



Research Article

LIFE SATISFACTION AND PERCEIVED SOCIAL SUPPORT AS PREDICTORS OF RETIREMENT STRESS AMONG NIGERIA PUBLIC SERVICE RETIREES

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ARTICLE INFO

Article History:

Received 10th November, 2016

Received in revised form 21st December, 2016

Accepted 30th January, 2017

Published online 28th February, 2017

Key words:

Retirement, stress, life satisfaction, social support, pensioners and public service

ABSTRACT

The study examined life satisfaction and social support as predictors of retirement stress among pensioners who retired from public service. The participants were 401 pensioners from Enugu State civil service who were made up of two hundred and thirteen (213) males and a hundred and eighty-eight (188) females sampled during the 2016 Enugu State civil service pensioners' Bio-data verification exercise. Their age ranged from 51-76 years with a mean age of 68.90 years and standard deviation of 6.48. The participants were selected through a simple random sampling whereas the sample population was selected through a purposive technique. Data were collected using Retirement stress inventory (Omoluabi, 1996); Life Satisfaction Index-Short Form (Barrette & Murk, 2009) and Multidimensional Scale of Perceived Social Support (Zimet, Dahlem, Zimet & Farley, 1988). Predictive design and multiple linear regression analysis and were used as design and statistics to test the significance of the hypotheses. Data analyzed confirmed that life satisfaction and social support both significantly and negatively predicted retirement stress at $\beta = 4.16^* p < .05$, ($n = 401$) and $\beta = 3.35^* p < .05$, ($n = 401$) respectively while social support significantly and positively correlated life satisfaction at $r = .603^*$, $p < .05$ ($n = 401$). Considering the practical implications which arise as a result of retirement stress, there is need for government to embrace consistent review of Public Service Act and Pensions Act to see where improvements are necessary to enrich the service and help reduce retirement stress for upcoming retirees.

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INTRODUCTION

People from various cultures of the world work for so many reasons, but the commonest still remain: to earn a living, provide support for family members and relatives and to provide security in retirement (old age) financially, socially and otherwise. These motives drive the intensity of active work life and serve as motivation sustaining people's hard-work in a business, private or public service over a sustained long period of time for example, thirty-five years for public servants in accordance to labour laws of Nigeria. After an active work life, like the Christians' biblical assertion, "to everything there is a season, and a time for every purpose under the heaven"; a time to work and comes a time to rest (Eccl. 3:1). This transition from active work life to retirement can be rough; although, culturally and socially the general public equates retirement to the good life and leisure. However, for many reasons, retirement from Nigeria public service the focus of this current study is far from being rosy; plagued with a number of identifiable stressors mostly man-made. Inadvertently, this has made retirement stress real and inescapable in the context of Nigeria public service and a nightmare for active public servants who are on the verge of retirement (Adetunde, Imhonopi, Ola, & Derby, 2016).

Retirement simply refers to a situation where an individual is formally or officially stopped from active work life and it is often perceived as the realization of the goals of active work life (Amune, Aidenojie & Obinyan, 2015). It also refers to all voluntary and mandatory disengagement from paid work. Many retirees opine that retirement represents one of the happiest period of one's life – a fulfillment of reaching the pinnacle of one's career. It is a mark of honour and appreciation from one's employer on the contributions of the employee over the active years of service. Hence, workers are often rewarded with gratuity and other retirement benefits. It also means a shift from the status of being an employee to that of the unemployed, usually with diminished or no steady stream of income. Although it has not been rosy for retirees in Nigeria, retirement has become an old practice in both private and public service in Nigeria and something every worker looks up to (Eremie, 2015).

Although, Akinboye (2014) stated that retirement is a painful process in which an individual disengages from routine work performance which could be voluntary, mandatory or compulsory; Denga (2010) asserted that retirement is the longest vacation and it is a pleasurable experience in old age. In the views of Onoyas (2013), retirement is a necessary career end which every worker must anticipate, whether in the

public sector, in the private sector or otherwise because it is one of the life's developmental stages (Erikson, 1975).

