

## Psychological effects of retirement of retirees: implications for counselling

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### Abstract

Retirees who retire from many government and non-governmental organisations are increasing daily. The relocation from routine work to private life is likely to result in some psychological reactions of anger, anxiety, depression and stress. This paper identified the voluntary, compulsory and mandatory types of retirement as well as types of retiree. The paper also discussed pre-retirement planning and the implications for pre-retirement counselling, which is aimed at providing comprehensive guidance and information concerning the social, emotional, financial and other aspects of retirement. The paper recommended that for effective pre-retirement counselling, there is a need for pre-retirement talks on finance, adequate use of leisure time and social interaction.

**Keywords:** Retirement, psychology, retirees, counselling, stress.

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## 1. Introduction

Retirement is a major social shift for an individual; the meaning of retirement for an individual is also affected to a large extent by psychosocial variables and by the cultural definition of the meaning of retirement. The aggregate of the psychological effect on the social life constitutes the psychological effect of a given event. Leaving a job where one has already accustomed himself to the people and the work routine can alter one's behaviour as he/she faces another direction in life. This paper, therefore, examines psychosocial (denial, anger, anxiety, disorder, depression and substances abuse) effect of retirement on Nigerian retirees.

Denga (1986) notes that ordinarily there are psychosocial dispositions identified to characterise retired civil servants due to functional discontinuation of the regular financial source of livelihood and its corresponding decline in social status. However, the psychological impact of retirement on the psyche and overall personality of the individual cannot be estimated until one experiences retirement life first hand. Retirement shock is real to all and sundry and could be traumatic especially for those who made no preparation for it.

## 2. Concept of retirement

Manion (1976) defines retirement as 'the first life step that concisely defined a person as old and the withdrawal from customary activity in business, industry or service'. This definition identifies age as the major cause of retirement. Though, age is relevant because it is set in many occupations but it is not the sole factor. It is because of the various factors that cause retirement that made Atchley (1997) defines it as 'a process involving the separation of an individual from a job role, a role performed for pay and acquisition of the role of the retired person'. To Honsby (1989), retirement is withdrawal from office or an official position to give up one's business or occupation in order to enjoy leisure or freedom. To Akinade (1993), retirement is 'the termination of a pattern of life and a transition to a new one'. It always involves radical changes in interests, values, association, work and social aspects'. It is the final withdrawal from active and regimented mode of occupation due to social and economic pressure.

In essence, retirement is withdrawal from employment or profession due to social, economic, physical and political reasons to a new task that is less tasking but increases one's prestige and leisure. Simpson, Kurt and McKinny (1989) establish that retirement is the concluding stage of the occupational cycle. George (1989) also refers to retirement as a stage of life after work and preceding death. Some scholars such as Kaluger and Kaluger (1984) and Belsky (1990) discover that certain individuals perceive retirement as a situation of emptiness, change in aspiration level, the reality of death, a decline in man's sense of personal control and a reveal of one's accomplishment in life.

Akinade (2006) sees retirement as the emotion closing item in an employees' occupational life, because the joy that goes with leaving a work life may soon disappear. Adegoke (2002) perceives retirement as an inevitable event that is bound to happen to a worker. It is a stage in the life of the employee both in private and government including the self-employed. According to Adegoke (2002), retirement is a transitional period in the life of an employee after serving with all his capacities during the active productive years.

Fajana (1997) noted that retirement can also be linked to an occupational death. He further stresses that retirement can be dreadful to workers except for a worker who is lucky to be on an early voluntary retirement. Therefore, it may not be easy for a retiree to re-establish him or herself in another job. Turner and Helms (1995) reported that in the past years, ceasing to work was usually a luxury because it is possible for people to retire anytime they choose to, since the source of livelihood was not a problem then.

Retirement consultant such as Omoresemi (1987), Akinade (2006) and Dansan (2002) conceives retirement as a physiological atrophy, which inevitably accompanied an active pattern of life and mark a transition to a new one. Tokunbo (1990) remarks that retirement is a phenomenon, which involves radical role change in interest, values, associations, work and social aspects of life. In view of the current mass retirement of the Nigerian workers due to the civil service reforms, Akinade (2004) sees retirement as a real, normal, usual and inevitable final closing event of one's working life.

### **3. Types of retirement**

Akinade (1993) classifies retirement into voluntary, mandatory and compulsory. At a close look, however, one will note that early retirement rhymes with voluntary, while mandatory on time matches with the mandatory as the late or partial retirement is similar to compulsory retirement.

