



Retirement Illusion And Reality Compared: Reports Of Prospective Retirees And Retired Teachers In Nigeria

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Abstract

Keywords:

Nigeria;
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teacher-retirees;
retirement
guidance needs;
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Prospective retirees usually prepare for what they thought they would need for retirement adjustment while retired ones are better positioned to evaluate the adequacy of their earlier preparedness, judged by retirement reality. This survey investigated the pre-retirement guidance needs of retirement-eligible teachers, explored retroactive retirement guidance needs of retired teachers, and compared the results of the two groups. A sample ($n=305$; 151 prospective teacher-retirees; 154 retired teachers) was selected, while three research questions guided the study. Results showed the 16 items in the pre-retirement guidance needs are potential needs for teachers entering retirement (Item's $RSI > 0.05$), and the 16 items in the retrospective retirement guidance needs are areas that retired teachers opined they missed while preparing for retirement (Item's $RSI > 0.05$). Prospective retirees and retired teachers also ranked guidance needs in different orders, but they tallied two items of needs. The findings underpin the necessity for periodically administering retirement preparedness and retirement readiness instruments to workers to provide person-fit retirement counseling as they advance toward retirement.

Abstrak	
Kata kunci: Nigeria; calon pensiunan guru; kebutuhan bimbingan pensiun; pensiunan guru	Calon pensiunan biasanya mempersiapkan apa yang mereka kira akan dibutuhkan untuk penyesuaian masa pensiun, sementara seseorang yang sudah pensiun lebih memahami bagaimana mengevaluasi persiapan pensiun mereka sebelumnya, berdasarkan kenyataan mereka. Survei ini menelaah kebutuhan bimbingan sebelum pensiun dari guru yang akan mencapai masa pensiun, menelusuri kebutuhan bimbingan pensiun dari guru yang sudah pensiun secara retroaktif, dan membandingkan hasil di antara kedua kelompok tersebut. Sampel (n=305; 151 calon pensiunan guru, 154 pensiunan guru) dipilih untuk berpartisipasi dalam penelitian ini, sementara tiga pertanyaan penelitian membimbing prosesnya. Hasil penelitian menunjukkan bahwa 16 butir kebutuhan bimbingan sebelum pensiun merupakan kebutuhan potensial untuk guru yang akan memasuki masa pensiun ($RSI > 0.05$), dan 16 butir dalam kebutuhan bimbingan pensiun restropektif merupakan area yang menurut pensiunan guru mereka lewatkan ketika sedang mempersiapkan masa pensiun ($RSI > 0.05$). Calon pensiunan dan pensiunan guru juga mengurutkan kebutuhan bimbingan pensiun secara berbeda, tetapi terdapat dua butir dengan urutan yang sama. Temuan ini menggarisbawahi pentingnya memberikan instrument yang mengukur persiapan dan kesiapan pensiun kepada pekerja yang akan masuk ke masa pensiun sehingga konseling bisa disesuaikan dengan kebutuhan individu.

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INTRODUCTION

Background Of The Study

Retirement is a highly influential life event in which an individual enters a new stage of life where work is no longer dominant (van Solinge, 2012). Also, retirement refers to the end of an occupation that has shaped the individual's identity due to personal, familial, or organizational factors, regardless of whether retirement benefits would accompany it. Notably, as individuals transition from work to retirement, they unavoidably experience changes in social status, lifestyle, eating habits, daily routine,

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physiology, income, self-esteem, and identity (Olatomide, 2020b). Given this, Nuttman-Schwartz (2004) described retirement as a transition from one life to another.

Generally, an assessment for workers moving toward retirement—called retirement guidance needs assessment—gauges whether they require professional retirement counseling. While pre-retirement needs assessment lists areas in which workers advancing toward retirement think they need assistance to enhance retirement preparedness and adjustment to retirement (Olatomide & Akomolafe, 2012), retrospective retirement guidance assesses areas where retirees perceive they missed out while preparing for retirement, which if they had not, would have enhanced their present retirement wellness.

The transition period is often filled with fears and uncertainties for retirement-eligible Nigerians, often leading workers to falsify their age, year of entry into service, and other records, so as to remain longer in service than it is statutorily permitted (Ali, 2014; Olatomide, 2014; Osuji & Nweze, 2014; Sokoh, 2017). The retirement uncertainties are usually hinged on the global question: What benefits will upcoming retirement offer me? (Olatomide & Akomolafe, 2012). The question lingers due to the Nigerian government's failure to legalize Workplace Retirement Education (WRE), thereby inadvertently empowering labor employers to unprepared their workers for effective living in retirement (Olatomide, 2014; 2020b; 2020c). Perhaps, the provision of WRE could have alleviated retirement anxieties from retirement-eligible workers, and new entrants into retirement.

Prospective and current retirees do exercise apprehensions about being perceived as role-less and useless in retirement (Olatomide & Akomolafe, 2012). In the role theory, Ashforth (2001) posited that work role exit and role transition are crucial to retirement adjustment. To Ashforth, workers have invested so much in their roles at work, which earned them relevance and a high positive self-image; the loss of the work role, feelings of loss of accrued relevance, and high self-esteem due to retirement can cause retirement-eligible workers to become anxious, depressed, and later display maladjustment at retirement unless they (are aided to) transfer the work role attachment to strengthen family and community relevance. Also, continuous relevance

to spouses, children, and significant others excites apprehensions in prospective retirees, and the retired (Maisango & Muhammad, 2020; Olatomide & Akomolafe, 2012). Expounding on the continuity theory, Atchley (1999) asserted that people yearn for consistency in life over time to be happy and adjusted. So, life changes that break the established patterns can result in unhappiness and maladjustment in retirement. Given this, retirees who enjoy continuity in identity and self-concept in retirement transition would attain retirement adjustment, but those whose retirement comes as severance of the established patterns, role identity, and self-worth (discontinuity) would encounter dissatisfaction in retirement.