Furthermore, Osuala (1985) noted that retirement is a major stage in adult development and it essentially marks the split from middle years to old age. He further noted that at 65 years of age, our mental and physical exuberance dwindles; it however becomes pertinent to relieve the person of some strenuous and excruciating duties that may weigh him down and consequently threaten his health. This, therefore, results to the retirement age of 65 in developed and economically buoyant countries. But in Nigeria, due to economic crunch and high rate of unemployment, the Retirement Age Harmonization Act (RAHA, 2012) puts the minimum legal age for mandatory retirement was put at 60 until recently when the Federal Government of Nigeria pegged it at 65 years for academic and non-academic staff, and 70 years for those on professorial cadre (judges) because of the belief that the "older, the wiser" in those sectors.

No doubt, the concept of retirement means different things to different people be it pleasurable or stressful experience. While some persons view it positively and await it with happiness, others have negative perceptions about retirement as they associate that stage of life with boredom, economic suffering especially in the reality of delayed benefits or non-payment of benefits now the order of the day in public service, ill health and death (Amune, Aidenojie & Obinyan, 2015). The truth is; retirement is something that comes with the aging factor and aging on itself provokes certain challenges which may depending on its handling may marred by various stressful events. Consequently, individuals may characteristically experience a sense of loneliness, loss of status, low standard of living due to withdrawn benefits, challenges of coping with frequent illness due to aging and death anxiety. These are in no small measures the causes of retirement stress.

Against this backdrop, retirement stress are equally unwanted stimuli which challenge and sap the coping capacity of retirees physically, psychologically, financially, socially, emotionally and other wise. It may be stressors emanating from the consequences of the previous working years such as difficulties in assessing one's retirement benefits due to government's beaucracy/corruption, devaluation of benefits due to rising cost of living occasioned by inflation and government corruption or other natural factors not actually related to the work years such as; lack of family support, inability to cater for life's needs, frequent ill-health and cost of coping with same, loneliness, loss of friends and loved ones, low social activities, lost of vigour and strength and general distaste with life. These no doubt are causes and sources of retirement stress to retirees and in no small measures trigger retirement

anxiety on those whose retirement are imminent (Baba, Garba, Zakariyah, 2015).

In the views of the authors, retirement is a period of evaluation and appreciation of a worker's active contribution and service to his/her organization or employers characterized by either voluntary or mandatory disengagement from paid work leading psychological and material reward of job accomplishments of the labours past. Retirement also enables these job accomplishments (such as meritorious service of 35 yrs in the public, accomplishment of life goals in private service or otherwise) to be evaluated and appreciated as benefits of active work life which is a basic need for human existence by which an individual can accomplish self improvement materially, intellectually, physically or otherwise. It is in the instance of the later that retirement stress becomes inevitable. Furthermore, the researcher also conceptualizes retirement stress as inevitable impediments which challenge the physical, emotional, social and financial coping capacity of people who are disengaged from formal paid work and the difficulties associated with making coping adjustment to life challenges by people above 65 years of age. It is the belief of the researcher believes that the severity of the retirement stress may be pre-determined by the evaluation of several life factors such as: life satisfaction and the extent of social support of the retirees.

Life satisfaction refers to a person's perception of the degree of emotional and social satisfaction derived from life as defined by Barrett and Murk (2009). Life satisfaction can also be viewed as an attitude or "summary evaluations of objects along a dimension ranging from positive to negative" (Petty, Wegener & Fabngar, 1997). In other words, life satisfaction is an evaluative summary of one's liking or disliking of life at a particular point in time. Diener, (1984) further noted that life satisfaction is one of the three major indicators of well-being: life satisfaction, positive affect and negative affect. Although satisfaction with current life circumstances is often assessed in research studies, Diener, Suh, Lucas and Smith (1999) included the following under life satisfaction: desire to change one's life, satisfaction with past; satisfaction with future, and significant other's views of one's life.

The evaluation of life satisfaction is usually important in old age because according to Erikson (1975), it is a period of introspection or self-evaluation which may be accompanied by several psychological and emotional pains caused by life's regrets and comparisons. This kind of introspection of the self has capacity to cause several types of internal trauma and psychological ill-health on the person thereby increasing his or her psychological or mental stress in retirement if it is not palatable and acceptable by the retiree. The current study is an attempt to provide empirical evidence

linking retirees' evaluation of their satisfaction in life with retirement stress. Although there are chances that not only life satisfaction influence retirement stress, other factors such as social support may in addition to life satisfaction have reciprocal influence on retirement stress in the presence of other life intervening variables and circumstances.

