

PSYCHOLOGICAL AND SOCIO-ECONOMIC FACTORS INFLUENCING ATTITUDE TOWARDS PREPARATION FOR RETIREMENT AMONG POLICE OFFICERS: IMPLICATION FOR COUNSELLING

BY

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Abstract

Historical and current police retirement in Nigeria is covered. Atchley describes the five phases of retirement: preparation, honeymoon, disillusionment, reorientation, and stability. Age, financial independence, professional success, burnout, and unpleasant job situations might precipitate retirement. Psychosocial variables underlying this attitude are rarely studied. This research examined how psychosocial factors affect police officers' retirement attitudes. Two hundred and Ten police officers preparing for retirement at Lagos police headquarters. 87% were males. 11.2% were single, 77.8% married, and 3 (1.4%) separated. Mean age was 57.20 (S.D.=4.55) and Police experience ranged from 30 to 35 years with an average salary of =N=41,345 per month. Data was analysed using descriptive statistics and t-tests at $p < 0.05$. Police officers who own their own homes had a more favourable outlook on retirement ($t(208) = -2.04, p < .05$). Low-stress police officers viewed retirement more favourably than high-stress officers ($t(208) = -2.63, p < .01$). Police officers' attitudes on retiring differed significantly based on their social support ($t(208) = 5.095, p < .01$). Low perceived wellbeing police officers had a less positive attitude towards retiring than high perceived wellness officers ($t(208) = -4.78, p < .05$). High perceived employability boosted retirement planning ($t(208) = -2.86, p < .01$). Police with more than 5 dependents expressed a less favourable attitude towards retiring ($t(208) = -3.01, p < .01$). The research found that police retirees' satisfaction levels affect their post-retirement lives. The police service commission was instructed to provide retirement planning, counselling, and training.

Keywords: *Police attitude, Perceived wellness, Financial strain, Employability and Social support*

Introduction

Life naturally designed in phases and each phase comes with its peculiarity, amongst the phase of life is the retirement. Retirement described as a state of disengagement from a work life. Asuquo (2007) described retirement as a complex social occurrence that indicates the detachment from one's regular routine or career in business, industry, or active services as full-time employees. It is a transitional stage from the world of work into a world of less rigorous work activity and rests mostly due to old age or long years of service (Dada & Idowu, 2004). Marshall (2004) described it as a transitional stage of life that can be a pleasing experience for some and distress for others. In view of the definitions, the degree to which one will have a pleasing experience of it or distress reliant on individual's attitude towards retirement. Attitude has been found as one of the significant factors affecting the decision making of individual's in retirement (Topa & Alcover, 2015; Wata, Kamau & Bett; 2015). Attitude according to Thurstone (1946) defined as the degree of positive or negative affect associated with some mental object. It is a consistent disposition to react to an object in the favourable or unfavourable way (Penner, 1986), in an unobservable but underlies behaviour in a significant way necessary if to understand behaviour. Findings have shown that employees with a positive attitude towards preparing for retirement have better preparation and looked favourably toward retirement (Ogunbameru & Bamiwuye, 2010; Hardy, 2006). Viewed as such, it is of concern to understand more about attitudes as strong attitudes will very likely affect a person's behaviour. For instance, Police personnel attitudes represent one of the key areas for safeguarding the internal security of any country. They have been trained in law enforcement which includes constant combat scenarios where their life's and life of their colleagues are at risk or in maintaining the security of life and property (Kavanagh, 2005).

