Psycho-Social Indices and Retirement Adjustment of Teacher-Retirees In Ondo State, Nigeria

Onijuni Olufemi Olatomide 🆔
Department of Educational Foundations and Counselling
Obafemi Awolowo University
Ile-Ife, Nigeria
onijuniolatomide@oauife.edu.ng

Yusuf Olayinka Shogbesan 🆔
Department of Arts and Social Sciences Education
Osun State University
Osogbo, Nigeria
yusuf.shogbesan@uniosun.edu.ng

SUBAIR, S. 'Tayo 🆔
Department of Educational Management
Obafemi Awolowo University
Ile-Ife, Nigeria
sosubair@oauife.edu.ng

Corresponding author: Yusuf Olayinka Shogbesan
E-mail: yusuf.shogbesan@uniosun.edu.ng
Post Address: Department of Arts and Social Sciences Education, College of Education, Osun State University, Osogbo, Nigeria

Abstract

This study investigated psychological and sociological indices of teacher-retirees' retirement adjustment in Ondo state, Nigeria. Using descriptive survey, retired teachers from public primary and secondary schools constituted the population with a sample of 116 retirees selected by multistage sampling. The Positive Mental Health Scale (PMH-scale), Distress Disclosure Index (DDI), Family Cohesion Scale (FCS), Multi-dimensional Scale of Perceived Social Support (MSPSS), and Retirement Adjustment Scale (RAS) were employed to gather data from the respondents. Data collected were analysed using frequency counts, percentage, mean and standard deviation statistics. The results revealed that the mental health readings of the respondents were low, while their level of distress disclosure was high. Further results showed the respondents' family cohesion as high; and while their degree of social support was also high, their adjustment to retirement was equally high. The study concluded that although the mental health rating of the teacher-retirees was low, but they were better in how they revealed their distressing moments to significant others, cohesiveness in their family, social support from important others, and adjustment to retirement. It was recommended that at every point of preparing prospective retirees for retirement, retirement counsellors and other resource individuals need to underline the relevance of positive mental health and its enhancers

Introduction

The Mental Health Education Resource Centre (2020) and Olatomide et al. (2022) defined mental health as people's ability to think appropriately and logically in order to cope with the stresses, challenges and traumas of life so as to enhance their emotional stability and growth. In time past, people assume that presence of mental health is synonymous to inexistence of psychopathology, in which people were polarised to be either mentally healthy or mentally ill; but in the present period of time, it has been proved that inexistence of psychopathology does not translate to existence of mental health, leading to the concept of Positive Mental Health (PMH). Positive Mental Health is therefore the existence of features of social, emotional, and psychological wellbeing in individuals (Lukat et al., 2016; Olatomide et al., 2022). Given the inestimable role that PMH could play, and other related variables such as distress disclosure, family cohesion, social support, and retirement adjustment to assist people to successfully walk-through the hassles of life, exploring the readings of these variables in the life of retirees cannot be over-researched.

Since the outbreak of the coronavirus disease of 2019 (COVID-19), studies such as that of Ahmad et al. (2020), Hamouche (2020), Olaseni et al. (2020) have reported significant adverse effects of the pandemic on peoples' mental health across climes. As touching Nigerian retirees, Ejeh et al. (2020) investigated the levels of depression, anxiety, and stress in Kogi State retirees and established that the retirees were experiencing extreme severity of depression, anxiety, and stress. Similarly, Olatomide (2020a) established that COVID-19 adversely affected retirees' finances in Nigeria due to cut in their pension, rise in dependants, reduced income from retirement businesses and tenancy, rise in prices of goods and services, which compelled them to take some painful stopgap financial measures in order to successfully navigate the phase. There is need therefore to investigate the current standings of mental health of the retirees, including other related variables that may influence their mental health, and quality of life.

Distress disclosure is one of the variables that may influence retirees' mental health standing. Distress disclosure is a person's willingness to reveal their problems and unhappiness to others (Kahn & Hessling, 2001; Olatomide et al., 2022). Kahn and Hessling (2001) established that frequently concealing (infrequent self-disclosure) of distress and regular self-disclosure (infrequent concealment) of distressing moments predict changes in self-esteem, perceived social support, and satisfaction with life, while Olatomide et al., (2022) found a negative individual interaction effect of distress disclosure on mental health of Nigerian retirees, and found significant combined effects of family cohesion, distress disclosure, adjustment to retirement, and social support on retirees' mental health status – although distress disclosure contributed negatively.

Another variable that could impact retirees' mental health status is family cohesion. Family cohesion is the extent of assistance, commitment, love, and other forms of support that members of a family offer and receive from one another (Weisman et al., 2005). If there is unity among members in a retiree's family, other things being equal, the retiree would experience less emotional distress, and attain enhanced retirement

adjustment. Relatedly, Weisman et al. (2005) established that perceiving one's family as cohesive and united are linked to less of anxiety, stress, and depression for schizophrenia patients. Specifically, they established that cohesiveness in a family leads to better emotional wellness for African-American, Anglo-American, Latoni-American patients and Hispanic patients suffering from schizophrenia, and viewing a person's family as cohesive and supportive also seems to be associated with less psychiatric symptoms among the patients.