More recently, Wang, Henkens, & van Solinge (2011) proposed the resource-based dynamic theory of retirement adjustment. They argued that the adjustment process is not static, but rather dynamic. Thus, how an individual experiences retirement depends on access to social, economic, and psychological resources, and the changes in these resources while navigating retirement transitions. The proponents explained that many antecedents of retirement adjustment at different levels—macro, organizational, and individual—could influence resources at the retirees’ disposal at different junctures in the retirement process. Based on this theory, adjustment to retirement always evolves, being linked to availability and accessibility to resources from within and from outside of the individual, and these resources could change and ultimately affect the level of adjustment attainable to the people.

There are also concerns about managing family members’ idiosyncrasies at retirement. Many retirees have reported that their work offered a temporarily respite from scathing family members’ undesirable behaviors (Olatomide & Akomolafe, 2012; Sokoh, 2017). That aside, retirement-eligible workers and the retired also feel uncertain about timely payment of their retirement benefits. This notion is supported by Ali (2014), Olatomide (2014), Sokoh (2017), and Nwankwo et al. (2020), who revealed that Nigerian retirees are not paid their gratuity and pension when due. This can be exacerbated by the lack of financial literacy, such as knowledge about financial products, concepts, skills, and confidence. Having sufficient financial literacy could promote desirable economic behaviors, enhancing efficient investment while at work,

and subsequently support financial breakthroughs at retirement (Ajemunigbohun, Noah, & Kamal, 2019; Hilgert, Hogarth, & Beverly, 2003; Lusardi & Mitchell, 2011a; 2011b). Yeung (2018) found that the financial resources of Hong Kong retirees dwindled after retirement. The indispensability of financial resources to retirement adjustment is established in a meta-analysis by La Rue, Haslam, & Steffens (2022), who found that finances have the fourth strongest positive relationship with adjustment to retirement.

Mindful spending in retirement also causes apprehensions because workers tend to develop a pattern of spending and consumption, including impulse buying, over time, which may be difficult to curtail at retirement when income largely declines (Ali, 2014; Olatomide & Akomolafe, 2012; Sokoh, 2017). Thus, prospective retirees and the retired display fears about cutting social engagements and consumption patterns to enhance financial ease at retirement.

Similarly, family involvement in retirement phenomena is a concern. According to Nuttman-Shwartz (2007), retirement should not be seen as the retiree's transition, but that of the entire family, because people are inseparably part of the family from which they could draw support in times of need. Yet, prospective retirees are usually indecisive about involving family members in their retirement goals, plans, and actions, the roles they could play, and the extent of their involvement (Olatomide & Akomolafe, 2012). Correspondingly, Olatomide, Shobola, & Omoyemiju (2012) found that most would-be retirees lacked the knowledge about involving family members in their retirement preparation; and among the few who reported family involvement, many still demonstrated a low level of actual involvement. Meanwhile, Olatomide (2017) found a significant interaction effect of family involvement and pre-retirement guidance on retirees' adjustment.

Furthermore, teachers across levels of education are educated thinkers, and problem-solvers. However, the extent to which they fit into these statuses is promoted while in service but weakened at retirement when formal professional contacts with learners decline. Thus, Olatomide & Akomolafe (2012) revealed that prospective teacher-retirees demonstrated apprehensions about what books they could read to

“warm their brain” at retirement, especially in addition to the Bible and Qur’an for many religious devotees. Relatedly, prospective retirees and the retired entertain worries about requisite books that could assist them in retirement (Olatomide & Akomolafe, 2012). In addition, prospective retirees and those entering retirement display uncertainties about activities that they can do after they no longer work (Ali, 2014; Olatomide & Akomolafe, 2012; Osuji & Nweze, 2014). Indeed, much earlier, Olatomide (Olatomide, 2014) established that it took some retirees about one-and-half years to finally decide and opt for post-retirement occupational engagements, having failed to plan for such before entering retirement.

In addition, there are concerns about the sustenance of healthy living in retirement (Sokoh, 2017). This is supported by Ali (2014), Olatomide & Akomolafe (2012), as well as Harvard Health Publications (2013), who found that inactivity in retirement could result in weakened metabolism, leading to health problems such as diabetes mellitus, hypertension, obesity, and osteoarthritis, among others. More recently, physical health was found to have the second strongest positive relationship with retirement adjustment (La Rue, Haslam, & Steffens, 2022).

Retirees-to-be are also worried about wisely spending their time at retirement because the hours that were usually spent on work may be left unoccupied (Ali, 2014; Olatomide & Akomolafe, 2012; Sokoh, 2017). This is especially prevalent among those failing to decide on appropriate post-retirement occupations and those who could not decide on leisure activities ahead of retirement. Again, prospective, and actual retirees who have a penchant for seeking advice from their coworkers reported apprehensions about an “adviser substitute” whenever they need to make urgent and quick decisions at retirement (Olatomide & Akomolafe, 2012). Informal interactions with some retirees have also revealed that one of the things they miss dearly at retirement is “workplace advisers” whom they used to ask for advice whenever they had unresolved concerns about work, children, spouse, extended family relationship issues, including even night dreams.