The danger involved in the work role of Policemen in the society brings security issue in retirement as the ex-police officer will be intermingling with those they are after when in service (criminals) in the society

(Muthondeki, Sirera, & Mwenje, 2014). This infers that a police officer preparing for retirement who does not have a positive attitude towards preparing for retirement will have a poor retirement decision and planning. This may thereafter cause distress in retirement when faced with challenges that characterise ill preparedness when adjusting to civilian life. It is an expected event in working class, marking an end of a transition from working life and a start of another experience in the phase of life cycle. The successful transition of it characterised by positive or negative internal evaluations of the event. It is a phase in the life cycle that every worker must anticipate, whether in public sector or in private sector (Adedoyin-Alao & Ishola, 2019; Ishola, Kenku & Oluwole, 2021). To start, when leaving active employment, one must give up specific responsibilities and access to workplace-related resources. People are "forced" into a new phase of life after they retire. Many of the about to retire are experiencing the difficulties of ageing for the first time, such as adjusting to new social roles and expectations and keeping up with a network of friends and acquaintances that may require more effort than in the workplace. One possible key to maintaining health and happiness as people age is learning from how individuals handle these difficulties for the first time. Second, leaving the workforce might have causal effects on subsequent events. It's common knowledge that once a person has formed a habit, it's difficult to break. Particularly as we age, we tend to favour the status quo (Atchley, 1989).

In Nigeria, nobility, service and sacrifice are some of the traits that characterised the history of the Nigeria Police Force. However, in recent years, a bastion of illegality, inefficiency and institutional decadence become some of the factors that characterise the Nigeria Police Force (Afolabi & Adesina, 2006). One of the factors identified is that most Policemen (especially the rank and file officers) looks to a bleak retirement based on their poor salary due to the incessant maladministration of the Police pension scheme. Perhaps this is the only livelihood on which personnel have hung their hope for survival. Thus poor retirement plan for these people may lead to activities that may undermine the internal security of the country. Because poorly retire Police personnel may take to crime as a means of survival.

Furthermore, in Nigeria, demobilised Police personnel from services are less catered compared to their counterpart in the military who enjoys resettlement. It's a short-term stage and followed by reintegration aimed to assist retiring Police officers to develop some economic independence. Reintegration mechanism used in Nigeria military includes cash payments, counselling (employment and psychological), vocational training, and technical assistance (Mashike, 2000). However, police do not enjoyed a structured and funded demobilisation procedure, more so, reintegration mechanisms have been found to be inadequate in Nigeria and generally, not helpful. Faced with these scenarios, the Police are believed to have a confusing thought about retirement. Thus, this informs the need to further examine the psycho-social variables determining Police Officer's attitude towards retirement.

One factor which influences attitude towards retirement is perceived employability. Perceived employability refers to the individual perception that they would be able to find employment after retirement. It's as well referred to as "bridgework or bridge employment"; the likelihood of individuals' working for pay after retirement before a complete withdrawal from the workforce (Kim & Feldman, 2000; Zhan, Wang, Liu & Shultz, 2009). This according to a survey by AARP (2004) that people work during retirement either to supplement their income or to gain psychosocial benefits such as making a social connection.

The other critical issue is the problem of housing for the retiring officers. Housing issues during retirement is related to psychological health. Studies have pointed out the critical role of housing in maintaining the health and independence of ageing population (Davies, 2014; Evans, Kantrowitz, & Eshelman, 2002). The quality of the house and place attachment in housing characteristics is one of the concerns raised in the literature concerning housing. The other is the issue of where to live during retirement which is related to circumstances such as financial resources, health status and responsibility of caring for older parents and /or grandchildren (Haas & Serow, 2002). Lastly, wellness is a common theme, is related to the individual's perception of retirement as people with poor health may not be favourably disposed to retiring early. Perceived wellness include

psychological, emotional, social, spiritual and physical dimensions of wellness are all important for retirement outcome among retiring Police personnel. Over time, numerous studies (Ishola, et al., 2019) have identified a host of independent variables for the attitude towards retirement. This study thus explored the influence of psychosocial variables on attitude towards retirement among Police personnel, specifically; the study investigates the following objectives.

1. Policemen who have their own house or stable accommodation will have a more positive attitude preparing for retirement.
2. Policemen who are financially buoyant will have a more positive attitude towards preparing for retirement.
3. Policemen who have good social support will have a more positive attitude towards preparing for retirement.
4. Policemen who are high on perceived wellness will have a more positive attitude towards preparing for retirement.
5. Policemen who feel they are employable after retirement will have a more positive attitude towards preparing for retirement.
6. Policemen who have lesser number of dependants will have a more positive attitude towards preparing for retirement.

