

# Type of Job, Marital Status and Gender Differential in Pre-Retirement Anxiety

Adejumo Gbadebo Olubunmi (Ph.D)  
Department of Psychology, Covenant University, Nigeria

## ARTICLE INFO

Received 21 November 2017  
Accepted 9 December 2017  
Published 14 December 2017

## ABSTRACT

*The phenomenon of retirement has become a topical issue not only among academics, researchers and practitioners but also the employers and employees. Failure of institutional modalities put in place to cater for retirees which has made the retirees suffer untold hardship has sent signals to employees still working. This often makes them feel anxious and stressful when approaching retirement; these emotions experienced by some employees during the pre-retirement transition period tend to have varied effects on their performance on the job and level of productivities. This study therefore investigated the differential effects of type of job, marital status and gender on pre-retirement anxiety. Criterion sampling technique was adopted to select three hundred and sixty two participants from three organisations; White-collar job related to administrative setting, blue-collar worker, whose job requires manual labour and a pink-collar worker, whose job is related to customer interaction, entertainment, sales, or other service-oriented work. Three hypotheses were raised. The findings revealed significant effects of type of job on pre-retirement anxiety at  $r=0.56$ ,  $r^2=0.31$  and  $f\text{-ratio}=42.539$ ; marital status on pre-retirement anxiety at  $r=0.52$ ,  $r^2=0.27$  and  $f\text{-ratio}=32.730$  and gender of employees at  $t=32.18$  and  $p<0.05$ . This finding concluded that the social support provided by stable family where individual maintains a intact family structure may bring confidence in retirement transition and reduced pre-retirement anxiety, so also those with transferable skill seem to build up confidence than those without transferable skills. It was recommended that employees should maintain a stable homes home while working and couple should be gainfully employed so as to promote sharing of responsibilities and joint planning towards retirement.*

**Keywords:** retirement, white collar job, gender, pre-retirement anxiety

## Introduction

The concept of retirement emerged as a result of the growth of industrialisation and subsequent decline in the agrarian societies which led to instituting of old-age social security in developed economies, a practice that is gradually manifesting in developing countries like Nigeria. This concept has led to individuals to cease paid employment while they may still be agile to work. Some social researchers see retirement as the final phase of the occupational life cycle; a period of withdrawal from regular and regimented work life that provide increase opportunity for leisure and other leisure related activities (Thorson, 1995; Atchley, 1976; Reitzes and Mutran, 2004; Atchley, 2006; Petkoska and Earl, 2009).

The historical position of work and retirement being antithetical conditions is also fading. Retirement

status is vague due to several overlapping criteria used to designate an individual as retired, including career cessation, reduced work effort, pension receipt, or contract staffing. The average age at retirement has been on declining over the past years in Nigeria. Retirement can be devastating. This situation is seen as problematic especially in a society like Nigeria in which emphasis is placed on productivity, financially gainful employment, and the accumulation of monetary and material goods (Adejumo, 2011). An individual's worth is determined, to a large extent, by the accrual of these assets and job status.

There has been a growth and expansion in the breadth of the literature and research on retirement. Some of them focused on the negative aspects of retirement. The assumption being that it was retirement, per se, that produced a variety of undesirable consequences for the retiree. Included in

this list of consequences were poor health, a poor financial outlook, a loss of identity, and possibly suicide (Kim and Moen, 2002; Taylor and Doverspike, 2003 Adejumo & Oyedepo, 2011). The more deeply felt effect of retirement is the painful realization of the fact that one is no longer needed or considered useful within a social constituency which had heretofore provided the individual with a frame of reference (Bradford and Bradford, 1979). Workers in poor health, who suffer from activity limitations and chronic health conditions, are found to retire earlier than those who are healthy (Belgrave et al., 1987).

The decision to retire is affected by a number of factors, including the availability of health insurance, social security eligibility in developed economies, financial resources, and spousal interdependence. Several studies have also pointed to health status as a significant determinant.