People make friends in their offices, neighborhoods, dwellings, worship places, shopping centers, and relaxation centers while in service, but they may lose these

friends in retirement. This loss is especially prevalent among retirees who need to relocate to different places after ending their services. In the case of couples, in which one is still working while the other has retired, or where one dies in the retirement transition, building new social supports could be challenging. Thus, anxieties related to the loss of friends and colleagues emerge among prospective retirees and the retired (Ali, 2014; Olatomide & Akomolafe, 2012; Sokoh, 2017). Olatomide (2020a) also found that social support has the highest contribution to retirement adjustment, followed by psychological well-being, and lastly by pre-retirement guidance. The relevance of social participation for retirees is affirmed in the meta-analysis work of La Rue, Haslam, & Steffens (2022), who concluded that social support has the strongest positive relationship with adjustment to retirement.

Prospective retirees are thinking about psychological batteries that could assist them in retirement preparation as they are concerned about ways to set and evaluate pre-retirement goals. Olatomide (2020b) explained that such skills assist someone in itemizing their retirement pursuits—periodic savings toward retirement, building a retirement home, financial planning for retirement business—to be attained within the specified time frame, and evaluating the extent of goal attainment at predetermined intervals. This helps them understand what has been attained and whatever needs to be achieved or modified later.

The Retirement Anxiety Scale is considered an essential instrument in retirement evaluation as it can reveal the nature and level of anxiety exhibited by prospective retirees. Meanwhile, the Retirement Adjustment Scale can measure the level of retirement adjustment (Adeyemo & Olatomide, 2015; 2017). Most respondents in Maisango & Muhammad's (2020) study suggested yearly evaluation of retirement preparedness among workers so as to help them attain satisfactory retirement adjustment. The implications of all these studies point to the necessity for adequate retirement preparation. Adequate retirement planning, including sufficient retirement resources, helps retirees experience seamless adjustment to retirement life (Yeung, 2018).

Research Gap

Many studies on retirement preparedness outcomes focus on workers advancing toward retirement, aiming to explore their anxiety toward it (Osuji & Nweze, 2014), or what they need to prepare for a successful retirement transition and meaningful post-retirement life (Ebitto, Umoh, & Effiom, 2021). Continuity theory (Atchley, 1999) emphasizes that people strive for continuity in their lives and social relationships, despite changes in mental, physical, and social status. Retirement preparation therefore lies in assisting prospective retirees to maintain rewarding lifestyles and impactful social relationships. Ashforth (2001), in the role theory, stressed that retirement adjustment focuses on role transition, in which prospective retirees transition from work roles to community and family roles without or with minimum hurdles. It has been found that retirees experience feelings of reduced self-worth and social relevance, which can lead to depression, given that occupation has been linked to self-worth and social relevance (Kim & Moen, 2001). Earlier studies on retirement adjustment employed systematic review (Osuji & Nweze, 2014; Sokoh, 2017), or survey, using regression analysis (Ebitto, Umoh, & Effiom, 2021; Maisango & Muhammad, 2020).

However, no study known to the researcher investigated retired people to find out the kind of guidance or program they would have sought pre-retirement based on their current retirement reality and contrast their guidance needs with those workers preparing to enter retirement. Thus, this research addresses the need to harmonize the retirement needs illusion of pre-retirement workers with the reality of retired people, as well as using the very simple-to-comprehend analytical tool, namely the Relative Significant Index.

Rationale Of The Study

While a worker imagines what life in retirement will entail and prepares for it, the retired will look backward at their preparation while they are still working, which is currently influencing their retirement adjustment. Interestingly, Yeung (2018) asserted that retirees would experience unhindered adjustment to retirement if

adequate planning toward retirement was established with sufficient retirement resources.

Anxieties and uncertainties that Nigerian workers due for retirement grappled with have been well documented (Adeyemo & Olatomide, 2015; Maisango & Muhammad, 2020; Olatomide, 2014; Olatomide & Akomolafe, 2012; Sokoh, 2017), and the uncertainties and problems faced by Nigerian retirees have received research attention (Adeyemo & Olatomide, 2017; Ali, 2014; Nwankwo et al., 2020; Olatomide, 2014; 2020b). However, there is no study, to the knowledge of the researcher, that highlights what workers think should be prepared for to enhance their retirement transition, and ultimate retirement adjustment, along with what those who already retire think about things that would have brought some positive impacts on their current retirement situation if prepared beforehand. This study empirically validates the contrasts between prospective retirees' guidance needs and the retrospective guidance needs of retired people.

Novelty Of The Study

Olatomide & Akomolafe (2012) studied the retirement guidance needs of teachers approaching retirement. However, the research appears to have overlooked the pre-retirement guidance needs that current retirees missed while preparing for retirement, which, if offered, could have improved their present well-being, or which retirees would experientially prescribe as the guidance needs of those approaching retirement, using their hindsight and current experience.

The present study explored the retirement guidance needs of teachers who are transitioning into retirement and compared that with the guidance needs of teachers who are already retired and thought they would have prioritized while preparing for their retirement. The study is unique for several reasons. On one hand, previous studies on workers preparing for retirement have explored anxiety toward it (Adeyemo & Olatomide, 2015; Ali, 2014), counseling therapy for managing pre-retirement anxiety (Maisango & Muhammad, 2020), or pre-retirement guidance needs assessment of people going into retirement (Olatomide & Akomolafe, 2012). On the other hand, studies on retired individuals have focused on either the challenges

retirees face (Osuji & Nweze, 2014), management of post-retirement situations (Ali, 2014; Nwankwo et al., 2020), relations between retirement planning and retirement well-being (Ebitto, Umoh, & Effiom, 2021), or relations between pre-retirement guidance and family involvement on adjustment to retirement (Olatomide, 2017), as well as the influence of pre-retirement guidance, social support, and psychological well-being on adjustment (Olatomide, 2020a).