Methodology

The research adopted a cross-sectional design. The study examined the influence of psychosocial variables on attitude to retirement among Policemen about to retire. Questionnaires were used to gather data from the respondents. The study population was made up of Police personnel preparing for retirement in the Nigerian Police Force. Two hundred and ten consecutive sample of Police personnel preparing for retirement going through the police disengagement procedure at police headquarters in Lagos. 180 (85.71%) were males and 30 (14.29%) were females. 11.2% were single, 77.8% were married and 3 (1.4%) separated. Their mean age is 54.20 years ($S.D= 4.55$) and Police experience range from 3 to 35 years with an average income of =N=41, 000 per month.

Self-administered questionnaires were the method of data collection. It is comprised of four individual pieces. In Part A, you'll find details on the respondents (e.g. age and sex). Respondents' dependents and living arrangements. The respondents' spouses, children, and other dependents were all represented over three fields. There were two indicators of the quality and accessibility of housing for retired police officers. The perceived employability scale was established by Fugate and Kinicki and consists of 25 items (2008). My outlook for my professional future is bright. Replies on the 5-point Likert scale indicated the strongest agreement, while responses of 1 indicated the strongest disagreement (strongly agree). A Cronbach alpha of .95 was obtained for this scale. A modified version of Pearlin, Lieberman, Managhan, and Mullan's financial stress scale was also used to collect data (1981). Those findings may be found in (Krause, 1987). Items 1–4 are all multiple-choice, however item 5 is a yes/no question on whether or not you often struggle to make ends meet. In this case, 1 was awarded for a "yes" response and 0 for a "no." Lots got a 0, some got a 1, not much got a 2, and nothing got a 3. When the score was low, it suggested that fulfilling one's objectives would be costly. Four researchers (Zimet, Dahlem, Zimet, and Farley) created a comprehensive measure of social support (1988). The respondents were surveyed about their views on receiving "emotional and material assistance" from their social networks. All of the opinions were ranked on a five-point scale from "strongly disagree" to "strongly agree" using the well-known Likert scale. There was an overall dependability of 0.76 on the scale, according to the authors' findings. The standard of wellbeing was measured with the use of the Perceived Wellness Survey (PWS). Physical, social, spiritual, emotional, intellectual, and psychological well-being were all evaluated (Adams, Bezner, Garner & Woodruff, 1998). In each of the six categories, there were six indicators. Typical responses include, "I have faith in humanity's ability to overcome any obstacle," and "My physical health has limited me in the past." Each item was assigned a score between 1 and 5 on a 5-point Likert scale. An overall composite score is used to evaluate the PWS. Cronbach's alpha for the scale, as reported by the author, was 0.89, and for the research itself, it was 0.76. A pre-retirement attitude was measured using the Attitude toward Retirement Scale (ATRS) (Glamser, 1976). "I anticipate a prosperous retirement" is a sample item. Five elements (5 = highly agree, 4 = agree, 3 =

uncertain, 2 = disagree, and 1 = severely disagree) make up the ATRS. You may give yourself anywhere from 5 to 25, with higher scores indicating a more optimistic outlook on retirement. The author reports a Cronbach alpha of 0.78 for the scale and 0.722 for the research.

The Commissioner of Police in Lagos state gave his approval after being asked for permission to conduct the research. A sequential sample was picked from the list of police personnel who had handed in the necessary "notice of retirement" to the Inspector General of Police office and Police Service Commission, Abuja through the state police command. This was done via the Admin office for police pensions. Attempts were made to contact the participants at their respective police formations, stations, and homes in order to identify those who were unavailable. People who were willing to take part in the research were asked for their verbal agreement, and then they were given copies of the questionnaire to fill out. The data analysis made use of questionnaires that had been finished and filled out. In analysing the collected data, the researchers utilizes the descriptive statistics of simple frequency and percentage to describe the respondent's characteristics. The five hypotheses were tested using a t-test for independent group at $p \leq 0.05$.