Social support explains the function, extent, and standard of social relationships in forms of perceived available assistance, or practically received support (Schwarzer & Knoll, 2007). Dave et al. (2008) established hat being married, enhanced social support, and post-retirement engagements individually buffers against negative effects of retirement. Olatomide (2020b) found a moderate level of social support for Osun State retired teachers, and similarly established that social support produced the highest individual contribution to the prediction of the retirees' adjustment, followed by psychological wellbeing, with pre-retirement guidance contributing the least. In another study, Olatomide et al., (2022) established a non-significant individual effect of social support on Nigerian retirees' mental health, and a significant combined effect of social support, distress disclosure, family cohesion, and retirement adjustment on the respondents' mental health status.

Retirement adjustment expounds the ability of retirees to explore and harness available human and material resources to sail through the many unavoidable post-retirement hassles, in order to achieve wellness in retirement (Olatomide, 2017). Olatomide (2020b) reported a moderate level of adjustment to retirement of Osun State retired teachers, and equally established both individual and combined contribution of pre-retirement guidance, social support, and psychological wellness in predicting retirees' adjustment to retirement. Against this background, this study investigated the following specific research objectives;

Objectives of the Study

i. determine the level of mental health of teacher-retirees in Ondo State, Nigeria;
ii. determine the level of distress disclosure of teacher-retirees in Ondo State,Nigeria;
iii. determine the level of family cohesion displayed by teacher-retirees in Ondo State, Nigeria;
iv. determine the level of social support enjoyed by teacher-retirees, in Ondo State, Nigeria;
v. Determine the level of retirement adjustment of teacher-retirees, in Ondo State, Nigeria.

Research Questions

Arising from the objectives of this study, five research questions were generated for the study. These are:

i. What is the level of mental health of teacher-retirees in Ondo State, Nigeria?
ii. What is the level of distress disclosure of teacher-retirees in Ondo State, Nigeria?
iii. What is the level of family cohesion displayed by teacher-retirees in Ondo State, Nigeria?

iv.   What is the level of social support enjoyed by teacher-retirees, in Ondo State, Nigeria?

v.   What is the level of retirement adjustment of teacher-retirees, in Ondo State, Nigeria?

METHODOLOGY

Research design
The design for this study was descriptive survey.

Participants
Retired teachers from public primary and secondary schools in Ondo State were the target population. The sample constituted 116 retirees selected through multistage sampling. At first, from the 18 Local Government Areas (LGAs) in Ondo State, 2 LGAs were selected by convenience sampling. In the next stage, two places of meetings were selected, one for primary school retirees and one for secondary school retirees from each of the 2 LGAs, using purposive sampling. Finally, all teacher-retirees in those places of meetings were selected by intact sampling.

Instrumentation
Five instruments: Positive Mental Health Scale (PMH-scale), Distress Disclosure Index (DDI), Family Cohesion Scale (FCS), Multi-dimensional Scale of Perceived Social Support (MSPSS), and Retirement Adjustment Scale (RAS) were employed to garner data from the respondents. Of these instruments, only RAS was adapted, while others were adapted. The details of the instruments and reliability indices are provided below;

The Positive Mental Health Scale
Mental health information was garnered, using the Positive Mental Health Scale (Lukat *et al*., 2016), a short one-dimensional scale comprising 9 items that measures mental health ratings of a set of cohorts. Participants reported their mental health status on a 4-point Likert-type scale. An example of the item states: "I feel I am actually well equipped to deal with life and its difficulties". A respondent's higher score symbolises their higher positive mental health and vice versa. The original internal consistency of the instrument was a Cronbach alpha of 0.93, while the internal consistency of the instrument produced a Cronbach alpha of 0.85 after a minor adaptation of the wordings of the response options - as used for the study.

Distress Disclosure Index
The Distress Disclosure Index (DDI), a 12-item instrument of Kahn and Hessling (2001), was used to collect data from the respondents on their willingness to reveal their distress to significant others. The respondents reported their disposition to reveal distressing moments to others on a 5-point Likert-type scale. An item in the scale reads: "When I feel upset, I usually confide in my friends". A respondent's higher scores portrays greater readiness to disclose distress to significant others while lower scores indicates non-readiness to disclose experience of stressful moments. In Kahn and Hessling's original instrument, the Cronbach's alpha of the internal consistency of the scale stood at 0.92 and 0.95 at first and second use respectively, but after the adaptation of the wordings of the instrument, the internal consistency of the same instrument yielded 0.80.