Social Support refers to the support from colleagues, friends, family and significant others that the workers enjoy as an employee in the workplace (Zimet, Dahlem, Zimet & Farley, 1988). Researchers have also examined the operation of social support in well-being, namely the effect of social support in time of stress (buffering effect) and the effects of social support on overall well-being (main effect) (Bloom, 1990). In main effect approach, the argument is that social support has a direct positive relationship to health and well being, regardless of other life circumstances. In buffering effect, rather than direct effect, it protects people in time of environmental stress, thus limiting the effect of the stressors (McCormick, 1999).

Studies have shown that individuals demonstrate better adjustment when perceived level of social support were greater (McIntosh, & Wortman, 1993), indicating that perception of support rather than the receipt of support predicted better overall adjustment (Sarason, Shearin, Pierce & Sarason, 1987). Social support has strong effect on well-being (Heady & Wearing, 1992), increase in social support was related to increase of subjective overall life satisfaction (Young, 2006), while lower social support is related to decrease in life satisfaction among adults (Newson & Schulz, 1996). A number of other studies have found a relationship between social support and life satisfaction (Young 2004; Young 2006; Sousa et al 2001; McCormick, 1999; Yeung & Fung, 2007; Barrett, 1999; Boschen, 1996; Lu, 1999; Diener, 1996; Heading & Wearing, 1992; Veenhoven, 1991). For example, a satisfying marriage which is a type of social support tends to buffer spouse from psychological distress and negative life event, marital distress has negative consequences for the emotional and physical well being of spouse (Karney & Bradbury, 1995).

From the above dimensions, implication for retirement stress may deepen as older a person becomes, the higher the chances of coping difficulties with retirement associated stress and the higher the need for support. It is in the mind of the researcher, if this kind of support is not sufficient among the retirees, the severity of retirement stress may be more. Therefore the social support levels of retirees may be crucial yardsticks for weighing the encumbrances of retirement stress because in this current perspective, without positive evaluation of life and support, be it social or otherwise, life tends to be more stressful and unwittingly encumbered!

LITERATURE

Social and Psychological theory of stress by McGrath, (1970) was used to described the stress phenomenon in both social and psychological realms as may be applicable to retirement stress using models by Selye (1981) and McGrath (1970) which emphasize stress as a type of imbalance between the environment and the coping of an individual. "Stress occurs when there is a substantial imbalance between environmental demand and the response capability of the focal organism" (McGrath, 1970). Also, Burgess's activity theory by Tensley and Tenstey (1987) was reviewed as one of the most popular theories of retirement which emphasize that individuals with a large number of roles are believed to be better equipped to cope with the loss of single role and interpersonal activity which is regarded as a key feature of successful retirement whereas sudden reduce of activities in retirement may cause adjustment problems. The life-cycle theory by Modigliani and Brumberg (1950) also reviewed the problems of income proportion in retirement and how stress may be induced by it.

Because life satisfaction is judgmental construct, something that might be satisfying to one and may be dissatisfying to another, Core Self evaluation theory by Judge, Locke and Durham (1997) was equally reviewed. Core self evaluation concept represent the fundamental assessment that people make about their worthiness, competence and capabilities, such evaluation vary from positive to negative self-appraisals. In the original development of the concept, Judge, Locke and Durham (1997) identified three fundamental broad and self-evaluative traits (self esteem, generalized self-efficacy and neuroticism) that indicated core self evaluation. Other theories reviewed include: Person-Environment fit theory by French and Caplan (1973) which emphasizes the match between the characteristics of the individual and the characteristics of the environment; Adaptation / Dynamic Equilibrium theory by Brickman and Campbell, (1971) which says that adaptation level phenomenon implies that feelings of success and failure, satisfaction and dissatisfaction, are relevant to prior achievement which accounts surprisingly for little variance in report of subjective well being (SWB) of a person; Social Comparison theory by Festinger (1954) stressed that when no objective means is available to evaluate our opinion and abilities, we compare ourselves with others as a measurable yardstick and Telic theory by Diener, (1984) which emphasized that subjective well being (SWB) is gained when goals and needs are reached and vice-versa although the causes differs from people. There have been complimentary empirical findings which supports the proposed model of this study and its predictive interaction with other variables. For example, the works of Adetunde, Imhonopi, Ola and Derby (2016); Nweke (2015); Baba, Garba and

Zakariyah (2015); Amune, Aidenojie and Obinyan (2015); Oniye (2012); Omoniwa and Oladimeji (2012) and Osano (2011) on factors associated with retirement stress have provided useful insights into practical live issues on the subject matter.