Uniquely, the present study compared what prospective retirees thought they would need to navigate retirement easily with things that those already in retirement perceived they would have prepared for while preparing for retirement, based on their current reality. This study compared soon-to-be and retired teachers of primary and post-primary schools. Additionally, while previous studies on retirement preparedness used both descriptive and somewhat complex inferential statistics, the present study employed distinctive descriptive statistics, using frequency and percentage, as well as self-explanatory Relative Significant Index (RSI) to rank the items of need guidance of the two groups. The study is a blend of the past, using retirees' hindsight to the present retirement reality, and the present to the future, using the perception of those advancing toward retirement.

Purposes/Hypothesis Of The Study

The study's objectives were to investigate the pre-retirement guidance needs of prospective teacher-retirees, explore the retrospective retirement guidance needs of retired teachers, and compare the results of the two groups, using frequency and percentage, as well as RSI. Three research questions guided the study: What are the potential pre-retirement guidance needs of prospective teacher-retirees in Ondo and Osun?; What are the potential retrospective retirement guidance needs of retired teachers in Ondo and Osun?; What are the differences in the pre-retirement guidance needs of prospective teacher-retirees and retrospective retirement guidance needs of retired teachers in the two states?

METHODS

Research Design

The study adopted a descriptive survey research design. The design was used to explore existing contrasts between the retirement guidance needs of teachers advancing toward retirement and what retired teachers would have prioritized in their retirement guidance needs when they were still preparing for it, based on their current retirement reality.

Sampling Technique And Research Sample

The population comprised retirement-eligible teachers from public primary and secondary schools, and retired teachers from public primary and secondary schools in two states, Ondo and Osun. The inclusion criteria for the teachers preparing for retirement are working in public primary and secondary schools, including having from one to five years left to retire. The sample (n=305) consisted of 151 prospective teacher-retirees and 154 retired teachers selected through multi-stage sampling. Firstly, Ondo and Osun were selected from southwestern states (comprising Ekiti, Lagos, Ogun, Ondo, Osun, and Oyo), using convenience sampling.

Secondly, disproportionate sampling was used to select three local government areas (LGAs), namely Akoko South-West, Akoko South-East, and Akoko North-East from the 18 LGAs in Ondo, while three LGAs, namely Ife Central, Ife East, and Ife South were selected from the 30 LGAs in Osun. The disproportionate sampling method was also employed to select prospective teacher-retirees. These prospective retirees came from 12 primary schools and 12 secondary schools selected across three LGAs in Ondo, while 10 primary schools and 12 secondary schools were selected from the select LGAs in Osun. For the retired primary school teachers, the researcher targeted pensioner meeting venues in the local government headquarters across six selected LGAs, using purposive sampling. Similarly, for the retired secondary school teachers, pensioner meeting venues in the local government offices across six LGAs were purposively selected.

Finally, while intact sampling was used to select available retirees who consented to participate in the study in all the meeting venues, the indirect

snowballing sampling method was used to collect data from retirees who were absent from pensioner meetings during the data collection period. Table 1 and 2 present the research respondents, namely prospective retirees and retired teachers respectively.

Table 1.
Demographic Information Of Prospective Retirees

Demographics	Frequency	%
State		
Ondo	101	66.9
Osun	50	33.1
Total	151	100
Gender		
Male	75	49.7
Female	76	50.3
Total	151	100
Educational Qualification		
NCE	1	0.7
B.Ed	72	47.6
M.Ed	77	51
Others	1	0.7
Total	151	100
Official Position Held		
Principal/Headteacher	25	16.6
Vice-Principal/ Ass. Headteacher	51	33.8
Class Teacher	75	49.6
Total	151	100
Educational Level of Service		
Primary	90	59.6
Secondary	61	40.4
Total	151	100
Years Left in Service		
1-3	22	14.6
4-6	75	49.7
7-9	43	28.5
10 and above	11	7.3
Total	151	100

Table 2.
 Demographic Information Of The Retired Teachers

Demographics	Frequency	%
State		
Ondo	73	47.4
Osun	81	52.6
Total	154	100
Gender		
Male	112	72.7
Female	42	27.3
Total	154	100
Educational Qualification		
NCE	51	33.1
B.Ed	86	55.8
M.Ed	5	3.3
Others	12	7.8
Total	154	100
Official Position Held		
Principal/Headteacher	20	13
Vice-Principal/ Ass. Headteacher	21	13.6
Class Teacher	113	73.4
Total	154	100
Educational Level of Service		
Primary	90	58.4
Secondary	63	40.9
Others	1	0.6
Total	154	100
Years Spent in Retirement		
1-3	6	3.9
4-6	20	13
7-9	53	34.4
10 and above	75	48.7
Total	154	100

