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## Comparative Experience of Pre-Retirement Anxiety among Three Groups of Workers in Industrial Area, Nairobi, Kenya

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### **Abstract:**

When a worker spends most of his/her adult life in a career or job or profession, they develop some sense of attachment to and identity with the job. Viewed as such, retirement could become a threat to many workers whose income is threatened coupled with social connection and status losses and they may not know what to do with their time and lives after retiring from active service. The study sought to investigate the comparative experience of anxiety among three groups of workers, that is the newly employed workers (NEW), those hired on contract terms (ECT) and the employees who are about to retire (ATR) in the Kenyan context among workers in industrial area Nairobi. The industrial worker pre-retirement anxiety experience has not been a subject of focus in industrial psychology research in Kenya. The study tested the following null hypotheses:  $H_0: \mu_1 = \mu_2 = \mu_3$  with the alternative hypothesis  $H_a: \mu_i \neq \mu_j$  and  $H_0$ : There is statistically no significant difference between contract workers and those about to retire (on one hand) and newly employed workers (on the other hand) regarding their levels of anxiety whose alternative was  $H_a$ : There is statistically a significant difference between contract workers and those about to retire (on one hand) and newly employed workers (on the other hand) regarding their levels of anxiety. Nine companies were involved in the study from which 450 respondents were drawn using stratified sampling in order to ensure gender representation. Each category of workers had 150 respondents. The study adopted the Ex post facto design. Study data were collected using a questionnaire which was developed by modifying and borrowing items from known and standardized anxiety scales. Piloting was carried out in Nakuru town's industrial area in order to determine its validity and reliability. The administration of instruments was done with the help of research assistants. Study data was analyzed for the descriptive statistics which included the mean, median, variance, standard deviation, range, interquartile range, skewness and kurtosis. The hypotheses were tested using ANOVA and the independent t test using SPSS version 22 at the  $\alpha = 0.05$  (5%) level of significance. On the whole, employees who were about to retire had higher anxiety than the other two groups while those hired on contract terms tend to experience higher levels of anxiety than employees who are newly employed. Based on the findings the study is of the view that adequate pre-retirement counseling be availed to workers as well as timely disbursement of the retirement dues.

**Keywords:** Pre-retirement anxiety, counseling

### **1. Introduction and background**

World over retirement is a transition that affects the living standard of the worker who manages to achieve the status of a retiree. This is particularly so in cases where a worker spent most of their adult life in a career, job or profession. According to Atchley and Barusch (2004), individuals go through many transitions during their lifetime, but the transition from work to non-work is one of the most demanding. This is traceable to inadequate preparation of workers for this phase of life. Most employees who are about to retire as well as those who are employed on contract terms (coupled with uncertainty of getting their contracts renewed) tend to experience a lot of anxiety among other psychological effects. According to Temitope (2015), anxiety is a feeling of fear, worry, and uneasiness, usually generalized and unfocused as an overreaction to a situation that is only subjectively seen as menacing. Cohen-Mansfield and Regev (2011) defined it as a pervasive and unpleasant feeling of tension, apprehension, and feeling of impending disaster.

Temitope (2015) further stated that anxiety can be appropriate, but when it is too much and continues for too long, the individual may suffer from anxiety behavior. Anxiety is different from fear. Fear is a response to a clear and present danger. Thus, anxiety is often a response to an undefined or unknown threat which may stem from internal conflicts, feeling of insecurity, or forbidden impulses. Western world has handled the psychological, physiological, and economic challenges that accompany retirement.

Therefore, pre-retirement anxiety by its nature, involves fears and worries about the future of the individual as a result of the cessation of active working life. It involves fear that usually results from impending retirement. Davies (2003) is of the view that change is inevitable but most people tend to resist change, because it is not always convenient. Some of

the major sources/causes of pre-retirement anxiety, according to Ode (2004), are inadequate fund, challenges in managing mental health, challenge of managing a new and lower social status, inadequate planning for retirement, difficulty in time management, total dependence on present salary, problem of securing residential accommodation, ignorance of what to do with pension money, attitude of friends and family, and the challenges of sudden retirement.

However, the importance of retirement is made more glaring by the fact that the retired person is made to face some challenges because of his/her new status (as a retired person). How the individual goes about in managing those challenges will determine the quality of life he/she will have afterwards.

