

Gender and Age Differences in Retirement Anxiety among University of Nigeria, Nsukka, Employees

Joy I. Ugwu

Department of Psychology
University of Nigeria, Nsukka

Abstract

The study investigated gender and age differences in employees' retirement anxiety. The sample includes 450 (220 males and 230 females) employees of the University of Nigeria, Nsukka, aged 25-65 years, with a mean age of 45 years. Analysis of variance (ANOVA) results showed that males had more retirement anxiety than females, also older workers reported more anxiety than younger workers. It was concluded that gender and age account for differences in retirement anxiety of university employees.

Retirement is considered as one of the later life status transitions, which involves a reordering of the lifespan relative to work activity and a redefinition of monetary compensation for work performed. In other words, retirement requires that at a given age, and length of service particularly in Nigeria, an employee is required to leave full time work and receives his benefits as primary means of support. It is an inevitable phenomenon for both public and private workers as they grow older and skills drop. Research has shown that as employees age, productivity declines and as a result disengagement becomes imperative. In the views of Cumming and Henry (1961) and findings of Johnson and Bear (1993) as employees approach retirement age, there is a decrease in emotional involvement in the activities and the social relationships that characterize them as workers, which is considered as a process of disengagement and may be laden with anxiety.

Retirement is an objective development and social-psychological transformation that is related to physical and psychological well-being (Mo en, 2001). It may promote a sense of well-being in workers moving out of a demanding and/ or stressful career jobs; on the other hand, it may lead to diminished well-being for individuals who lose their occupational attachment, social networks and identities (Kim & Moen, 2002), and to Ijere (1989), retirement in present day Nigeria is a frightening one. Retirement is viewed as a passage that can result in psychological, physiological and economic problems among some retirees (Ogunbameru & Bamiwuye, 2004). Some researchers have found significant

positive association between retirement and psychological and financial distress (Ardelt, 1997; Salami & Oduntan, 2001; Kim & Moen, 2002; Callo, Bradley, Siegel, & Kasl, 2000; Onyewotu, 2005, & Okatahi, 2007). Canetto (1992) stated that loss of social contact associated with retirement is the most common precipitator for suicide especially for men and particularly men who live alone. Retirement is often considered from the point of view of being a prominent passage among workers (Ogunbameru & Bamiwuye, 2004).

To many, work serves as a source of identity and status (Donahue, Orback & Pollak, 1960; Miller, 1965; Maddox, 1966, & Ogunbameru, 1988). Not long ago, workers were considered to be ill-disposed to retirement because of supposed psychological, physiological and financial effects of retirement on retirees (Thompson, Streib, & Kosa, 1960; Stoke & Maddox, 1967; Barfield & Morgan, 1969; Ogunbameru & Bamiwuye, 2004). This ill-disposition of workers to retirement suggests existence of retirement anxiety in them. In other words, retirees adjustment to retirement problems appears to be the principal cause of retirement anxiety in workers. State-Trait theorist (Spielberger, 1972, 1985) holds that the appraisal of a particular situation as threatening is influenced by a person's level of anxiety trait and the objective danger inherent in the situation. However, the thought of retirement adjustment could be considered an example of objective danger inherent in retirement. Therefore, a worker who is approaching retirement age and has not prepared himself to transit and adjust well to it would probably experience retirement anxiety. Retirement anxiety (which in this context connotes fear, phobia, worry, thinking and apprehension about retirement) seems to have serious implication to the society. The case of falsification of age which seem quite rampant among civil servants obviously may be seen as one of the implications of retirement anxiety. However, there is a need to know whether this retirement anxiety is more with males than females, and with older workers than younger workers, hence the study focuses on gender and age differences in workers' retirement anxiety.

Gender refers to the learned characteristics and behaviours associated with biological sex in a particular culture (Olson & Defrain, 2006). In other words, gender refers to the entire standards of behaviour that differentiate males from females in a given culture. Virtually in every society gender shapes the lives of people, the kind of education they obtain, the work they do, their perceptions of issues/ events, the authority and power they command, their feelings and actions. Gilligan (1982) understood the causes of gender differences as rooted in gender socialization. He like feminist theorists believed in the universal dichotomy of production versus reproduction, where women are socialized to be nurturers of their offsprings and frail relatives and men to be financially productive. With this kind of socialization, it is presumed that males may have