Instruments Of Measurement

Two instruments were used to collect data from the two groups of respondents. The would-be retirees filled out a scale adapted from [Olatomide & Akomolafe \(2012\)](#). The original instrument, “Teachers’ Pre-retirement Guidance Needs Questionnaire,” had 5 demographic-related items in section A and 13 items in section B. The response options were “Yes” (score = 2), “Can’t Say” (score = 1), and “No” (score = 0). Some

examples of the items were: *“Do you require guidance on how to be continuously relevant before spouse and children at retirement?”* and *“Do you desire guidance on income-yielding businesses requiring minimal funds to set up in retirement?”* The reliability test using Cronbach’s alpha yielded a coefficient of 0.76, which was above the 0.70 benchmark and thus considered appropriate. In this study, the modified instrument has sections A and B. Section A contains six items that explored the respondents’ demographics, while section B contains 16 items (increased from 13 to cover more need areas for retirees-to-be), which explored their retirement guidance needs. The response options are Likert-type, ranging from *“Strongly Agree”* (score = 4), *“Agree”* (score = 3), *“Disagree”* (score = 2), to *“Strongly Disagree”* (score = 1). Some examples of the items are: *“I am worried that society might see me as useless once I retire so I need guidance on how to remain useful in retirement”* and *“I am unsure how early my retirement benefits would be paid so I need orientation on income-yielding businesses that require little capital to set up”*. The instrument’s Cronbach’s alpha is 0.70. The validity of the instrument was ascertained using Lawshe’s content validity ratio. The results from eight experts revealed a ratio of 0.89, which is above the 0.75 benchmark.

The second instrument used to collect data from the retired teachers was the *“Retrospective Retirement Guidance Needs Questionnaire”* (RRGNQ). It was adapted from [Olatomide & Akomolafe \(2012\)](#), which is an adaption of an instrument from a previous study. As modified, the instrument has sections A and B with 16 items, with the same response options. The items were, however, reworded to show what pre-retirement guidance needs the retirees ought to have received (now retrospective), but which was not received, in hindsight. Examples of the items read: *“If I had perceived that society would show little or no respect for retirees, I would have learned what to do to remain more relevant in their midst at retirement”* and *“If I had an orientation that retirement benefits would not be paid as when due, I would have sought information on income-yielding businesses that require little capital to set up before I entered into retirement”*. The instrument’s Cronbach’s alpha is 0.77. Lawshe’s content validity ratio for the instrument (involving eight experts) was 0.87. During data collection from prospective retirees, 190 copies of the questionnaire were administered, from which 155 were returned, and four were

void, leaving 151 copies used for analysis. From 170 copies that were administered to the retired teachers, 159 were returned, from which 5 were incorrectly filled out, leaving 154 copies that were analyzed. It took about nine months (from April to December 2023) to collect the entire data.

Data Collection Technique

Data collection was done face to face. For the teachers advancing toward retirement, the researcher went to the Local Government Education Authority (LGEA) in the selected LGAs and obtained permission to collect data from teachers approaching retirement. Consent was given informally; this approach was used because the formal approach would require the LGEA authorities to endorse and forward data collection permit to state authority, meaning that any feedback could take several months due to administrative bureaucracies. After receiving the verbal approval, volunteer research assistants were selected and trained from the selected schools to help in the data collection.

For the retired teachers, the researcher employed research assistants (executives of pension groups) in each of the meeting venues to help collect the copies of the questionnaire from participants. Some of the willing retirees enthusiastically volunteered to take some copies of the questionnaire to their absent colleagues in the meeting venues (indirect snowballing) and promised to return the filled-out copies to their executives for collection by the researcher.

Data Analysis Technique

The data collected from participants were analyzed, using frequency and percentage, as well as relative significant index (RSI). Finally, the RSI results of the two groups (prospective retirees and retired teachers) were compared for analysis.

Ethical Approval

In seeking ethical approval toward data collection from teachers approaching retirement, the researcher met with education officers of LGEA across select LGAs and obtained permission to collect data from their teachers who were due for retirement in the next five years. The officers provided informal consent for the study. Similarly, informed consent was sought and obtained informally from the teachers prior to

administering the questionnaire. In the case of the retired teachers, ethical approval was sought and obtained informally from executives of meeting venues for pensioners. Informed consent was sought and obtained from the retired teachers before administering the research instrument as well.

RESULTS AND DISCUSSION

Research Question 1: What Are The Potential Pre-retirement Guidance Needs Of Prospective Teacher-Retirees In Ondo And Osun?

Table 3.

Relative Significant Index Showing Pre-retirement Guidance Needs Of Prospective Retirees

S/N	Prospective Retirement Guidance Needs	SA		A		D		SD		RSI	Rank
		F	%	F	%	F	%	F	%		
1	I need orientation that my retirement would be beneficial as I could not see anything beneficial in it for now	99	65.6	48	31.8	4	2.6	0	0.0	0.907	1
2	I am worried the society might see me as useless once I retire so I need guidance on how to remain useful in retirement	96	63.6	43	28.5	12	7.9	0	0.0	0.889	4
3	I am unsure how early my retirement benefits would be paid so I need orientation on income-yielding businesses that require little capital to set up	80	53	65	43	4	2.6	2	1.3	0.869	7
4	As I approach retirement, I need guidance on how I might not lose relevance before my spouse and children	56	37.1	89	58.9	4	2.6	2	1.3	0.829	11
5	I do not know what work to do in retirement so I need information on occupations I could do in retirement	89	58.9	59	39.1	3	2	0	0.0	0.892	2
6	I am worried how most of my time would be spent in retirement so I need lecture on time management skills	78	51.7	71	47	1	0.7	1	0.7	0.874	6
7	As I approach retirement, I need help on how to take quick decision on urgent and important matters at retirement	77	51	67	44.4	4	2.6	3	2	0.861	8
8	Because my present spending pattern might continue in retirement, I need guidance on wise spending when I retire	59	39.1	78	51.7	14	9.3	0	0.0	0.825	13
9	Because retirement would surely									0.73	16