Results

Hypothesis one: Police personnel who owned a house significantly reported more favourable attitude towards retirement than police personnel who will rent an apartment after retirement and the summary of the result presented in Table 4.1.

Table 4.1: t-test summary table showing the difference between Police personnel with or without house ownership on attitude towards retirement

Attitude towards retirement	House ownership	N	M	S.D	df	t	P
	Rented	25	15.95	5.93	208	-2.04	<0.05
	Built by self	185	18.18	4.55			

From 4.1, the results shows that Police personnel who already owned a house (M = 18.18, S.D=4.55) significantly recorded more scores and positive perception on attitude towards retirement scale than police personnel who did not own their own houses (M= 15.95, S.D=5.93) demonstrating that there was a significant difference in the attitude towards retirement reported by Police personnel who owned a house and those who did own a house to retire to (t (208) = -2.04, $p < .05$). This suggests that availability and ownership of housing facility where police personnel could retire to significantly influence the level of attitude towards retirement. The hypothesis was accepted.

Hypothesis two: Police personnel who were low on financial strain significantly reported more favourable attitude towards retirement than police personnel with high financial strain and the summary of the result presented below in Table 4.2.

Table 4.2: t-test summary table showing the difference between Police personnel high or low on the financial strain in attitude towards retirement.

		Financial strain	N	M	Std	df	t	P
Attitude towards retirement	High		70	16.89	3.11	208	-2.63	<0.01
	Low		140	19.06	6.52			

From 4.2, the results shows that Police personnel who were experiencing low financial strain (M= 19.06, S.D = 6.52) significantly reported more favourable perception on attitude towards retirement than police personnel who were experiencing high financial strain (M= 16.89, S.D = 3.11) demonstrating that there is a significant difference in the attitude towards retirement reported by Police personnel based on the level of financial strain they were experiencing (t (208) = -2.63, $p < .01$). Hypothesis two was accepted.

Hypothesis three: Police personnel who had strong social support will significantly reported more favourable attitude towards retirement than police personnel with poor social support and the summary of the result presented below in Table 4.3.

Table 4.3: t-test summary table showing the difference between Police personnel high or low on Social support in attitude towards retirement.

	Social support	N	M	SD	df	t	P
Attitude towards retirement	Low	90	15.39	6.69	208	5.095	<0.01
	High	120	19.24	4.16			

From table 4.3 above, the results show that police personnel who were experiencing low social support (M= 15.39, S.D =6.69) significantly reported lower scores and less favourable attitude towards retirement compared to police personnel with high social support who are enjoying more social support from family and friends (M= 19.24, S.D =4.16). This signifies that there was a significant difference in the attitude towards retirement reported by Police personnel depending on the level of the social support they enjoy (t (208) = 5.095, p<.01). Hypothesis three was accepted.

Hypothesis four: Police personnel who were high on perceived wellness significantly reported more favourable attitude towards retirement than police personnel with low perceived wellness and the summary of the result presented below in Table 4.4.

Table 4.4: t-test summary table showing the difference between Police personnel high or low on perceived wellness in attitude towards retirement.

	Perceived wellness	N	M	S.D	df	t	P
Attitude towards retirement	Low	88	15.51	6.89	208	-4.78	<0.01
	High	120	19.17	3.96			

From table 4.4 above, the results show that police personnel who were experiencing low perceived wellness (M= 15.51, SD= 6.89) significantly reported lower scores and less favourable attitude towards retirement compared to police personnel with high perceived wellness (M = 19.17, S.D = 3.96). This signifies that there is a significant difference in the attitude towards retirement reported by Police personnel depending on the level of perceived wellness (t (208) = -4.78, p<.05). Hypothesis four was therefore accepted.

Hypothesis five: Police personnel who perceived that they are employable after retirement significantly reported more favourable attitude towards retirement than police personnel who perceived that they were not employable after retirement and the summary of the result presented below in Table 4.5.