There are factors that determine one's attachment to work and therefore the impact that retirement will have on the individual. According to active Taylor-Carter and Cook (1995), work involvement will affect people's desire to remain. Previous research have distinguished work involvement from job involvement (Kanungo, 1982), considering that the first is attachment to work in general, while the second is related but different. Hence, if people have attitudes of low work or job involvement, their intention to quit will probably be high, whereas their intention to continue working—for example, by means of bridge employment—will be lower. Again, Kanungo (1982) observed that if people are less involved with their work or their job during their occupational life, they can be expected to adapt more easily to the new retirement situation, as work did not occupy a core position in their life prior to retirement. Life course theory proposed that people who are less attached to their work are more likely to deal better with the transition of exiting from work. Work involvement has been defined as a degree of attachment to one's current job or to work in general (Kanungo, 1982), and it was negatively and strongly related to turnover intentions and to actual turnover (Griffeth et al., 2000). Regarding retirement, intentions to retire are affected by work involvement specifically at late-career (Post et al., 2013), and many older employees disengage more from work when getting closer to their planned retirement age (Damman et al., 2013).

The losses that retirement brings largely contribute to the experience of anxiety. Some losses may be missed (e.g., friendships in the workplace, various fringe benefits and perks, and the ways in which work provided a centre point for a work/life structure). Osborne (2012) opined that for those with highly skilled and management careers, the loss of their status can leave them feeling like nobodies. For those whose work experience was largely negative and/or mindless drudgery, retirement is a relief. There are other retirees whose decisions to retire are based upon unrealistic fantasies (for example, being on an endless vacation). After retiring, they may realize how their job was the main basis of their identity and that recreational activity is only a partial substitute (Szinovacz & De Viney, 1999). The possibility of retirement providing relief from the tedium or conflicts of the workplace may be irresistible for some retirees but not lasting. The primary effect of the losses is to heighten anxiety and the consequent effects of the losses may linger for some time and be particularly troublesome during the transition.

Van-Solinge & Henkens (2008) argue that for many retirees, the most important psychological challenge resulting from retirement is the loss of a work/life structure and the task of building a retirement/life structure to replace it). There are concurrent processes of disengagement from a job and an engagement in a retired life structure (e.g., the continuation of some of the roles of a prior work life such as recreational activities, changes in domestic roles with a partner, and spending more time at home). The transition to retirement is made more difficult by the fact that, particularly for men, important parts of retirees' identities are shaped by their jobs (Antonovsky & Sagy, 1990). An occupational role commonly becomes part of an identity base developed in adolescence and young adulthood (Erikson, 1963). The meaning of identity can be viewed from two perspectives (Deaux, 1992): how we see ourselves (personal identity) and how others see us (social identity). How people see themselves has an element of stability over time as well as changes due to developmental factors such as aging. This long-time identity structure can be severely traumatized by the loss of the work role unless a person has formed an identity that is composed of several roles. The expansion of identity components is analogous to the diversification of a portfolio of stocks in the financial world. Some of the non-job aspects of an identity usually continue to sustain a person's identity, to some extent, during the transition (e.g., mother, father, sportsman or sportswoman, activist, volunteer). Nonetheless, some retirees can initially experience a void in terms of "what or who am I now that I am retired?" Some sink into depression and appear more likely to deepen their depression as time in retirement increases (Kim & Moen, 2002).

According to Atchley (1989) in the continuity theory, when people retire, they usually take their extant personalities, attitudes, and behaviours into retirement. An implication of the continuity from preretirement to retirement is that potential retirees may need to develop a lifestyle and outlook that they would like to have in retirement before they make the transition, especially if their current outlook on life is pessimistic and produces little sense of well-being. Personal counselling can help future retirees increase their awareness of attitudes, values, and behaviours that could enhance or detract from their transition to retirement.

Studies suggest that those who are better prepared for their own retirement have more positive attitudes than those who are not (Helman & Paladino, 2004; Bracken-Scally, 2015). Individual characteristics, such as gender, race, education, marital status, financial dependents, household income, health status, and employer contribution to retirement plan have been identified to explain retirement attitude in previous studies (Taylor & Doverspike, 2003; Catherine & Nweze, 2014).

Osborne (2012) believed that counselling could also help clients understand that aspects of their former life structure that were peripheral may now become more central (e.g., recreational activities, hobbies, and volunteering). This adjustment may also involve stressful challenges, such as choosing from among many options (e.g., "What should I or can I do with all this time on my hands?"). This pressure can be increased by retirees' awareness that they are making decisions that may shape the remainder of their lives in terms of meaning, well-being, and life satisfaction. Finding truly meaningful engagement in retirement may take longer than expected. Making these adjustments prior to the transition can reduce

stress and anxiety. Retirement preparation can be done gradually and thereby lessen the stress of facing the task at the point of retirement.