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S/N	Prospective Retirement Guidance Needs	SA		A		D		SD		RSI	Rank
		F	%	F	%	F	%	F	%		
	separate me from my friends and colleagues at work, I need orientation on how to make new friends in retirement	30	19.9	81	53.6	38	25.2	2	1.3		
10	If I have an instrument that could help me assess my areas of retirement need administered on me, the result could assist me know the areas where I need retirement counseling	79	52.3	53	35.1	18	11.9	1	0.7	0.848	10
11	As I approach retirement, I need information on how to involve members of my family in full discussion on my retirement goals, plans and actions	66	43.7	69	45.7	13	8.6	3	2	0.828	12
12	I perceive that my family members could show unpleasant behaviors and attitude when I retire, so I need skills on how to manage them in retirement	55	35.4	77	51	17	11.3	2	1.3	0.806	15
13	As retirement approaches, I need advice on interesting books I might read to “warm my brain” at retirement	60	39.7	73	48.3	16	10.6	2	1.3	0.816	14
14	As I approach retirement, I need guidelines on how to ensure healthy living at retirement	68	45	77	51	6	4	0	0.0	0.853	9
15	As I approach retirement, I need advice on books I can read to assist me in retirement preparation	90	59.6	56	37.1	5	3.3	0	0.0	0.891	3
16	If there is an instrument that can be administered on me to assess my level of retirement preparation, I will very much like it	89	58.9	52	34.4	9	6	1	0.7	0.879	5

Table 3 shows that the RSI of each of the 16 items surpassed significance level of 0.05 recommended by [Adebowale & Popoola \(2011\)](#) for acceptable degree of RSI. It can be concluded that the entire items are potential areas of retirement counseling needs for would-be-retirees. In addition, the need for orientation about how beneficial retirement is was found to be the most prominent prospective retirement guidance need with RSI value of 0.907. Meanwhile, worries that retirement would surely separate retirees from friends and colleagues at work and need for requisite orientation on making new friends was the least prominent, with RSI value of 0.73.

Research Question 2: What Are The Potential Retrospective Retirement Guidance Needs Of Retired Teachers In Ondo And Osun?

Table 4.

Relative Significant Index Showing Retrospective Retirement Guidance Needs Of Retired Teachers

S/N	Retrospective Retirement Guidance Needs	SA		A		D		SD		RSI	Rank
		F	%	F	%	F	%	F	%		
1	If I was given orientation when I approached retirement, I would have known that retirement would be beneficial before I entered into it	70	45.5	73	47.4	10	6.5	1	0.6	0.844	4
2	If I had perceived that society would show little or no respect for retirees, I would have learned what to do to remain more relevant in their midst at retirement	62	40.3	56	36.4	35	22.7	1	0.6	0.791	10
3	If I had orientation that retirement benefits would not be paid as when due, I would have sought information on income-yielding businesses that require little capital to set up before I entered retirement	80	51.9	66	42.9	8	5.2	-	-	0.867	2
4	Before I entered into retirement, if I was given orientation, I would have learned how to remain more relevant before my spouse and children	64	41.6	76	49.4	13	8.4	1	0.6	0.83	6
5	If I had been given information on various types of occupations I could do in retirement, it would have saved me the time I spent before deciding on what work to do when I retired	42	27.3	74	48.1	33	21.4	5	3.2	0.748	13
6	Suppose I was given timely orientation on how wisely I could spend my excess time in retirement, I would have been able to manage my time better when I freshly became a retiree	39	25.3	91	59.1	17	11	7	4.5	0.763	12
7	When I was entering into retirement, if I was information on how to take quick decision on urgent and important matters, it would have helped me greatly	45	29.2	92	59.7	12	7.8	5	3.2	0.787	11
8	The spending pattern I had formed while in service became problematic to me at retirement, but it could not have been that bad if I was given orientation on how to adjust my spending pattern in retirement	48	31.2	90	58.4	15	9.7	1	0.6	0.8	8
9	If I knew I was going to lose so much friends and colleagues in workplace after retirement, I would have sought	25	16.2	78	50.6	42	27.3	9	5.8	0.693	16

Retirement Illusion And Reality Compared: Reports Of Prospective Retirees And Retired Teachers In Nigeria

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S/N	Retrospective Retirement Guidance Needs	SA		A		D		SD		RSI	Rank
		F	%	F	%	F	%	F	%		
	guidance on how to make new friends to replace the old ones I have missed										
10	If I have had an instrument administered on me, that could help me assess my areas of retirement need before I proceeded into retirement, the result could have assisted me to know specific areas where I need retirement counseling before I entered into retirement	37	25	106	68.8	11	7.1	-	-	0.792	9
11	When I was approaching retirement, if I was given orientation on how to involve family members on my retirement goals, plans, and actions, my family and I would have had better understanding on retirement issues than it is now	40	26	68	44.2	43	27.9	3	7.1	0.735	14
12	If I knew that family members could show unpleasant behaviors and attitude when I retire, I should have learned some skills on how to manage such unpleasant behaviors better	29	18.8	67	43.5	54	35.1	4	2.6	0.696	15
13	When I was preparing for retirement, if I had advice on interesting books I could read at retirement to "warm my brain", I would have been more mentally alert than I am presently	53	34.4	87	56.5	13	8.4	1	0.6	0.812	7
14	Suppose I received guidance on how to maintain healthy living in retirement, my health may have been better than it is now	89	57.8	62	40.3	3	1.9	-	-	0.89	1
15	If I was given guidance on books, I could read on how to prepare effectively for retirement before I entered into it, my life in retirement would have been better than it is now	70	45.5	70	45.5	11	7.1	3	1.9	0.836	5
16	If an instrument that could have helped me assess my retirement preparedness was administered on me before retirement, it would have helped me know my level of retirement readiness before I entered into retirement	71	46.1	80	51.9	1	0.6	2	1.3	0.857	3

Table 4 reveals that all of 16 items have RSI value higher than 0.05, advanced by [Adebowale & Popoola \(2011\)](#) as benchmark of RSI acceptability. However, if retirees had received guidance on how to maintain a healthy life in retirement, their health may have been better than it is, was the most prominent retrospective retirement

guidance needs with an RSI value of 0.89. Meanwhile, guidance on how to make new friends to replace the old friends and colleagues during retirement had the lowest RSI value, at 0.693.