more retirement anxiety than females due to reduced financial income which accompany retirement. People tend to maintain earlier lifestyle patterns, self esteem and values even as they exit their primary career jobs (Richardson & Kilty, 1991). To maintain this status quo, the exited roles must be replaced by new roles to avoid feelings of decline and uselessness particularly for males who are socialized to be financially productive. The inability to replace the relinquished roles by male retirees may create more retirement anxiety in male than female workers. Research evidence show strong gender differences with regard to retirement adjustment (Schwarzer & Schulz, 2002; Kim & Moen, 2002, & Van Solinge & Henkens. 2005). These could be due to the fact that difficult work histories, employment opportunities and general life experiences may cause women to adjust to retirement differently than men do (Salami, 2010). Slevin and Wingrove (1995) noted that because there are gender based differences in work commitment caused by the fact that women's primary role was in the home, retired women are expected to have fewer adjustment problems, implying less retirement anxiety for women. Research evidence shows equally that women have more negative attitudes towards retirement than men do, and retirement is more disruptive and more likely to be linked with greater depression and loneliness for women than for men (Kim & Moen, 2002). This, by inference suggests more retirement anxiety for women than men. Research evidence has also shown the ideal age workers begin to think about retirement. Males have been found to start thinking about retirement earlier than females (Ogunbameru & Bamiwuye, 2004), this could mean more retirement anxiety for males than females. Valliant, Dirago and Mukammal (2006) found that marriage is a factor that could cause gender differences in workers' retirement anxiety.

Research evidence on the other hand, shows that both males and females have been found to express fear towards retirement (Singer & Bernard, 1978). Reynolds, Ridly and Van-Horn (2005) also stated that there is no gender difference on the issue of apprehension for retirement. Also Philips and Endler's (1982) findings imply that workers' perception of retirement may determine their level of retirement anxiety for both males and females. From the foregoing, it may be deduced that existing literature on gender and retirement is rare and inconsistent. Findings on gender and retirement anxiety were mostly implied. Therefore, amidst these inconsistencies, the present study aims at providing literature on gender and retirement anxiety. Hence it is hypothesized that workers will not differ significantly in their retirement anxiety on the account of gender.

Age which determines the time of retirement for University employees may also account for differences in their retirement anxiety. In fact, findings of Ajayi

(2007) revealed that there were positive relationship between retirement phobia and age. He found that workers who are perhaps younger do not fear retirement while older workers exhibited retirement phobia. Gabrium and Holstein's (2002) opinion that many people dread retirement at later phase of pro-retirement period suggest that retirement anxiety begins mostly in workers as they approach retirement age. Other studies report that older workers would delay retirement or even wish to remain in service probably due to apparent psychosocial and financial problems retirees contend with (e.g. Quinn & Burkauser, 1994; Reynolds, Ridley & Van Horn, 2005). Also as employees age, they are likely to experience more anxiety about retirement due to its imminence. The disengagement theory (Cumming & Henry, 1961; Johnson & Bear, 1993) which holds that as employees approach retirement age, there is a decrease in emotional involvement in the activities and the social relationships that characterized them as workers, is an indication that age is a factor that accounts for differences in workers' retirement anxiety. It has been observed that older workers seem to falsify their ages in an attempt to delay retirement. This shows that age is a critical factor in workers' retirement anxiety.

On the other hand, MacEwen's (1995) findings show that workers start very early to think about retirement which by implication suggests no age differences in their thought about retirement. Also Johnson and Ricker's (1981) findings that older workers have higher levels of retirement maturity than younger workers imply that older workers may have less retirement anxiety than younger workers. However, it can be observed that empirical evidence on age and retirement anxiety is rare, inconsistent and mostly inferred. The present study contributes to the literature on age and retirement anxiety using Nigerian sample. Thus, it is hypothesized that workers will not differ significantly in their retirement anxiety due to age.

Method

Participants

The sample for the study includes 450 (220 males and 230 females) employees of University of Nigeria, Nsukka. Participants aged 25-39 years (n=169) were categorized as younger workers while those aged 40-65 (n=281) were categorized as older workers. The classification of age was based on the consideration that midlife crisis starts from 40s and retirement and its attendant problems are part of the issues supposedly considered at this period.