## 2. Statement of the Problem

When a worker spends most of his/her adult life in a career or job or profession, they develop some sense of attachment and identity to the job. At the same time, many social connections develop during their work life. Again, the job gives them status and income. The possibility of retirement coming their way poses a threat to all these. According to Atchley and Barusch (2004), individuals go through many transitions during their lifetime, but the transition from work to non-work is one of the most demanding. This is traceable to inadequate preparation of workers for this phase of life. Most employees who are about to retire as well as those who are employed on contract terms (coupled with uncertainty of getting their contracts renewed) tend to experience a lot of anxiety among other psychological effects. Government and private sector entities attempt to inform the workers about their retirement dates, with very little effort going into preparing the workers psychologically for the exit. The study sought to investigate the comparative experience of anxiety among three groups of workers, that is the newly employed workers (NEW), those hired on contract terms (ECT) and the employees who are about to retire (ATR) in the Kenyan context among workers in industrial area Nairobi. The industrial worker pre-retirement anxiety experience has not been a subject of focus in industrial psychology research in Kenya.

## 3. Study Hypotheses

The study tested the following null hypotheses:

$H_0: \mu_1 = \mu_2 = \mu_3$  i.e. There is statistically no significant difference between the transformed mean scores regarding the anxiety levels of:

newly employed workers and employees hired on contract terms groups,

newly employed workers and employees who are about to retire groups, and

employees hired on contract terms and employees who are about to retire groups.

$H_a: \mu_i \neq \mu_j$  i.e. there is statistically a significant difference between the transformed mean scores regarding the anxiety levels of: newly employed workers and employees hired on contract terms groups, newly employed workers and employees who are about to retire groups, and employees hired on contract terms and employees who are about to retire groups

The study further made a comparison of the newly employed worker versus workers employed on contract terms or those who are about to retire. The hypothesis was:

$H_0$ : There is statistically no significant difference between contract workers and those about to retire (on one hand) and newly employed workers (on the other hand) regarding their levels of anxiety.

$H_a$ : There is statistically a significant difference between contract workers and those about to retire (on one hand) and newly employed workers (on the other hand) regarding their levels of anxiety. The independent *t* test was computed using SPSS version 22 in the testing of this hypothesis

## 4. Study Population and Sample

The population of the study comprised all the workers who were working in manufacturing firms in Nairobi's industrial area. Due to the large number of workers and firms in the area, the study narrowed down to the firms located along Commercial street, industrial area. A total of nine companies were involved in the study from which 450 respondents were drawn using stratified sampling in order to ensure gender representation. There was equal distribution of the 450 respondents among the three categories, that is newly employed workers (NEW), employees hired on contract terms (ECT) and employees who are about to retire (ATR). Each category had 150 respondents. The Sample size of this study was determined from the population using sample size formula 'return sample size method' for categorical data (Bertlett, Kotrlik and Higgins, (2001). There was parity in distribution by gender with both male and female categories having 225 respondents.

## 5. Research Design

The study adopted the Ex post facto design which is a quasi-experimental study examining how an independent variable, present prior to the study in the participants, affects a dependent variable. According to Creswell (2014) a quasi-experimental study simply means participants are not randomly assigned and the independent variable is not available for manipulation by the researcher at the time of conducting the study.

## 6. Data Collection Instrument

Being a survey, the study data were collected using a questionnaire which was developed based on the known theories of anxiety as the theoretical framework. Items were borrowed from known and standardized anxiety scales. Piloting was carried out in Nakuru town's industrial area in order to determine its validity and reliability. During validity determination, responses were evaluated for relevance, indications of comprehension, meaning and clarity. Appropriate adjustments were made based on the piloting results. The Cronbach's alpha coefficient was computed to give an indication of reliability. The retained factors had factor loading values of above 0.7 and were used for further analysis.

Constructs/Variable	Number of Statements Factors loadings	Factors loadings	Cronbach Alpha
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Employee Pre-retirement Anxiety	16	0.813	.0794
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*Table 1: Summary of Cronbach's Alpha Reliability Coefficients for Key Variables of the Study*

## 7. Data Collection Procedure

Data collection was conducted with the help of research assistants. The instrument was filled in the presence of the research assistants after which they were collected awaiting analysis.