Research Question 3: What Are The Differences In The Potential Pre-Retirement Guidance Needs Of Prospective Teacher-Retirees And Retrospective Retirement Guidance Needs Of Retired Teachers In The Two States?

Table 5.

RSI Comparison Between Prospective Retirement Guidance Needs Of Would-Be Teacher-Retirees And Retrospective Retirement Guidance Needs Of Retired Teachers

S/N	Retirement Guidance Needs	RSI of Prospective Retirees	RSI of Retired Teachers
1	... orientation that retirement would be beneficial	4	1
2	... worries that society might see the retired as useless	10	4
3	... unsure how early retirement benefits would be paid – orientation on income-yielding businesses requiring little capital to set up	2	7
4	... guidance on how to not lose relevance before spouse and children	6	11
5	... information on occupations to do in retirement	13	2
6	... how time would be spent - and time management skills	12	6
7	... how to take quick decision on urgent and important matters	11	8
8	... spending pattern might continue in retirement – guidance on wise spending	8	13
9	... retirement would separate retirees from friends and colleagues at work – orientation on making new friends	16	16
10	... instrument to assess areas of retirement needs to reveal areas where retirement counseling is needed	9	10
11	... information on involving members of family in retirement goals, plans, and actions	14	12
12	... perceiving that family members could show unpleasant behaviors and attitude – skills on managing them	15	15
13	... interesting books to “warm the brain”	7	14
14	... guidelines on healthy living	1	9
15	... books to read to assist in retirement preparation	5	3
16	... instrument to assess level of retirement preparation	3	5

Based on Table 5, the RSI of prospective retirees differs from their retired counterparts in the order in which they reported their need or miss of them, but their needs tallied in item 9 and 12.

Discussion

The first research question explored the potential pre-retirement guidance needs of prospective teacher-retirees in Ondo and Osun. It was found that items assessing pre-retirement guidance needs of retirees-to-be were potential as all the 16 items surpassed the significance level threshold of 0.05 recommended by [Adebowale & Popoola \(2011\)](#). The second research question investigated the potential retrospective retirement guidance needs of retired teachers in Ondo and Osun. It was found that all 16 RSI items are worthy retirement guidance needs that retirees expressed they missed in their preparation toward retirement, judging by the fact that the RSI of all the items were higher than 0.05. The third research question compared the potential pre-retirement guidance needs of prospective teacher-retirees and the retrospective retirement guidance needs of retired teachers in the two states. The study found that the order of needs between the two groups differed. However, both prospective retirees and the retired ranked *“apprehensions that family members could exercise unpleasant behaviors and attitude thus yearning for skills to manage them”* as 15th, and *“worries that retirement could detach them from friends and colleagues at work and therefore requiring guidance on making new friends to replace them”* as 16th.

The findings show that retirees-to-be and the retired showed apprehensions about the benefits their retirement could bring. This aligns with the findings of [Olatomide & Akomolafe \(2012\)](#), as well as [Osuji & Nweze \(2014\)](#). It was also found that prospective retirees and the retired were worried about being perceived as role-less and useless in retirement, in line with earlier findings of [Ashforth \(2001\)](#) and [Olatomide & Akomolafe \(2012\)](#). Similarly, it was found that thoughts of maintaining relevancy before spouse, children, and significant others caused concerns among respondents. This is similar to the findings of [Maisango & Muhammad \(2020\)](#) and [Olatomide & Akomolafe \(2012\)](#). [Atchley's \(1999\)](#) study also asserted that people earnestly strive for consistency in life—what they were doing at work, and at retirement—so as to enjoy lifelong happiness. Furthermore, it was found that worries about effectively managing family members' undesired behaviors at retirement were

strong among the respondents. The finding is consistent with that of [Olatomide & Akomolafe \(2012\)](#) and [Sokoh \(2017\)](#).

In the present study, retirement-eligible workers and retirees exhibited uncertainties about timely payment of retirement benefits by their former employers. This finding is in line with earlier findings of [Ali \(2014\)](#), [Olatomide \(2014\)](#), [Sokoh \(2017\)](#), and [Nwankwo et al. \(2020\)](#) who found that retirees in Nigeria are not paid their retirement allowances when due. Additionally, the finding corroborates that of [Yeung \(2018\)](#) on inescapable decline in income after retirement. [La Rue, Haslam, & Steffens \(2022\)](#), in their study, also listed finances as the fourth strongest factor influencing retirement adjustment. Furthermore, retirees-to-be and the retired displayed an anxiety about remaining frugal in retirement, a finding aligns with [Olatomide & Akomolafe \(2012\)](#). Similarly, it was found that involving family members on setting pre-retirement goals, plans, and actions, and the extent of such involvement caused worry among retirees-to-be and the retired, a finding similar to that of [Olatomide & Akomolafe \(2012\)](#) and [Olatomide, Shobola, & Omoyemiju \(2012\)](#). Another interesting finding from the study is that retirement-eligible workers and the retired displayed worries about getting requisite books to keep their brains working at retirement, and having such books that could making them getting used to retirement preparation and adjustment. The finding concurs with earlier findings of [Olatomide & Akomolafe \(2012\)](#) on the same topic.