#### **3.1. Voluntary/early retirement**

Voluntary/early retirement means retirement caused by the individual or employer. The reason for the early or voluntary retirement includes pressure from family members, friends, community or self. The cause of the pressure is more appealing than the job or role to be retired from. Poor schedule or poor motivation can also cause voluntary retirement. Akinade (1993) identifies frustration and absence of motivation of an employee as factors associated with voluntary retirement. Any retirement based on the employee's decision is 'voluntary' and 'early'. In America, according to Santrock (1999), it is encouraged by financial inducements. Voluntary or early retirement means the employee may still get back since he/she is still energetic and so, can be very useful to himself or herself.

#### **3.2. Compulsory retirement**

Compulsory retirement is forced withdrawal of an employee from the service of an organisation by the employer. It is an unwilling retirement; it gives no room for preparation apart from the employee's long service. Reasons for compulsory retirement include old age and dwindling in adequate performance due to poor entry qualification, availability of qualified, young, energetic youths, reorganisation of an enterprise, economic recession or crises, poor work records and employer's deliberate decision. A worker's doubted loyalty includes employer's health, physical inability, retardation, lack of prerequisite qualification or criminal record. Among the military in Nigeria, appointment of junior officers to sensitive positions results in compulsory retirement of all his seniors. In a nutshell, compulsory retirement is usually unprepared for and so, it is sadden and devastating. To Akinade (1993), some have even died as a direct result of being compulsorily retired. Santrock (1999) agreed by observing that 'individuals who retire involuntarily are more unhealthy, depressed and poorly adjusted than those who retire voluntarily'.

#### **3.3. Mandatory retirement**

This is the retirement where conditions, particularly, age set for retirement entry is fulfilled. According to Santrock (1999), the USA has banned mandatory retirement based on age since 1986, except in jobs involving safety such as police force, piloting and fire-fighting. Though, it seems that mandatory retirement can be planned for since the years are spelt out, workers hardly do so. This may be because of poor service conditions, which affect one's savings. The emphasis on age under mandatory retirement implies that it can also be caused by ill-health such as declining psychomotor performance, desire to assume lighter workload, difficult in keeping up with one's work and suitable standard of living are factors to warrant mandatory retirement.

The well-adjusted retirees are divided into five classes, namely:

1. **Mature retirees:** They are people who accept most of what they had done or not done realistically. That is, they face the reality of world in work life. They are, therefore, able to live a relatively relaxed life. They enjoy genuine satisfaction and personal relationships. Such retirees often grow into old age with joy and without regrets.
2. **Maintainers retirees:** These are retirees who tend to employ the same strategies they used before retirement. They seldom relax or loaf about; generally, they show more positive attitude towards retirement; they exhibit adequate retirement maturity.
3. **Armoured retirees:** These are retirees who find it difficult to be passive or helpless in old age. They were active before retirement and they keep this lifestyle up even after retirement. Some sportsmen and women fall into this category.
4. **Transformers retirees:** These are retirees who drop the old robes or strategies to pick the new ones and try to make the best of it. They are active and enterprising. They engage in social contacts, community services, travelling and some hobbies such as singing, painting, reading and visiting. They engage in these activities to keep their time gainfully spent.
5. **Rocking-chair retirees:** These are retirees who before retirement were not very excited or were passive about government or public work. After their retirement, they accept the political or public appointment as a part of their responsibilities and get involved in public works.

The poorly adjusted retirees are sub-divided into three, namely:

- a. **Angry retirees:** This is the largest group of retirees. They are generally people who are angry for not reaching certain heights before retirement. They normally have problems of working with public or private institutions.
- b. **Self-haters:** This group of retirees blame themselves for their poor or uninspiring pre-retirement achievement. Growing old underscores their feelings of inadequacy, worthlessness and hardly seek post-job opportunities.
- c. **Reluctant retirees:** These are workers who do not want or who even fear to retire when they really reach the mandatory age. Many workers in the past failed to retire as at when due. These types of retirees are not happy when retired.

Whichever type of retirement, either voluntary or early, compulsory or the mandatory or time partial, Nigerian workers seem not to be prepared for any. This may be because of poor economic status and poor saving culture. Consequently, Nigerians' reaction to retirement, according to Finley and Lee (1981), are that of shock, disbelief, anger, bargaining and depression as well as acceptance. Incidentally, four of the mentioned (shock, disbelief/denial, anger and depression) are not only sequential stages of retirement but psychosocial effects of retirement on retirees.