For social support, Attachment theory by Bowlby (1982) defined parental attachment as a stable connection that provides a feeling of safety and security for the child which can be related to other various forms of attachment to family members, friends and colleagues later in age. In retirement, if the need for attachment in form of social support is not met stress may be induced. Another theory which explained the relationship between social support and retirement stress is with Stress Buffering model by Cohen and Wills (1985). The model assumes that social supports have an effect upon the individual psychological well being only in the presence of certain social condition such as stressful life event. Social support interacts with stressors such that social support makes a greater contribution to health and well being among those who suffered than among those who are not experiencing stressors. Similarly, with regards to social support and life satisfaction, empirical evidence found in the works of Okongwu (2016); Baba, Garba and Zakariyah (2015); Au, Lau, Koo, Cheung, Pan and Wong (2014) and Stevanovic and Rupert (2009) were all useful in accepting the correlation of social support with life satisfaction.

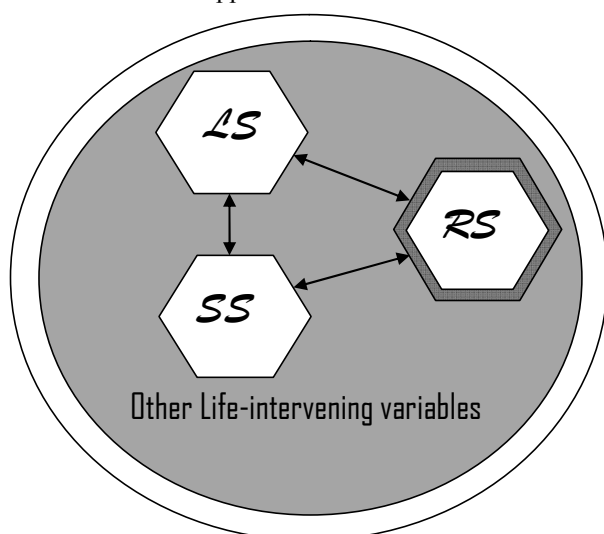


Figure 1

KEY: LS = Life satisfaction, SS = Social support RS = Retirement stress and O = other life-intervening variables for the shaded region.

Conceptual Model

In view of the proposed interaction of the variables of the study between life satisfaction and social support (as predictor variables) and retirement stress (as the criterion variable) and the relationship of life satisfaction and social support, an integrated conceptual model was formulated to theoretically conceptualize and explain the expected predictive effects and relationships of the variables of the study. The model is presented below.

The above diagram in fig. 1 shows conceptual model of inter-variable relationship between the predictor variables (life satisfaction and social support) and criterion variable

(retirement stress); and between the two predictor variables of the study. It is conceptualized that the predictor variables will produce significant and negative relationship with retirement stress; whereas, the relationship between the two predictor variables will yield a significant and positive correlation.

Framework

Social and Psychological Theory of Stress (McGrath, 1970)

Having reviewed both theoretical and empirical framework of the study and in order to berth the postulations and findings of study, the Social and Psychological Theory of Stress propounded by McGrath (1970) has been adopted as most explicable theoretical foundation offering tangible insight into the conceptual origin of retirement stress and its predictability by social and other intrinsic variables such as social support and life satisfaction evaluation respectively.