Findings have shown that retirement can prove challenging for any demographic. Pre-retiree's trepidation typically derives from elements they think are outside their control. Then what is pre-retirement anxiety? Pre-retirement anxiety is the unpleasant feelings of fear, worry, and uneasiness, usually generalised and unfocused as an overreaction to the reality of moving to the point where a person stops employment completely. These unpleasant feelings are predicated on the fact that would-be retirees see the situation surrounding retirement subjectively as frightening. Pre-retirement anxiety is not the same as fear, which is felt about something realistically intimidating or dangerous and is an appropriate response to a perceived threat. It is often accompanied by restlessness, fatigue, problems in concentration, and muscular tension. Retirement is regarded as an important stage in human development all over the world, people who plan their retirement well in advance adjust well to retirement, and they are likely to go through it as an honey moon phase in which they are quite active or may go through an R and R (Rest and Relaxation) phase of recuperating from the stresses and strains of employment (Odu, 1998). Literature, however, shows that retirement confidence is a challenge. Nigerian employees are not confident of retiring comfortably. This is because most individuals are in reality not farsighted and careful in preparing for retirement. There are factors that affect perceived post retirement experience these include; preparedness for retirement, and knowledge of retirement issues; retirement planning, pre-retirement financial planning, including health insurance, social security and pension contribution and retirement fund calculation and retirement savings. The range of measures affirms that individuals prepare for retirement in a number of domains such as finance, leisure, health, interpersonal relationships, and work

so that they have an all-round well-being in retirement.

#### **Statement of Problem**

In Nigeria, the phenomenon of retirement has become a topical issue not only among academics, researchers and practitioners but also the employers and employees. The first hand experience of situations of retirees has made many employees to plan to live beyond the constitutionally stipulated retirement age which is usually between fifty-five (55) and seventy (70) years (Akinade, 2006; Oluwatula, 2005; Sote, 1999). Failure of institutional modalities put in place to cater for retirees which has made the retirees suffer untold hardship has sent signals to employees still working. This often makes them feel anxious and stressful when approaching retirement; these emotions experienced by some employees during the pre-retirement transition period tend to have varied effects on their performance on the job and level of productivities (Alpaslan, 2006; Cameron, 2005; Richardson, 1993). This study investigated the differential effects of type of job, marital status and gender on pre-retirement anxiety.

#### **Objective of the study**

The main objective of this study was to investigate the differential effects of type of job, marital status and gender on pre-retirement anxiety. Other specific objectives were;

1. To examine the differential effects of type of job (White-collar, blue-collar and pink-collar jobs) on pre-retirement anxiety among employees.
2. To determine the differential effects of marital status (married, divorced and single) on pre-retirement anxiety among employees.
3. To investigate the differential effects of gender (male and female) on pre-retirement anxiety among employees.

#### **Hypotheses**

Three hypotheses were raised for this study;

1. There is no significant effect of type of job **on** pre-retirement anxiety among employees.
2. There is no significant effect of marital status **on** pre-retirement anxiety among employees.
3. There is no significant effect of gender **on** pre-retirement anxiety among employees.

#### **Methods**

##### **Design**

This study adopted a survey design. A 20-item questionnaire on pre-retirement anxiety was used to measure level of pre-retirement anxiety. The scale comprised two sections; demographic and pre-retirement anxiety subscale. The demographic section measures gender, age, marital status,

employment status, type of employment, years spent in service etc. The pre-retirement anxiety subscale consisted of both positive and negative items on 5-point Likert Scale, The test re-test reliability was  $r=0.73$  and Cronbach alpha of 0.86.

**Sample**

Three hundred and sixty two participants were randomly selected from four organisations. The selection was based on only one criterion for inclusion; at most five years to the retirement.

**Method of Data Analysis**

In analyzing the data collected in this study, both descriptive and inferential statistics were adopted

**Results**

**Hypothesis I**

There is no significant effect of type of job on pre-retirement anxiety among employees.