Instrument

A Retirement Anxiety Questionnaire was used for data collection. The items in the scale were adapted from Spielberger (1977) self evaluation questionnaire (STAI- Y -2). Some of the items include. I feel pleasant when I think of retirement; I am cool, calm and collected as far as retirement is concerned; I am contented with my preparation for retirement; I feel like a failure as my retirement approaches; I have disturbing thoughts when I see retirees who have not adjusted to retirement, I get into a state of tension or turmoil as I think of retirement and its attendant problems. There were positive and negative items. For positive statements the response alternatives were scored as Almost never- 4, sometimes- 3, often -2 and Almost always -1. For negative statements weights were reversed as Almost never- 1 sometimes- 2 often - 3 and almost always- 4. The instrument has a reliability coefficient (Cronbach's alpha) of 0.85. The concurrent validity of the retirement anxiety instrument with STAI forms Y-1 & Y-2 was $r = 0.68$, with STAI Y-1, $r = 0.72$ and with Y-2, $r = 0.64$ all at $df = 34$, $p = 0.05$.

Procedure

Four hundred and sixty-five copies of the instrument were administered to respondents in their respective offices with the help of two research assistants who were properly instructed on how to administer the questionnaire. Four hundred and fifty copies (96.8%) of the questionnaire were properly completed, eight copies (1.7%) were not properly completed while seven copies (1.5%) were not returned at all. Therefore a total of four hundred and fifty completed and returned copies were finally used. Respondents were informed that participation was voluntary and were asked to respond to the statements which seem to describe how they feel about retirement.

Design/Statistics

The design of the study was a cross sectional survey design. A 2 (male vs. female) x 2 (young vs. old) analysis of variance (ANOVA) was used for analysis.

Results

Table 1: Mean scores of workers' groups in retirement anxiety

Factor	Group	M	SD	N
Gender	Male	42.49	7.61	220
	Female	38.72	6.64	230
Age	Younger	35.30	5.80	169
	Older	43.73	6.34	281

Table 1 shows that male had higher mean score on retirement anxiety ($M = 42.49$, $SD = 7.61$) than females ($M = 38.72$, $SD = 6.64$). Also, older workers

Gender and age differences in Retirement Anxiety

reported higher mean score on retirement anxiety ($M = 43$, $SD = 6.34$), than younger workers ($M = 35.30$, $SD = 5.80$).

Table 2: ANOVA summary on gender and age differences in workers retirement anxiety.

Source	Sum of squares	Df	Mean square	F
Gender	1674.997	1	1674.997	49.014*
Age	5074.817	1	5074.817	148.499*
Gender * Age	.015	1	.015	.000#
Error	15173.3.3	444	34.174	
Total	764753.000	450		

*: $p < .001$ # not significant ($p > .05$)

The above table shows that the participants differed significantly in retirement anxiety on the basis of gender, $F(1,444) = 49.01$, $P < .001$; and age, $F(1,444) = 148.50$, $P < .001$. However, there was no interaction effect of gender and age on retirement anxiety.

Discussion

The results showed that there were significant gender and age differences in workers' retirement anxiety. This finding rejected the first and second hypotheses. It shows that males had more retirement anxiety ($M = 42.49$) than females ($M = 38.72$) and also that older workers had more retirement anxiety ($M = 43.73$) than younger workers ($M = 35.30$).

The result of the first hypothesis is consistent with the findings of previous researchers who reported that workers differed in retirement anxiety (mostly inferred on the basis of retirement adjustment, fear, apprehension, thoughts about retirement, and negative attitudes) based on gender (Gilligan, 1982; Canetto 1992; Slevin & Wingrove 1995; Schawarzer & Schulz, 2002; Kim & Moen, 2002; Ogunbameru & Bamiwuye, 2004; Van Solinge & Henkens 2005; Valliant. Dirago & Mukammal, 2006; Salami 2010). The result was not consistent with the findings of Singer and Bernard (1978), Philip and Endler (1982) and Reynolds, Ridley and Van Horn (2005) who reported that workers do not significantly differ in their retirement anxiety based on gender. The present finding which showed that males had more retirement anxiety than females may not be hard to explain. It has been proposed (Spielberger, 1972, 1985) that appraisal of a particular situation as threatening is influenced by the objective danger inherent in the situation. Therefore, males' appraisal of retirement as more threatening may be due to the danger retirement poses to them in discharging their financial obligations to their families and society in general, and also in maintaining social contacts and other masculine services ascribed to them by gender socialization. This inability of theirs to perform their gender roles tend to affect their self

esteem and value greatly to the extent that given opportunity, some of them may wish to remain in service. Males also appraise retirement as more frightening than females because retirement involves staying more at home and males are not socialized to be at home like females whose (Slevin & Wingrove, 1995) primary role is in the home.