#### 4. Psychosocial effects of retirement on retirees

According to Akinade (1993), when a retiree undergoes acute trauma, confusion and difficulty in thinking, he is demobilised and becomes inactive. Though, he calls this shock, it can be better described as an acute stress reaction. These symptoms are temporary and can discontinue after some hours or days. To Somasundaram and Renol (1998), these symptoms include 'panic, paralysis, confusion, terror, loss of control, anger, depression and hopelessness'. Some psychosocial effects of retirement as found in literatures are being summarised as follows:

##### 4.1. Disbelief or denial

Disbelief or denial is the situation in which one is in fantasy; the retiree is not sure whether he is dreaming or something real is happening. It is face robbing—this is to confirm whether it is a dream or real. A thorough, quick recast of history is done to ascertain whether this is true or false. Statements like 'No, it is not me' could be heard. One tries to see whether the name is that of a mistaken identity.

The names and spellings are thoroughly checked to detect a mistake and disown the letter. If this is confirmed, retirees could look for the retirement reason. The reason is attacked; if it is years, they are recalculated. All these are effects to deny the letter of retirement.

#### **4.2. Anger**

According to Akinade (1999), a retiree may be annoyed either with self, the employer and anyone in his family he suspects has contributed to his fate. This is so, because anger goes with blaming; after blaming, guilt comes in as well as cursing. Even, dead parents who were incapacitated to pay school fees are blamed for contributing to the retiree's inability to reach the apex in the career. Those in authority are accused of injustice and denial to give promotion. Faults are looked for everywhere to blame one person or another. Reasons are attributed to victimisation, injustice and hatred among others. In Nigerian cultural settings, quarrel that occurred 5 years ago are re-examined to see if they have connection with the retirement. The highest point of anger is the thought of seeking redress in court if any slightest fault is identified in the latter. Others can even think of suicide.

#### **4.3. Anxiety/disorder**

Retirees are always anxious about the changes effected as a result of retirement. Consequently, most are likely to experience anxiety disorder. The major symptoms of anxiety disorder are fear, worry, poor sleep and poor concentration. Retirees experience all these because of the social, economic changes they have found themselves as a result of the retirement. Their panic attack could last for minutes but, all the same, they experience it. Symptoms of anxiety after retirement include worry, irritability, tiredness, sweating, feeling overwhelmed, muscle tension, poor concentration, poor sleep and panic attacks.

#### **4.4. Stress**

There are many different forms of stress; stress might be described as the way we perceive ourselves when we feel unable to cope with the demand placed upon us or when we feel threatened by an event (retirement), which we feel will impact on our well-being. Kaye (2004) says, 'Understandably, we often have negative images of stress especially when we feel unable to cope with a stress-inducing situation'. However, there is a type of stress called '**Eustress**', which is a positive stress. For example, the stress of preparing for a successful presenting, writing a book for publication or getting married is eustress. While some stresses are good, too much stress can be detrimental to human immune system (Adeoye, 2009). This type of stress is called '**Distress**', which is a negative stress. A little stress is good for the body, without stress, life may lose its meaning. Stress is necessary to avoid boredom (Adeoye, 1998).

However, retirement brings substantial changes to lives and with these changes, stress may come; changes in available income, identity, roles and expectations, daily routine, loneliness, marital strife and anxiety over health matters to mention but few. Retirement stress is equally inevitable; thinking and planning retirement can reduce retirement stress, because the task in retirement is to create new routines. These new routines bring about changes in our lives, family members, which also affect our friends. It also affects our emotions and behaviour; the starting point is to consciously think of the changes associated with retirement as opportunities to re-sharpen our lives. This means that you have to think positively, be focused, creative, dynamic and assertive but always avoid negative thinking. The beginning of retirement has been described as the beginning of a new journey. It will be less stressful if we develop positive attitude towards it and plan adequately for it (Adeoye, 1996).

## 5. Pre-retirement planning

Planning seems appropriate for retirees to accomplish what they want in retirement. Retirement may bring family closeness and increase or decrease stress. It is a time to 're-negotiate tasks and responsibilities' (Coni, Davidson and Webster, 1992), then go on to give more valuable information on the physical, mental and sociological aspects of ageing. For psychological health, Coni recommends an adequate standard of living, financial and emotional security, exercise, social interaction and pursuing personal interests.