## 8. Data Analysis Methods

The study data was analyzed for the descriptive statistics which included the mean, median, variance, standard deviation, range, interquartile range, skewness and kurtosis. The hypotheses of the study were tested using ANOVA and the independent t test. The study used SPSS version 22 to carry out those analyses at the  $\alpha = 0.05$  (5%) level of significance.

## 9. Results

Based on the anxiety questionnaire, the general anxiety mean of 53.6000 with a standard error of 0.77821 and on applying the Z score formula for transformation, a mean of 50 and a standard deviation of 9.35 were obtained. All the scores of the respondents were transformed in this way and the transformed total anxiety measure (TAM) was calculated using SPSS version 22. The resulting statistics are shown in table 2 below.

			Statistic	Std. Error
Total anxiety measure (TAM)	Mean		53.6000	0.77821
	95% Confidence Interval for Mean	Lower Bound	51.9818	
		Upper Bound	54.8182	
	5% Trimmed Mean		53.5333	
	Median		54.0000	
	Variance		88.643	
	Std. Deviation		9.50994	
	Minimum		34.00	
	Maximum		79.00	
	Range		45.00	
	Interquartile Range		13.25	
	Skewness		.056	.198
	Kurtosis		-.662	.394

*Table 2: Total Anxiety Measure (TAM) for All Categories of Respondents*

The descriptive statistics newly employed workers (NEW), employees hired on contract terms (ECT) and employees who are about to retire (ATR) are presented in Table 3 through to Table 5.

	Employee		Statistic	Std.
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	<b>status</b>				<b>Error</b>
Measure of anxiety (MOA)	Newly employed Workers (NEW)	Mean		27.8269	1.17147
		95% Confidence Interval for Mean	Lower Bound	25.4751	
			Upper Bound	30.1787	
		5% Trimmed Mean		27.6197	
		Median		27.0000	
		Variance		51.362	
		Std. Deviation		6.44758	
		Minimum		13.00	
		Maximum		48.00	
		Range		35.00	
		Interquartile Range		14.75	
		Skewness		0.432	0.330
		Kurtosis		-0.725	0.650

*Table 3: Descriptive Statistics for Newly Employed Workers (NEW) with Regard To the Measure of Anxiety (MOA)*

The statistics in Table 3 shows a mean anxiety score of 27.8269, a median of 27.00 and a range of 35.00. This mean should be seen relative to the total anxiety mean (TAM) of 53.60 for all workers or respondents as presented in table 2. Comparative arithmetic analysis between the TAM and the anxiety measure for newly employed workers (that is 53.6000 and 27.8269 respectively) indicates that levels of anxiety related to retirement is quite low for an employee who has just joined service and more so, one who is employed on permanent terms.

<b>Measure of anxiety (MOA)</b>	<b>Employee on contract terms (ECT)</b>	<b>Mean</b>		<b>54.8776</b>	<b>1.21940</b>
		95% Confidence Interval for Mean	Lower Bound	52.4258	
			Upper Bound	57.3293	
		5% Trimmed Mean		54.9218	
		Median		56.0000	
		Variance		72.860	
		Std. Deviation		8.53579	
		Minimum		34.00	
		Maximum		72.00	
		Range		38.00	
		Interquartile Range		13.50	
		Skewness		-.148	.340
		Kurtosis		-.497	.668

*Table 4: Descriptive Statistics for Employees Hired On Contract Terms (ECT) with Regard To the Measure of Anxiety (MOA)*

The data in Table 4 indicates a mean of 54.8776, a median of 56.00 and a range of 38.00 for employees on contract terms (ECT). Comparing this mean with the total anxiety mean (TAM) of 53.6000, the mean for the employees on contract terms (ECT mean of 54.8776) is higher than the total mean of all the respondents in the study (TAM) which indicates that employees on contract terms have the perception that they sometimes, tending towards often, experience aspects of anxiety as indicated by the items on the anxiety questionnaire based on the likelihood of them having to exit service at the end of the contract period (due to non-renewal of the contract).

The histogram of employees who are hired on contract terms presented below shows data distribution that is symmetrical around the mean.