Table 4.5: t-test summary table showing the difference between Police personnel high or low on employability in attitude towards retirement.

	Employability	N	M	S.D	df	t	P
Attitude towards retirement	Low	80	16.28	5.62	208	-2.86	<0.01
	High	129	18.55	5.54			

From 4.5, the results shows that Police personnel who perceived high level employability (M= 18.55, S.D =5.54) significantly recorded more scores and positive perception on attitude towards retirement scale than police personnel who perceived low level employability (M=16.28, S.D = 5.62) demonstrating that there is a significant difference in the attitude towards retirement reported by Police personnel based on perceived wellness (t (208) = -2.86, p<.01). Hypothesis five was accepted.

Hypothesis Six: Police personnel who have fewer of dependants significantly reported more favourable attitude towards retirement than police personnel who have more dependants and the summary of the result presented below in Table 4.6.

Table 4.6: t-test summary table showing the difference between Police personnel high or low number of dependant on attitude towards retirement.

	Dependants	N	M	S.D	df	t	P
Attitude towards retirement		117	16.57	6.20			
	>5				208	-3.01	<0.01
	<5	93	18.94	4.69			

From table 4.6 above, the results show that police personnel who had less than 5 dependants (M= 16.57, S.D =6.20) significantly reported higher scores and positive favourable attitude towards retirement compared to police personnel with above 5 dependants (M= 18.940, S.D =4.69). This signifies that there is a significant difference in the attitude towards retirement reported by Police personnel depending on the number of dependants (t (208) = -3.01, p<.01). This suggests that the number of dependants influences the police personnel attitude towards retirement. The hypothesis was accepted.

Discussion

The following conclusions may be drawn from the tests conducted on the six hypotheses that were investigated. The first hypothesis, which said that police officers who owned their own homes had a far more favourable disposition toward retirement, was proven. This was in comparison to officers who planned to lease apartments once they retired. The members of the police force who already owned their own homes had a more positive outlook on retirement compared to those members of the police force who did not own their own homes. The availability and ownership of housing facilities where retired law enforcement officers will live once they leave the force have a substantial impact on how those officers feel about retirement. This study lends credence to the findings of Ode (2004), who found that retirees' income, the type of their housing, their family structure or the interaction between family members, and their economic viability all had an impact on whether or not they were able to retire. As a result of the inability of most Nigerian employees to construct their own homes before retirement, Dada and Idowu (2004) found that housing is the primary issue of the vast majority of people who are considering retiring. This was in favour of Lasisi (1997), who remarked how annoying it is to not have a roof over one's head when one retires, and that efforts must be done before retirement to fix this issue. This was a support for Lasisi (1997).

The second hypothesis, which stated that police personnel who are under less financial strain would significantly report having a more positive attitude toward retirement, was also confirmed. This hypothesis stated that police personnel who are under greater financial strain would report having a less favourable attitude toward retirement. When compared with police employees who are facing considerable financial pressure, those who are experiencing minimal financial strain have much more favourable perceptions and attitudes regarding retirement. A negative attitude toward retirement is more common among police employees whose finances are in a precarious situation. This is because police personnel who are under such hardship report feeling unprepared for retirement. The findings are also consistent with those of Ode (2004), who reported that the challenges of sudden retirement included insufficient funds, difficulties in managing mental health, difficulties in managing a new and lower social status, inadequate planning for retirement, difficulties in time management, total dependence on present salary, difficulty in securing residential accommodation, ignorance of what to do with pension money, and the attitude of friends and family.

The third hypothesis, which stated that police personnel who have good social support significantly report more positive attitude towards preparing for retirement, was confirmed. This hypothesis stated that police personnel who have poor social support significantly report less positive attitude towards retirement preparation. When compared to police employees who have a higher level of social support from family and friends, those who experience low levels of social support report having lower or more negative attitudes regarding retirement. This study lends credence to the assertion made by Dada and Idowu (2004) that individuals who are considering

retirement are confronted with the stress and difficulty of worrying about the reactions of their friends and family members after they stop working. People who are surrounded by others who have a good view will have a more favourable disposition to retirement compared to those who do not. According to Dada and Idowu (2004), the perspective of one's friends and family members has a crucial impact in the choice to retire. Because of this, the majority of employees who are unable to recognise their own unique traits, interests, abilities, and motivations get assistance from friends, mentors, or family members.