Retirement-eligible workers and those newly transitioning to retirement were further found to exhibit uncertainties about vocational engagements they could do at retirement. The finding is consistent with the findings of [Olatomide & Akomolafe \(2012\)](#), as well as [Osuji & Nweze \(2014\)](#). The study also found that the respondents exhibited worries about healthy living at retirement. The findings tally with earlier findings, such as [Ali \(2014\)](#), [Harvard Health Publications \(2013\)](#), [La Rue, Haslam, & Steffens \(2022\)](#), and [Olatomide & Akomolafe \(2012\)](#). Similarly, prospective retirees are concerned about a sensible use of their time in retirement, which finding concurs with that of [Olatomide & Akomolafe \(2012\)](#) and [Ali \(2014\)](#). The study again found that prospective retirees and the retired displayed apprehensions about losing workplace

advisors whenever they need to take urgent decisions on urgent issues. The finding parallels that of [Olatomide & Akomolafe \(2012\)](#). Furthermore, fear of loneliness was reported by the respondents, which findings does not differ from earlier findings of [Ali \(2014\)](#), [Olatomide & Akomolafe \(2012\)](#), [Sokoh \(2017\)](#), [Olatomide \(2020a; 2020b\)](#), including [La Rue, Haslam, & Steffens \(2022\)](#). Finally, it was found that retirees-to-be and the retired displayed need for psychological instruments to assist them in monitoring their level of retirement readiness, and such other instruments that could help them to set and evaluate their pre-retirement goals. The finding parallels that of [Maisango & Muhammad \(2020\)](#), [Olatomide \(2020b\)](#), and [Yeung \(2018\)](#), who asserted that requisite retirement planning and sufficient retirement resources are inseparably linked to retirement adjustment.

Some implications are drawn based on the findings of the study. The first is indispensability of pre-retirement counseling ([Osuji & Nweze, 2014](#)). During pre-retirement orientations (education, workshops, seminars, as the case may be), retirement counselors should invite one (or two) well-adjusted retirees to speak to prospective retirees on effective ways to prepare for retirement so as to overcome some of the inevitable challenges of retirement, using their hindsight and experiential knowledge of their present life in retirement. Also, during pre-retirement counseling, retirement counselors should administer Retirement Anxiety Scales ([Adeyemo & Olatomide, 2015](#)) and Retirement Preparedness Scales ([Maisango & Muhammad, 2020](#)) to understand the level of pre-retirement anxiety and degree of retirement readiness of retirement-eligible workers, respectively.

Secondly, government at all levels, pensioners' associations, as well as retirement counselors should collaborate to ascertain desirable retirement adjustment action plans for teacher-retirees. This will attract academically sound and brilliant prospects into the teaching profession; otherwise, teaching may not be an attractive career path – which will significantly affect the quality of education in the country. Finally, acknowledging the resource-based dynamic approach to retirement adjustment, it should be understood that adjustment to retirement is an evolving process ([Wang et al., 2011](#)), pensioners' associations should advance the welfare of their members by engaging the

services of retirement counselors to screen their members for retirement adjustment challenges. It can help improve the adjustment level of those with inadequate adjustment and ensure that those whose adjustment are adequate to maintain that adequacy. Cognitive-behavioral therapies, such as rational emotive behavior therapy, and cognitive restructuring could be used by retirement counselors to assist prospective retirees in reducing disruptive retirement anxiety, in the same way that application of distress disclosure and help-seeking behavior principles could enhance family support.

Some limitations were inherent in the study. One, the geographical scope is limited to six LGAs from among 48 LGAs across two states under the study. This also affected the limited number of the study sample, which portends limited generalizability of the findings of the study. Despite the limitations, the study has revealed what teachers approaching retirement felt they needed in guidance, in order to attain smooth transition and ultimate retirement well-being, while the retired teachers also revealed what they missed in guidance while preparing for retirement, which would have made a difference in their current situation, based on the retirement reality they currently navigate.

CONCLUSIONS AND SUGGESTIONS

Conclusions

The study concluded that the same areas of pre-retirement counseling that those entering into retirement thought they desire to enhance their retirement preparation, transition, and ultimate retirement wellness are the same areas those already retired recognized they missed as pre-retirement counseling, which if given, would have improved their present retirement well-being. Additionally, the study concluded that even though the two groups of cohorts (pre-retired teachers, and retired teachers) reported that the sixteen items in each of their list of needs for guidance are required, the order of those items differed, perhaps arising from the disparity in retirement illusion (of those preparing to enter into retirement) and retirement reality (of those who are already retired).

Suggestions

The Federal Government of Nigeria should legalize Workplace Retirement Education (WRE) to motivate employers to prepare their retirement-eligible workers for smooth retirement transition, and enhanced retirement well-being after they leave the workforce. After all, a policy of productive and adjusted living for retirees (senior citizens) is a part of social development of the nations. Employers should also prepare their workforce for enhanced retirement well-being by organizing copious retirement preparation interventions for them. Employers should give equal attention to pre-retirement preparation as education and training to boost productivity in the workplace.

CONFLICT OF INTEREST

The author(s) of this article declare no conflict of interest.

AUTHORS CONTRIBUTION STATEMENT

Onijuni Olufemi Olatomide: Conceptualization; Data Curation; Formal Analysis; Investigation; Methodology; Project Administration; Resources; Validation; Visualization; Writing Original Draft; Writing, Review & Editing.

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