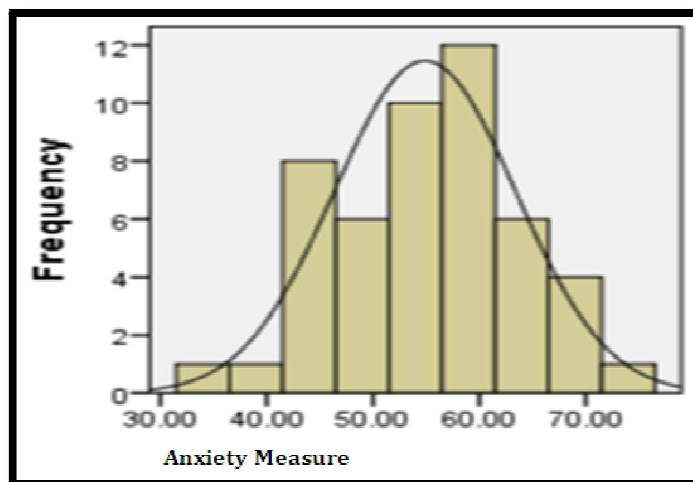


Figure 1: Histogram of For Employees Hired on Contract Terms (ECT) on the Measure of Anxiety (MOA)

Measure of anxiety (MOA)	Employees about to retire (ATR)	Mean		58.5306	1.21991
		95% Confidence Interval for Mean	Lower Bound	51.0778	
			Upper Bound	60.9834	
		5% Trimmed Mean		58.4433	
		Median		59.0000	
		Variance		73.921	
		Std. Deviation		9.53937	
		Minimum		40.00	
		Maximum		79.00	
		Range		39.00	
		Interquartile Range		13.00	
		Skewness		.060	.340
		Kurtosis		-.312	.668

Table 5: Descriptive Statistics for Employees Who Are about to Retire (ATR) with Regard to the Measure of Anxiety (MOA)

It is clear from table 5 above that employees who are about to retire (ATR) have the highest mean anxiety score of 58.5306, a median of 59.00 and a range of 39.00. This group of employees tend to experience the highest levels of anxiety relative to the other groups and as compared to the total anxiety mean (TAM) of 53.6000.

## 10. Test of Hypotheses

The distribution of data of the three employee groups or categories was normal and therefore it was possible to use parametric statistical tests to test hypotheses on the existence of significant differences between the various groups with respect to the total anxiety scale and hence the hypotheses as stated earlier was tested. For convenience the hypothesis was repeated in abbreviated form as presented below:

$H_0: \mu_1 = \mu_2 = \mu_3$  i.e. There is statistically no significant difference between the transformed mean scores regarding the anxiety levels of:

newly employed workers and employees hired on contract terms groups,  
newly employed workers and employees who are about to retire groups, and  
employees hired on contract terms and employees who are about to retire groups.

$H_a: \mu_i \neq \mu_j$  i.e. there is statistically a significant difference between the transformed mean scores regarding the anxiety levels of:

newly employed workers and employees hired on contract terms groups,  
newly employed workers and employees who are about to retire groups, and  
employees hired on contract terms and employees who are about to retire groups

The dependent variable of total anxiety level was then tested against the independent variable of employee groups or categories. As three independent groups were involved, ANOVA was utilized and the resulting statistics are presented in Table 6

Dependent variable	Parent group	Mean	ANOVA (p-value)	Dunnett T3		
				1	2	3
Anxiety total measure	Newly employed workers(1)	27.8269	0.000**	1	**	**
	Contract terms employees (2)	54.8776		2	**	-
	Employees about to retire (3)	58.5306		3	**	-

Table 6: Significant Differences between the Three Employee groups with Respect to the Total Anxiety Measure

\*\* = Statistically Significant at the 5% Level ( $P < 0.05$ )

The data in Table 6 indicates that the newly employed workers (1) differs statistically significantly from the contract terms employees (2) and employees about to retire (3) groups with respect to their levels of anxiety.

The group of newly employed workers indicate that they have statistically significantly lower levels of anxiety than do employees who are hired on contract terms employees or those employees who are about to retire.

The null hypotheses for the newly employed workers group compared to both Contract terms employees and Employees about to retire groups was rejected ( $p < 0.05$ ) and the alternative hypothesis was accepted.

The effect size for the newly employed workers versus the contract terms employees was  $r = 0.39$  and for the newly employed workers versus Employees about to retire group it was  $r = 0.47$ .

The large effect size of the group of employees about to retire has the practical significance that employees about to retire are prone to higher anxiety levels than contract terms employees or the employees who are newly employed owing to the fact that they are about to leave service and while out there they might experience reduced personal importance and respect as well as low incomes. For them, the future is quite uncertain. Currently in Kenya such anxiety is bound to be heightened by the fact that disbursement of retirement and social security monies takes a long time and some retirees end up dying before receiving the money while others live in misery and poverty yet they spent their youthful years building the nation and at the same time saving for their old age.