The result of the second hypothesis is consistent with Cumming and Henry (1961), Spielberger's (1972, 1985) ideas, Johnson and Ricker (1981), Johnson and Bear (1993), Quinn and Burkauser (1994), Cabrium and Holstein (2000), Reynolds, Ridley and Van Horn (2005), and Ajayi's (2007) findings which revealed significant age differences in workers' retirement anxiety. The result was not consistent with Ijere's (1989) statement, MacEwen's (1995), findings which revealed no significant age differences in workers' retirement anxiety. Older workers found to have more retirement anxiety than younger workers could be explained on the premise that imminence of retirement alone is enough to cause more retirement anxiety in them, due to uncertainties of change that come with it. Based on apparent socio-psychological and financial effects of retirement on retirees, older workers become more apprehensive as they approach retirement age. It has also been suggested that as employees approach retirement age, there is a decrease in emotional involvement in the activities and the social relationships that characterized them as workers (Cumming & Henry, 1961; Johnson & Bear, 1993). More so, older workers realization that retirement is imminent when they are not adequately prepared for it, such as having a clear set out goals (Hershey, Jacobs - Lawson & Neukam, 2002) explains why they have more retirement anxiety than younger workers.

While considering the results from this study, it is important to note some limitations. First, there was no information on tenure of service, which seems to be an important factor that can account for differences in workers' retirement anxiety particularly for the non-academic members of staff of Universities. The second limitation is that this study is cross-sectional in nature as such it is not possible to establish cause-and-effect relationship among variables. Future studies may include tenure of services as a variable that can account for differences in workers' retirement anxiety. Also, longitudinal studies should be conducted to establish cause-and-effect relationship. These limitations notwithstanding, the study has demonstrated that gender and age accounted for differences in workers' retirement anxiety.

In conclusion, it has been established that due to supposed psychological, physiological and financial effects of retirement on retirees, workers now become apprehensive of it. This probably may have led to falsification of age among workers in other to delay retirement. Due to these myriads of problems, psychologists should recognize retirement anxiety as an important topic with a

view of finding ways of reducing such anxiety, which invariably may help reduce the issue of falsification of age that seems quite rampant. This in turn may help to reduce unemployment rates that to some extent are caused by delay in retirement of workers.

References

- Ajayi, M. A. (2007). Perceived retirement phobia as a function of age, educational and marital status of professional soccer players. *Journal of Finance and Economics, 10*, 57-64.
- Ardelt, M. (1997). Wisdom and life satisfaction in old age. *Journal of Gerontology: Psychological Sciences, 52*, 15-27.
- Barfield, R., & Morgan, J. (1969). *Early retirement*. Ann Arbor, MI: University of Michigan.
- Canetto, S. S. (1992). Gender and suicide in the elderly. *Suicide and Life-Threatening Behaviour, 22*, 80-96.
- Cumming, E., & Henry, N. (1961). *Growing old: The process of disengagement*. New York: Basic Books.
- Donahue, W., Orback, H.L., & Pollack, O. (1960). Retirement: The emerging social pattern. In C. Tibbits (Ed.), *Handbook of social gerontology*. (pp. 330-406). Chicago: University of Chicago Press.
- Gabrium, G. P., & Holstein, J. A. (2000). *Aging and everyday life*. UK: Blackwell Publishers Ltd.
- Gallo, W. T., Bradley, E. H., Siegel, M., & Kasl, S. (2000). Health effects of involuntary job loss among older workers: Findings from the health and retired survey. *Journal of Gerontology: Social Sciences, 55B*, S131-S140.
- Gilligan, C. (1982). *In a different voice: Psychological theory and women development*. Cambridge, MA: Harvard University Press.
- Hershey, D. A., Jacobs-Lawson, J. M., & Neukam, K. A. (2002). Influences of age and gender on workers' goal for retirement. *The international Journal of Aging and Human Development, 55* (2), 163-179.
- Ijere, M. O. (1989). Opportunities in agriculture & in business for the disengaged. In DJ. Ogu & B.A. Onwurah (Ed.), *The challenges and opportunities on retirement*. (pp.51-56). U.N.N.: Senior Staff Association of Universities and other Tertiary Institutions in Nigeria (SSAUTHRIA).
- Johnson, C. I., & Bear, 13. M. (1993). Coping and a sense of control among the oldest old. *Journal of Aging studies, 7*, 67-80.
- Johnson, R. P., & Ricker, H. C. (1981). Retirement maturity: A valuable concept for pre-retirement counselors. *Personal and Guidance Journal, 59*(5), 50-54.