In Selye (1981) and McGrath (1970) views, stress is phenomenon in both social and psychological realms which is a type of imbalance between the environment and the coping of an individual. Stress also occurs when there is a substantial imbalance between environmental demand and the response capability of the focal organism" (McGrath, 1970). McGrath furthers anchored his model on: i) response-based definitions, which looks at an actor's response to an environmental demand as evidence of stress. ii) Situation-based definitions which emphasize "classes of situations are involving certain classes of stimulus properties" such as life threatening events. iii) Organism-environment transactions which are based on changes in the environment eliciting a response specific to that situation. The response then changes the environment.

iv) Engineering analogies in which "stress is the application of an external force, while the 'strain' which it produces must be reckoned in terms of the substance to which it is applied. Based on the above insights which explain the current predictive interactions, the theoretical framework is accepted.

In view of the problem of the current study, three hypotheses have been formulated to guide the search into the answers and subsequently will be tested:

1. Life satisfaction will significantly and negatively predict retirement stress among retirees
2. Social support will significantly and negatively predict retirement stress among retirees.
3. Social support will significantly and positively predict life satisfaction among retirees.

METHOD

Four hundred and one (401) retiree-participants of Enugu State civil service participated in this study. The participants were made up of two hundred and thirteen (213) males and a hundred and eighty-eight (188) females selected from 2016

Enugu State civil service pensioners' verification exercise. Their ages ranged from 51 - 76 years. Two hundred and forty-six (246) participants were married while one hundred and twelve (112) participants were widowed. Twenty-one (21) were separated, nine (9) participants were divorced and thirteen (13) were single. The average job tenure of the participants was twenty-eight years and seven months (28.7years). The maximum educational qualification is Doctorate degree (PhD) while the minimum educational qualification was First School Leaving Certificate (FSLC). The participants were sampled using systematic randomization technique using nominal roll of the pension administrators.

Measurement

Three sets of instruments were used in this study namely: Retirement Stress Inventory (Omoluabi, 1996), Life Satisfaction Index-Short Form (Barrett & Murk, 2009), and Multidimensional Scale of Perceived Social Support (Zimet, Dahlem, Zimet & Farley 1988).

Retirement Stress Inventory (RSI)

This is 26-item inventory design to quantitatively evaluate sources and factors which precipitate retirement stress which is a distressful psychological condition associated with voluntary or mandatory disengagement from paid employment or self-employment. The author reported a Cronbach's alpha reliability coefficient of .87 while Erinosh (1996) obtained a validity coefficient of .42 with through a concurrent validity of the scale with Phobic anxiety of SCL-90 by Derogatis, Lipman and Covi (1977). For the scoring, there is only direct scoring of the items in five-point Likert type structure (from 1=Strongly disagree to 5=Strongly agree) and the interpretation is based on the use of the norm scores: 33.40 for males, 26.50 for females and 30.13 for both males and females. Scores above these norm scores indicate high level of retirement stress while scores below are indicative of absence of retirement stress. The norm scores are for Nigerian population only. For its validity and reliability – The scale having been validated by the original authors, however, for its use in this study, the reliability was enhanced during the pilot study using 57 retiree participants from local government administration in Enugu State. Cronbach's alpha reliability coefficient analysis carried out by the researcher revealed an alpha reliability coefficient of .71 for the scale.

Life Satisfaction Index-Short Form (LIS-SF)

This is a standardized psychological assessment instrument developed by Barrett and Murk (2009) to measure overall construct of Life Satisfaction. The original version of the Life Satisfaction Index (LSI) is a 35-item questionnaire that measures the construct of life satisfaction. The instrument development process using 654 adult participants yielded a Cronbach alpha reliability of .95 (Barrett & Murk, 2009) and high correlation of >.70 to The Satisfaction with Life Scale (Diener, Emmons, Larsen & Griffin, 1985) The short version LIS-SF has 12-items and is scored on six-point Likert type structure (1=strongly disagree, 6=strongly agree for item 2, 4, 5 & 6 while 1=strongly agree, 6= strongly disagree for item 1, 3, 7-12). Barrett and Murk (2009) reported Cronbach alpha reliability of .90 and very high correlation with the original version. For its validity and reliability – Although the scale have been validated by the original authors, however, for its

use in this study, the reliability was enhanced during the pilot study using 57 retiree participants from local government administration in Enugu State. Cronbach's alpha reliability coefficient analysis carried out by the researcher revealed an alpha reliability coefficient of .77 for the scale.