Employees hired on contract terms tend to experience higher levels of anxiety than employees who are newly employed. This is possibly because the latter group feels secure having just begun working, with retirement coming their way after many years of service. The levels of anxiety are even lower in cases where the newly employed workers are hired on permanent and pensionable terms.

Employees hired on contract terms do not, however, differ statistically significantly from employees about to retire, and hence the hypothesis that contract terms employees and employees about to retire differ statistically

significantly cannot be rejected and should be accepted. Employees hired on contract terms do not differ statistically significantly from employees about to retire regarding their anxiety levels.

The study further made a comparison of the newly employed worker versus workers employed on contract terms or those who are about to retire. The hypothesis was:

- $H_0$ : There is statistically no significant difference between contract workers and those about to retire (on one hand) and newly employed workers (on the other hand) regarding their levels of anxiety.
- $H_a$ : There is statistically a significant difference between contract workers and those about to retire (on one hand) and newly employed workers (on the other hand) regarding their levels of anxiety. The independent  $t$  test was computed using SPSS version 22 in the testing of this hypothesis and the result data from this exercise is presented in table 6 below.

Dependent variable	Group	Mean score	t-test (p-value)	Effect size(r)
Anxiety total Measure	Newly employed workers(1)	27.8269	0.000**	0.43
	Employees about to retire & those on contract (2)	56.7041		

*Table 7: Significance of Difference between the Employees about to Retire and Newly Employed Workers Regarding Their Levels of Anxiety*

*\*\* = Statistically Significant at the 5% Level ( $P < 0.05$ )*

*Effect Size: - 0.1 To 0.29 = Small; 0.3 To 0.49 = Moderate; 0.5+ = Large*

The data in Table 7 indicates that the null hypothesis cannot be accepted ( $p < 0.05$ ) and hence the alternative hypothesis is correct. Contract workers and those about to retire have statistically significantly higher levels of anxiety than newly employed workers. The effect would be classified as moderate as it explains 18.49 per cent of the total variance.

## 11. Results Discussion

According to Ode (2005), pre-retirement anxiety by its nature involves fears and worries about the future of the individual as a result of the cessation of active working life. It involves the fear that usually results from change. Anxiety is triggered by a myriad of factors, including challenges in mental health. The prospective retiree is afraid of how illness will affect his life and how to cope with all these give him/her mental and emotional problems. In addition, how their family members and friends will perceive them to be after losing part of their income or a reduction of income and its impact on the family and friends is a great worry to them (Ode, 2005). This explains the observed higher anxiety among the employees who were about to retire, followed by those who were employed on contract terms, whose contract renewal was vaguely indicated as being based on satisfactory performance.

Kolawole & Mallum (2004) are also of the view that the challenge of managing a new and lower social status is related with anxiety because maintaining a sense of identity and self-worth without a full-time job is, in fact, the single most difficult challenge that they have to face. This stems from the fact that there are no more subordinates officers to give them instructions. They have to do everything by themselves. This challenge may result in feelings of isolation, loneliness and anxiety for those who cannot manage it. Previous studies show that anxiety is not related to job satisfaction (Ferguson, Frost & Hall, 2012).

## 12. The Way Forward

- The study recommends adequate retirement counselling services to the employees who are about to retire as well as those employed on contract terms. Since counseling is not a one day activity, it is important to offer it over a long period of time to help prepare the workers. Counsellors should also organize talks or seminars on retirement adjustment. Challenges such as retirees not having plans for what to do immediately after retirement, losing identity, having fear of dependents becoming a burden and becoming a burden as a retiree should be addressed.
- These counseling services will significantly reduce the general anxiety associated with retirement would be reduced.
- The other notable source of anxiety is delayed disbursement of the retirement dues and social security payments. Most employees experience high anxiety levels whenever they imagine the numerous trips they will make to the city to follow-up on these monies. They have seen other retired employees suffer in old age and eventually die before accessing those monies. The study recommends faster processing and disbursement of those monies to alleviate suffering among the retirees.
- Based on the observed levels of anxiety among the contract terms employees, the study recommends fairness in the renewal of contracts for such employees. Again, younger employees should be given fairly stable or longer contract periods to give them a sense of job satisfaction.
- We should have mechanisms for providing the employees who are about to retire with the social support that they require. This is because the more social support an employee receives the lower his/her pre-retirement anxiety.



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