**Table 1.1 Type of job and pre-retirement anxiety among employees**

Variations	N	Mean	S.D
White Collar Job Employees	112	64.6	2.14
Blue Collar Job Employees	124	74.8	0.82
Pink Collar Job Employees	126	48.2	0.14
Total	362		

The findings revealed that blue collar job employees showed the highest level of pre-retirement anxiety at mean=74.8, S.D=0.82 while those with white collar job was next to them at mean=64.6, S.D=2.14 and the lowest level of pre-retirement anxiety was recorded by pink collar job employees at mean=48.3, S.D=0.14. This finding was tested for significance using one way ANOVA as presented in table 1.2

**Table 1.1 Type of job and pre-retirement anxiety among employees**

R= .56					
R Square= .31					
Adjusted R Square= .304					
Std. Error of the Estimate= 1.760					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	29942.722	2	14971.361	42.539	.000(a)
Residual	126348.614	359	351.946		
Total	156291.336	361			

Predictors: (Constant), type of job  
 Dependent Variable: pre-retirement anxiety

The first hypothesis as indicated above showing a significant effect of type of job on pre-retirement anxiety at  $r=0.56$ ,  $r^2=0.31$  and  $f\text{-ratio}=42.539$ . It implies that pre-retirement anxiety differs based on the type of job of employees.

Divorced	88	69.1	0.36
Single	32	56.2	0.18
Total	362		

The findings revealed that divorced employees showed the highest level of pre-retirement anxiety at mean=69.1, S.D=0.36 while single/never married was next to them at mean=56.2, S.D=2.38 and the lowest level of pre-retirement anxiety was recorded by married employees at mean=46.4, S.D=0.18. This finding was tested for significance using one way ANOVA as presented in table 2.2

**Hypothesis II**

There is no significant effect of marital status on pre-retirement anxiety among employees.

**Table 2.1 Marital status and pre-retirement anxiety among employees**

Variations	N	Mean	S.D
Married	242	46.4	2.38

**Table 2.2 Marital status and pre-retirement anxiety among employees**

R= .52					
R Square= .27					
Adjusted R Square= .226					
Std. Error of the Estimate= 0.105					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	11365.34	2	5682.67	32.730	.000(a)
Residual	62329.58	359	173.62		
Total	73694.92	361			

Predictors: (Constant),marital status

Dependent Variable: pre-retirement anxiety

The second hypothesis as indicated above showing a significant effect of marital status on pre-retirement anxiety at  $r=0.52$ ,  $r^2=0.27$  and  $f\text{-ratio}=32.730$ . It implies that pre-retirement anxiety differs based on the marital status of employees.

### Hypothesis III

There is no significant effect of gender on pre-retirement anxiety among employees.

**Table 3.1 Gender and pre-retirement anxiety among employees**

Variations	N	Mean	S.D
Male	142	78.6	2.38
Female	220	44.2	0.18
Total	362		

The findings revealed that male employees showed a higher level of pre-retirement anxiety at mean=78.6, S.D=2.38 while female employees showed lower level of pre-retirement anxiety at mean=44.2, S.D=0.18. This finding was tested for significance using one independent t-test as presented in table 3.2

**Table 3.2 Marital status and pre-retirement anxiety among employees**

Variations	N	Mean	S.D	t-ob	Sig
Male	142	78.6	2.38	32.18	<0.05
Female	220	44.2	0.18		
Total	362				

The third hypothesis as indicated above showing a significant effect of gender on pre-retirement anxiety at  $t\text{-observed}=32.18$  and  $p<0.05$ . It implies that pre-retirement anxiety differs based on the gender of employees.

### Discussion

The findings revealed prevalence of pre-retirement anxiety across all types of job white collar, blue collar and pink collar. However, the moderating factors as revealed in the present study are type of job, marital status and gender. The findings revealed significant effects of type of job on pre-retirement anxiety at  $r=0.56$ ,  $r^2=0.31$  and  $f\text{-ratio}=42.539$ ; marital status on pre-retirement anxiety at  $r=0.52$ ,  $r^2=0.27$  and  $f\text{-ratio}=32.730$  and gender of employees at  $t=32.18$  and  $p<0.05$ . The findings of this present study agreed with earlier findings. The transition to retirement is unique to each individual and is influenced by many factors i.e. retirees' attributes and environmental features. Such factors include socio-demographics gender, marital status and social support (Wang, 2007; Dave, Rashad and Spasojevic, 2008 and Wang, Henkens and van Solinge, 2011; Adejumo and Olowookere, 2012)

### Conclusion and Recommendations

This finding concluded that the social support provided by stable family where individual maintains an intact family structure may bring confidence in retirement transition and reduced pre-retirement anxiety, so also those with transferable skill seem to build up confidence than those without transferable skills. It was recommended that employees should maintain a stable homes home while working and couple should be gainfully employed so as to promote sharing of responsibilities and joint planning towards retirement.