- Kim, J. E., & Moen, P. (2002). Retirement transitions, gender and psychological well-being: A life-course ecological well-being: A life-course ecological model. *Journal of Gerontology: Psychological Science, 57B*, 212-222.
- MacEwen, K. E. (1995). Predicting retirement anxiety: The role of parental socialization and personal planning. *Journal of Social Psychology, 135* (2), 203-213.
- Maddox, G. L. (1966). Retirement as a social event in the United States. In J.C. McKinney & F.T. de Vejuer (Eds.) *Aging and social policy*. (pp.117-135). New York: Appleton-Century-Crofts.
- Miller, S. J. (1965). The social determinants of the aging leisure participation. In A.M. Rose & W.A. Peterson (Eds.), *Older people and their social world*. Philadelphia: F-A. Davis.
- Moen, P. (2001). The gendered life course. In L.K. George & R.H. Binstock (Eds.), *Handbook of aging and the social science*. (5th ed.). (pp.179-196). San Diego, CA: Academic Press.
- Ogunbameru, O. A., (1988). *Personal and social crisis of civil service retirement: The case of Ondo State*. Unpublished doctoral dissertations, Obafemi Awolowo University, Ile-Ife, Nigeria.
- Ogunbameru, O. A., & Bamiwuye, S. (2004). Attitude towards retirement and preretirement education among Nigerian bank workers. *Educational Gerontology, 30*, 391- 401.
- Okatahi, A. O. (2007). Predisposing factor in the depression of retired teachers. *Journal of Educational Research and Development, 2*(2), 131-137.
- Olson, O.H., & Defrain, J. (2006). *Marriages and families: Intimacy, diversities and strengths* (5th ed.). New York: McGraw-Hill.
- Onyewotu, G. N. (2005). The issue of retirement, problems and challenges: Implications for counselling. *Zaria Education, 1*(1), 131-137.
- Phillips, J. B., & Endler, N. S. (1982). Person-by situation interactional model of anxiety. *Journal of Research in Personality, 16*(3), 303-318.
- Quinn, J. F., & Burkauer, R V. (1994). Public policy and plans & preferences of older Americans. *Journal of Aging and Social Policy, 6*(3), 5-20.
- Reynolds, S., Ridley, N., & Van Horn, C E. (2005). *A work-filled retirement: Workers' changing views on employment and leisure*. U.S.A: John J. Heldrich Center.
- Richardson, V., & Kilty, K. M. (1991). Adjustment to retirement: Continuity vs. discontinuity. *International Journal of Aging and Human Development, 32*,151-169.
- Salami, S. O. (2010). Retirement context and psychological factors as predictors of well-being among retired teachers. *Europe's Journal of Psychology, 2*, 47-64.

Gender and age differences in Retirement Anxiety

- Schwarzer, R., & Schulz, U. (2002). The role of stressful life events. In A.M. Nezu, CM. Nezu & P.A. Geller (Eds.), *Comprehensive handbook of psychology: Health psychology*. (pp. 27-49). New York: Wiley.
- Singer, L., & Bernard, H. (1978). Attitudes of workers towards retirement. *Annals of the New York Academy of Sciences*, 136(3), 474-482.
- Slevin, K. F.; & Wingrove, C R (1995). Women in retirement: A review and critique of empirical research since 1976. *Social Inquiry*, 65, 1 - 21.
- Spielberger, C D. (1977). *The test inventory*. Palo Alto, C A: Consulting Psychologists Press.
- Spielberger, C D. (1972). Anxiety as an emotional state. In CD. Spielberger (Ed.), *Anxiety: Current trends in theory and research*. (pp.3-19). New York: Academic Press.
- Spielberger, C D. (1985). Anxiety, cognitions & affection: A - state trait perspective. In A.I-I. Tuma & J.D. Maser (Eds.), *Anxiety & the anxiety disorders*. (pp.171-182). Hillsdale: N.s. Erlbaum.
- Stoke, KG., & Maddox, G. L. (1967). Some social factors on retirement adaptation. *Journal of Gerontology*, 22, 329-333.
- Thompson, W., Streib, G. F., & Kosa, J. (1960). The effect of retirement on personal adjustment: A panel analysis. *Journal of Gerontology*, 15, 165-169.
- Valliant, G. E., Dirago, A. c., & Mukamal, K. (2006). Natural history of male psychological health, XV: Retirement satisfaction. *American Journal of Psychiatry*, 163, 682-688.
- Van Solinge, H., & Henkens, K. (2005). Couple's adjustment to retirement: A multi actor panel study. *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences*, 60(1), 11-20.