Multidimensional Scale of Perceived Social Support (MSPSS)

This scale was developed by Zimet, Dahlem, Zimet and Farley (1988) using adult samples. It is used to measure perceived social support across culture (Canty-Mitchell & Zimet, 2000; Chou, 2000), though all the items are worded in the positive direction, the MSPSS has been shown to be relatively free of social desirability bias (Dahlem, Zimet & Walker, 1991). The 12-item (MSPSS) provides assessment of three sources of support: family support, friends support and significant others supports and is scored on a 5-point Likert type structure from 1 "strongly disagree" to 5 "strongly agree". Items 3, 4, 8 and 11 measure family supports; items 6, 7, 9 and 12 measures friend support while items 1, 2, 5, and 10 measures significant other supports. Sample items on the scale includes, "I get the emotional help and support I need from my family", "I can count on my friends when things go wrong", "there is a special person who is around when am in need". The factor loading of the items were relatively high. The internal consistencies of the subscale are = 0.78, 0.76 & 0.69 for family support, friends support and significant other support respectively. For its validity and reliability – The use of the scale in the current study was possible by enhancing the reliability obtained by the original authors through a pilot study using 57 retiree participants from local government administration in Enugu State. Cronbach's alpha reliability coefficient analysis carried out by the researcher revealed an alpha reliability coefficient of .74 for the scale.

Statistics

This study is a cross-sectional survey research using predictive design and multiple regression analysis as appropriate design and statistics to analyze the data obtained from the field.

RESULTS

Table 1 Descriptive statistics, mean and standard deviations of the variables tested in the study.

	Mean	Std. Deviation	N
Retirement stress	51.4165	1.65004	401
Life satisfaction	37.3163	1.08543	401
Social support	62.6048	3.27264	401

Table 2 Zero order correlation matrix summary table showing correlations coefficients among variables of the study namely: life satisfaction, social support and retirement stress.

	1	2	3
1. Life satisfaction	1.00		
2. Social support	.603*	1.00	
3. Retirement stress	-.684*	-.596*	1.00

Bold = r value for correlation between each IV and DV; and between the two IVs at *p < .05, n = 401.

IVs = independent variables (life satisfaction and social support) DV = dependent variable (retirement stress).

Table 3 Multiple linear regression analysis for predictive effects of Life satisfaction and Social support on Retirement stress Coefficients (a)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
			.913			
(Constant)				1.00	.000	
1	Life satisfaction	5.627	1.140	4.16	2.78	.026
	Social support	4.452	1.854	3.35	3.99	.031

a Dependent Variable: Retirement stress

From the zero order correlation matrix in table 2, significant and negative correlations were observed between the predictor variables (life satisfaction and social support) and the criterion variable retirement stress at $-.684^*$, $p < .05$ and $-.596^*$, $p < .05$ ($n = 401$) respectively for life satisfaction and social support. Whereas positive and significant correlation was observed between life satisfaction and social support at $.603^*$, $p < .05$ ($n = 401$).

Furthermore, the result as presented in the multiple linear regression coefficient analysis in table 3 confirmed that hypothesis one which stated that life satisfaction will significantly and negatively predict retirement stress among retirees of Enugu State civil service was confirmed at $\beta = 4.16^*$, $p < .05$, ($n = 401$). With this statistical result, there is evidence that as life satisfaction increases, retirement stress decreases among retirees of Enugu State civil service.

Also, multiple linear regression coefficient analysis in table 3 confirmed that hypothesis two which stated that social support will significantly and negatively predict retirement stress among retirees of Enugu State civil service was confirmed at $\beta = 3.35^*$, $p < .05$, ($n = 401$). This statistical evidence confirms that as social support increases, retirement stress decreases among retirees of Enugu State civil service.

In the third hypothesis, relationship between the two predictor variables was also examined; analyses obtained from the zero order correlation matrix as shown in table 2 confirmed that hypothesis three which stated that social support will significantly and positively correlate life satisfaction among retirees of Enugu State civil service was confirmed at $r = .603^*$, $p < .05$ ($n = 401$). There is evidence with this statistical result that positive relationship exists between social support and life satisfaction.