### References

- Adejumo, G. O & Olowookere, E. I., (2012) Effects of Workplace Characteristics On Work-Life Balance of Women In Nigerian Public Sector) *International Journal of Social Sciences and Humanities Reviews* Vol.3 No.4.; p.51 – 55
- Adejumo, G. O & Oyedepo, T. (2011) Perceived Social support of Street Beggars in Lagos Metropolis *Journal of Functional Management*, Leads University, Volume 3 No.1 p.44-52
- Adejumo, G. O (2011) Family Structure and Social Support as Determinants of Family Homelessness in Lagos Metropolis. *Journal of Functional Management*, Leads University, Volume 4 No.1 Leads University.p.119-128
- Adejumo, G. O. (2011) Impact of Family Type on Involvement of Adolescents in Premarital Sex. *International Journal of Psychology and Counselling* Vol.3 (1). Pp.15-19
- Akinade. (2006). *Towards successful and joyful retirement*. Lagos: Olu-Alan Publishers.
- Alpaslan, A. H. (2006). *Preparation for and celebration of retirement*. Social Worker in Private Practice.
- Atchley, R. C. (1976). *The sociology of retirement*. Schenkman Publishing Company Inc. Cambridge, Massachusetts.
- Atchley, R. C., & Barusch, A. S. (2004). *Social forces and aging. An introduction to social gerontology* (10th ed.). Belmont, C.A: Wadsworth.
- Azuh, D. & Adejumo, G. O (2015) Impact of Employees' Commitment on Productivity Of Lower Cadre Employees In Nigerian Manufacturing Organisations. *Case Studies Journal of (ISSN Online 2305-509X)* volume 4, Issue 3
- Bradford, L. and Bradford, M. (1979) *Retirement: Coping with emotional upheavals*. Chicago: Nelson-Hall
- Dave D, Rashad I, Spasojevic J. (2008) The effects of retirement on physical and mental outcomes. *Southern Economic Journal*.; 75: 497-523

12. Gesinde, A.M & Adejumo, G. O. (2012) Job Satisfaction Status of Primary School Teachers in Ota, Nigeria *European Journal of Educational Studies*, 4(1), 11-18
13. Gesinde, A.M & Adejumo, G. O. (2012). The Effects of Age and Work experience on Job Satisfaction of Primary School Teachers. Implication for Career Counselling: *International Journal of Asian Social Science*, 2(3) p. 302-309. (International)
14. Kim JE and Moen P (2002) Retirement transitions, gender, and psychological well-being: a life-course, ecological model. *J Gerontol B Psychol Sci Soc Sci*. 2002, 57: 212-222.
15. Oluwatula, O. O. (2005). *The development and application of pre-retirement education programme for secondary school teachers in Osun State* (Unpublished doctorate thesis). Department of Psychology, Obafemi Awolowo University, Ile-Ife.
16. Petkoska, Y., & Earl, Y. K. (2009). Understanding the influence of demographic and psychological variable on retirement. *J. of Psychology and Aging*, 24(1), 245.
17. Sote, G. A. (1999). *Coping with retirement*. Lagos. Regy-Five Associates Limited.
18. Taylor, M. A., & Doverspike, D. (2003). Retirement planning and preparation. In Adams & T. A. Beehr (Eds.), *Retirement: Reasons, processes and results* (pp.53-82). New York, Spring Publishing Company.
19. Wang M, Henkens K, van Solinge H. (2011) Retirement adjustment: A review of theoretical and empirical advancements. *American Psychologist*.; 66: 204-13.
20. Wang M. (2007) Profiling retirees in the retirement transition and adjustment process: Examining the longitudinal change patterns of retirees' psychological well-being. *Journal of Applied Psychology*.; 92: 455-4.