Rising the mandatory retirement age from 65 to 70 in 1978 (Henretta, Chan & O'rand, 1992) has given people 5 more years to consider options in retirement. Family considerations have a role in the timing of retirement because of marital status and children. Some of the factors to consider are age of wife and children. If the wife is younger or if there are children under 21 years who are still at home, the decision for the man to retire may be delayed. The reasons for retirement are 'distinctive and overlapping' and complex (Henretta et al., 1992), Evans, Ekerdt and Bosse (1985) stated that planning retirement should be a lifelong process. Health and finances will have a great impact on the quality of retirement; the anticipation phase may start at least 15 years before retirement since it has become 'legitimate'. More people are now seeking information about retirement. They are also talking with family, relatives, friends and co-workers about financial plans for retirement; proximity to retirement increased the 'retirement-oriented activities'.

According to Atchley (1976), some of the advantages of pre-retirement counselling include reduction in:

- i. Post-retirement shock and health problems
- ii. Negative stereotype ideas associated with retirement
- iii. Dissatisfaction with retirement and tendency to miss ones' previous job routine

He concluded that pre-retirement counselling is very important and very useful in preparing people to identify changes and uncertainties that usually accompany retirement.

## 6. Implications for counselling

Pre-retirement counselling as the name connotes is the counselling services made available to an employee to get him/her acquainted with the requirements or needs when he retires. The retirement counselling will prepare the employee, so that he can adequately face retirement be it compulsory, mandatory or voluntary. Retirement counselling is also aimed at helping one to plan for his retirement right when in employment. To Akinade (1993), retirement counselling is the provision of comprehensive guidance and information concerning the social, emotional, financial and other aspects of retirement. The essence of retirement counselling, therefore, is to make an employee aware of his tomorrow. This is to help would-be-retirees to imbibe the culture of perseverance; it is also to help an employee develop alternative vocation to avoid idleness after retirement. All work without play, they say makes Jack a dull boy. Retirement counselling helps an employee prepares for an alternative vocation as well as a leisure activity. Retirement counselling helps an employee to choose an alternative vocation to enable him or her to be healthy through physical or mental exercise to remove boredom (Adeoye, 1996). In fact, changes from routine work require adequate leisure time for good health and the new emotional environment. Indeed, Akinade (1993) states that, 'retirement counselling helps potential retirees to develop leisure activities, hobbies or vocational interests'.

Since the new social and emotional environment also helps the retirees to effectively work in the new environment with the retired but not tired; retirement counselling is to equip the potential retirees with shock absorbers. This explains why Akinboye (1991) observed that work life provides not only money but regulates life activities, sense of identity numbers, self-concept among other things.

Retirement counselling is to help retirees adopt other vocational alternatives, so that such work functions will still be maintained to remove boredom.

In order to maintain good family bonds, retirement counselling will equally help the family towards accepting the retiree when he comes and understands with him, the changes inherent. Akinade (1993) admitted that 'counselling the families can help the family members re-examine their stereotype, view their situation from other perspective, gain insight into their biased feelings, and explore alternative ways for providing care for the elderly family members and strengthening the family bonds'.

Retirement counselling should also aim at preparing the retirees towards meeting the fears associated with retirement. Morakinyo (2000) identifies some fears associated with retirement all burdening on health, family problems and finance and psychological adjustment and face the reality. In fact, the needs are both financial and psychological. However, Morakinyo identifies four leisure group activities, i.e. economic, non-economic, community service and games. Under the economic activities, Morakinyo identified 50 self-employment businesses and under non-economic, he has 10 community service activities and seven leisure activities.

## 7. Conclusion

Retirement is a major phase in an individual's life; so much attention should be paid to ensure its adequate preparation and management. Thus, anyone who is preparing or is due for retirement needs retirement counselling. Retirement counselling offers assistance to the person who lacks either knowledge or the skills to define or to solve the problems that arise psychologically, socially and emotionally in order to make adequate adjustment after retirement. As such, retirement did not be traumatic, as it is being perceived by retirees. It is however pertinent for counsellors to help others with sufficient information to prepare adequately for their retirement. This calls for pre-retirement counselling which is an area of concern for counselling.

## 8. Recommendations

For effective retirement counselling, the paper recommends:

1. Retirement talks either in groups or individually to potential retirees.
2. Since retirement is not restricted to finance but also concerns adequate use of leisure time, social interaction and mental alertness or mind activeness, all these areas must be addressed by a qualified counsellor who specialises in retirement issues to adequately take care of the needs of retirees appropriately.
3. The retirement counselling must take into cognisance, the selfcontrol methods to help individuals increase personal control over their own behaviour that could cause them stressful conditions.
4. Another area is introducing social modelling observational learning effects, self-study and thought suppression to retirees.
5. Workers must be helped through classical aversion conditioning.

All the above recommendations will help retirement counsellors in their effort to counsel retirees towards a successful retirement.

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