The fourth hypothesis, which indicated that police employees who had a high score on perceived wellbeing considerably reported more of a positive attitude towards retiring, was verified. This was in comparison to police personnel who had a low score on perceived health. In comparison to their colleagues who reported higher levels of perceived wellbeing, members of the police force who reported lower levels of wellness had more unfavourable attitudes regarding retirement. This data lends credence to the overall conclusions drawn by scholars on retirement in Nigeria (Anieto, 2013; Okechukwu & Ugwu, 2011; Dada & Idowu, 2004). According to Foster (2008), there is a substantial association between wellbeing and mental health conditions such as anxiety and depression. Encourage more research on the detrimental link between anxiety and those who are getting close to retirement. This conclusion is consistent with the reasoning presented by Okechukwu and Ugwu (2011), which states that certain situations, such as the delay in payment of pension and gratuities in Nigeria, often lead to poverty and mortality, therefore making retirement an endeavour to be feared. And according to the World Health Organization, wellness is a condition that encompasses one's whole mental, social, and physical welfare.

The fifth hypothesis stated that those police officers who had the perception that they would be employable after retirement had a significantly more positive attitude toward retirement than those police officers who had the perception that they would not be employable after retirement. This was found to be significant. This conclusion runs counter to the findings of Lo and Chan (2014) and Zappala, Depolo, Fraccaroli, Gglielmi, and Sarchielli (2008), who found that a negative attitude about retirement was associated to an individual's propensity to continue in the employment or to retire later in life. Lo and Chan (2014) went on to argue that the rationale behind such a negative attitude can be attributed to the social identity theory. This theory suggests that individuals cease to identify with groups that they view negatively, view retirement negatively, and prefer to continue working. Lo and Chan (2014) also argued that the social identity theory can be attributed to the rationale behind such a negative attitude. On the other hand, Flynn (2010) explains that the main factor that correlates to a longer working life is a lack of financial stability. The sixth hypothesis, which stated that police personnel who have fewer dependents reported a significantly more positive attitude towards preparing for retirement, was supported. This was in agreement with Ishola et al (2019) who found similar pattern of result that lesser dependent was associated positive attitude towards retirement. The seventh hypothesis stated that police personnel who have more dependents reported a significantly more negative attitude towards preparing for retirement. When compared to police officers who have strong social support and are benefiting from greater social support from family and friends, those who have a smaller number of dependents significantly reported worse ratings and unfavourable sentiments towards retirement. This indicates that there is a considerable variation in the attitude indicated by police officers towards retirement based on the degree of the number of dependents that they are responsible for. This is in agreement with Ishola et al (2019) who found social support was significant predictor of positive attitude towards retirement.

Conclusion

The purpose of this research was to investigate the psychosocial elements that influence the mentality of law enforcement officers in Lagos, Nigeria with regard to their preparation for retirement. According to the findings of this research, attitudes of police officers toward retirement are influenced by factors such as the availability of housing, the quality of social support, employability, the level of financial hardship, perceived wellbeing, and the number of dependents. These results highlighted the fact that retirees' fundamental needs for fulfilment have

ramifications for their lives after retirement. When they are pushed to their limits, poorly rehabilitated members of the police force may become a security risk.

Recommendations

1. The Police and Fire Services Commission need to provide retirement education programmes that include retirement planning, counselling, and training for those who are interested in retiring.
2. Combating bribery and other forms of corruption inside the police pension system. Only those officers who were getting close to retirement were included in the research. Because of this, it could be difficult to apply the conclusions of the research to all of the police personnel in Nigeria as a whole.
3. More research should be conducted, and the size of the sample should be enlarged so that it includes all of the main police formations located throughout Nigeria.

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