Hypothesis I which stated that life satisfaction will significantly and negatively predict retirement stress among retirees of Enugu State civil service was confirmed and this shows that there is evidence that as life satisfaction increases, retirement stress decreases among retirees of Enugu State civil service. The above finding has been boosted by the empirical evidence from the study by Adetunde, Imhonopi, Ola and Derby (2016) whose study on the transitional experience (retirement from active work) and adjustment of retired public servants in Kwara and Lagos between the age of 57 and 79 found that this transitional phase of life (retirement) is characterized by several changes in age, health, strength, income, social status, living condition and environment. Their finding revealed that these changes which are difficult to adjust to fundamentally affect living a happy and fulfilling post-retirement life. Consequently, they reported that retirees are generally dissatisfied due to the stress occasioned by

Nigerian economic instability and irregularity in pension payment among other stressors. Equally, the finding was supported by the study by Nweke (2015) on post retirement life among retired civil servants in Ebonyi State, Nigeria. Nweke (2015) found out that actually no retirement is devoid of stress in Nigeria that retirees face a lot of challenges especially in the management of the non-contributory pension. The author further identified one of the most widely adopted coping strategies which is; investment of gratuities. It is deductible from this that the coping strategy (investment of gratuity) revealed in Nweke (2015)'s study correlated positively with the need to achieve life satisfaction through such investment.

Both studies by Adetunde, Imhonopi, Ola and Derby (2016) and Nweke (2015) are equally supported by Social and psychological theory of stress by McGrath (1970) which conceptualized stress as both social and psychological phenomenon which is a type of imbalance between the environment and the coping of an individual with poor payment of pensions and gratuity as at when due acting as one of the imbalances. The finding of hypothesis one is also supported by Adaptation / Dynamic Equilibrium theory by Brickman and Campbell (1971) which emphasizes implies that feelings of success and failure, satisfaction and dissatisfaction, are relevant to prior achievement and expectation and rightly all workers expect a recognition, respect and hitch-free retirement which unfortunately is marred by stressors and strain inherent with retirement process and payment of benefits.

Furthermore, hypothesis II which stated that social support will significantly and negatively predict retirement stress among retirees of Enugu State civil service was also confirmed implying that there is statistical evidence that shows that as social support increases, retirement stress decreases among retirees of Enugu State civil service. The finding in hypothesis II above was supported again in the works of Nweke (2015) on post retirement life among retired civil servants in Ebonyi State, Nigeria. The author found out that retirees face a lot of challenges especially in the management of the non-contributory pension which constituted a lot retirement stress; however, there are indication that one of the most widely adopted coping strategies is relocation to family houses to get assistance significantly correlated with the need for social support. Also Baba, Garba and Zakariyah (2015) found evidence that attitude of friends and family members after retirement most constituted the predictors of retirement anxiety as a result of actual retirement stress it eventually precipitates. The authors argued lack of support from family members and friends are the leading factors of retirement fear which causes a lot of anxiety among the prospective retirees and other classes of civil servants who are about to retire from the public service. Bowlby (1982) attachment theory amply supports the finding in hypothesis II that lack of adequate supports from family and friends could be precursor to retirement stress and subsequently retirement anxiety among the active public service workforce. Bowlby (1982) likened attachment needs to developmental needs of a child such as the parental attachment which is a stable connection that provides a feeling of safety and security for the child and can as well be related to security in retirement period characteristically taking note on diminishing strength and vitality. The theory

offers that attachment in adulthood is also important although according to Kenny and Donaldson (1991), parents may not always serve as the primary attachment figure for their adult children, but they never relinquish the attachment figure role which might be replaced by other members of the family which may be able to provide for the needs of the adult. Equally, Stress Buffering model by Cohen and Wills (1985) emphasizes that social supports have an effect upon the individual psychological well being most especially in the presence of certain social condition such as stressful life event. Cohen and Wills (1985) argued that social support interacts with stressors to make a greater contribution to the health and well being among those who suffer than among those who are not experiencing the stressors. The model further proposes that social support attenuates the relation between negative life event and the risk for development of depression (Wheaton, 1985). This is has also been found to be consistent among retirees who may be passing through a lot of stress in health and wellbeing socially, emotionally, psychologically, financially and otherwise.

