSION

Retirement though necessary and sometimes inevitable, comes with its multiplicity of problems ranging from the retirees inability to identify economic resources and strategies for managing some of these resources if available. Retirees who have not gone through a detailed goal setting process before retirement are more likely to struggle to adjust at the early period of retirement as they try to deal with the feeling of being out of job. Such struggles can have serious health, social and financial implications going through the disengagement period. On the other hand, if life style planning is done at pre-retirement stage, the retiree will slip quickly and almost effortlessly into the stability period.

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