In hypothesis III, correlates between the two predictor variables also confirmed that hypothesis III which stated that social support will significantly and positively correlate life satisfaction among retirees of Enugu State civil service was also confirmed. The finding also implies that there is evidence that positive correlation exists between social support and life satisfaction. The above finding is supported by the study by Okongwu (2016) on the "Influence personality and social support on life satisfaction among pensioners" which revealed that social support significantly and positively predicted life satisfaction; thus, Okongwu (2016)'s finding is also consonance with the findings of the current study. Also, Baba, Garba and Zakariyah (2015)'s study on problems associated with retirement and stress in retirement reported that retirement causes a lot of fear among the prospective retirees and other classes of civil servants which results in challenges with coping with attitude of friends and family members which correlate need for social support. Their study also revealed that the situation aggravate the prevalence of pre-retirement anxiety among active workers or those on the verge of retirement. Their finding has been found to be consistent with the result of the current study. Elsewhere, there is a good correlation between this study and that of Au, Lau, Koo, Cheung, Pan and Wong (2014) who explored the relative contribution of different types of informal social support toward the well-being of caregivers for patient with dementia in Hong Kong. Their study found that informal social support was significantly associated with well-being of care-receivers while life satisfaction was predicted by emotional support of friends with emotional support given by family making the largest unique statistical significant contribution to the psychological well-being of the care-receivers who can be likened to pensioners and retired old people.

Theoretical foundations of Festinger (1954) using the theory of social comparison which emphasizes that when no objective means is available to evaluate our opinion and abilities, we compare ourselves with others in this case with the amount of care and attentions which their colleagues seem to get from friends and family members. This kind of comparison may unintentionally lead to dissatisfaction to the retirees and vice-versa. The finding is also supported by

Bowlby (1982) attachment theory which emphasizes that lack of adequate supports from family and friends could be precursor to retirement stress and subsequently retirement anxiety among the active public service workforce.

In view of the support found on the above related studies, the researcher opines that where findings are similar consistency in human behavioural pattern and similar organizational characteristics are established whereas divergent findings are found may imply significant change in individual differences and organizational and environmental antecedents. Be that as it may, theoretical and empirical evidence as garnered from the reviews were amply enough to accept the findings of the current study as behavioural patterns in public service retirement and thus can be used for wider generalization in Nigeria context.

CONCLUSION

This study explored life satisfaction and social support as predictors of retirement stress among public service retirees. From the findings of this study, several antecedents may arise. One is that the study found that Nigeria public service falls short of the standard in pension management of workers money which is the major source of stress to retirees. Problems which the public service has been unable to solve such as; affordable housing units, easy and affordable transportation, subsidized education facilities and so on has to a large extent hampered fulfilled public service life and thus predicting general life dissatisfaction with increased dependency on family and friends for support among Nigeria retirees from the public service; the main reason for retirement stress. Also, economic instability as evidence in high inflation rate over time has rendered the retirees benefits useless due to devaluation and more money buying fewer goods or services. These also task the coping capacity of the retirees among other life challenges.

The study thus emphasizes through its findings that despite economic hardships retirees who have more social support are likely to feel more satisfied with life than those who are not. This has been traced to a number classical theories including Erikson (1975) in the study of human life developmental stages which emphasize through attachment theory by Bowlby (1982) that attachment needs of man is constant although from time changes, the object of attachment may be replaced for example replacing attachment to mothers with that of the wife and later that of the children/family members and friends. There is need therefore, to encourage interpersonal relationship and support group as it makes greatest impact on well being, for instance, social group association and social clubs. Physical exercise and social activities should also be encouraged which will help revitalize the aged and retirees.

There are also a number of limitations encountered in the current study. The use of participants from only the public sector may affect the generalization of findings

across the entire workforce as human behavioural pattern. The use of both the public and private sector retirees would have been ideal but for difficulties in accessing participants (retirees from the private sector). The authors suggest that there should be a replication of the current study with other occupational groups and sectors with homogenous and heterogeneous characteristics. There is also need to ascertain the effects of certain demographic differences such as age, marital status, social economic status and educational background on retirement stress. Employing other objective methods of assessing life satisfaction in addition to self report measure may be ideal. It is also important to carry out a specific study on impacts of certain specific strains such as financial strain, emotional strain, career satisfaction on retirement stress.

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