Family Cohesion Scale
The information on the existing nature of cohesion in the respondents' families was obtained, using the Family Cohesion Scale (FCS), a subset of the Family Environment

Scale (FES) of Moos and Moos (1981). The subscale has 9 items, rated on True/False dichotomy. An example of the items is: "In our family we really help and support each other". Participants' higher scores on the subscale indicates higher family cohesion and vice versa. In the original subscale, the internal consistency was 0.78. Arising from the need to make the subscale reflect some peculiar features of Nigerian family cohesiveness, the items were increased from 9 to 15, and the response options were modified from True/False to a Likert-type scale of 4-point ratings. The internal consistency of the adapted instrument yielded a Cronbach alpha of 0.92.

Multi-dimensional Scale of Perceived Social Support

To obtain information on the level of support received from significant others by the respondents, the Multi-dimensional Scale of Perceived Social Support (MSPSS) by Zimet, Dahlem, Zimet, and Farley (1988) was employed. The instrument has 12 items, rated on 7-Likert-type ratings. One item on the scale reads: "I can talk about my problems with my friends". Respondents' higher scores on the instrument is an indication of higher availability of received social support, and in the other way round. The original scale's internal consistency measure stood at 0.92, but consequent upon the modification of the response options to 4-Likert scale response options, the scale's internal consistency measure stood at 0.88.

Retirement Adjustment Scale

The Retirement Adjustment Scale (RAS) developed by Adeyemo and Olatomide (2017) was used to garner data from the respondents on their retirement adjustment phenomena. The 21-item scale was rated on a 4-point Likert-scale. An instance of the item on the scale is: "I feel happy that I ever worked in civil/public service". Respondents' higher scores on the scale means higher level of adjustment to retirement, and a lower scores indicates lower retirement adjustment. The instrument has Cronbach's alpha of 0.78 for the internal consistency of its items.

Data collection Procedure

Data collection was done by the researcher. During data collection, informed consent was obtained from the study's participants and they were assured of confidentiality.

Data Analysis

Collected data were analysed using frequency counts, percentages, mean and standard deviation.

Results

Research Question One: What is the level of mental health of teacher-retirees in Ondo State, Nigeria?

Table 1.

Level of mental health status of retirees in Ondo State, Nigeria

Descriptive statistics				Levels	Frequency	%
Minimum score	20	Mean	27.72	Low	60	51.7
Maximum score	36	SD	4.03	High	56	48.3
				Total	116	100

NB: SD-Standard Deviation

The results in Table 1 indicated as low (51.7%), the mental health status of majority of retirees in Ondo State, while the rest (48.3%) reported high level of mental health.

Hence, it can be concluded that the mental health status of teacher-retirees in Ondo State, Nigeria is low.

Research Question Two: What is the level of distress disclosure of teacher-retirees in Ondo State, Nigeria?

Table 2.

Level of distress disclosure among teacher-retirees in Ondo State, Nigeria

Descriptive statistics				Levels	Frequency	%
Minimum score	19	**Mean**	31.29	**Low**	52	44.8
Maximum score	40	**SD**	5.73	**High**	64	55.2
				Total	116	100

NB: SD-Standard Deviation

From Table 2, the results revealed the level of distress disclosure for majority of the teacher-retirees in the study area as high (55.2%), while others demonstrated low level of distress disclosure (44.8%). Therefore, it can be concluded that the level of distress disclosure of teacher-retirees in Ondo State, Nigeria is high.

Research Question Three: What is the level of family cohesion displayed by teacher-retirees in Ondo State, Nigeria?

Table 3.

Level of family cohesion displayed by teacher-retirees in Ondo State, Nigeria

Descriptive statistics				Levels	Frequency	%
Minimum score	25	**Mean**	44.14	**Low**	57	49.1
Maximum score	60	**SD**	8.44	**High**	59	50.9
				Total	116	100

NB: SD-Standard Deviation

The results in Table 3 showed the level of family cohesion for majority of the selected teacher-retirees in Ondo State as high (50.9%), while the rest reported low level of family cohesion (49.1%). It can then be concluded that the level of family cohesion of teacher-retirees in the State is high.

Research Question Four: What is the level of social support enjoyed by teacher-retirees in Ondo State, Nigeria?

Table 4:

Level of social support enjoyed by teacher-retirees in Ondo State, Nigeria

Descriptive statistics				Levels	Frequency	%
Minimum score	21	**Mean**	34.10	**Low**	57	49.1
Maximum score	43	**SD**	5.08	**High**	59	50.9
				Total	116	100

NB: SD-Standard Deviation

As shown in Table 4, the level of social support reported by majority of selected teacher-retirees is high (50.9%), while the rest demonstrated low level of received social support (49.1%). Thus, it can be concluded that the level of social support of teacher-retirees in Ondo State, Nigeria is high.

Research Question Four: What is the level of retirement adjustment of teacher-retirees in Ondo State, Nigeria?

Table 5:
Level of adjustment to retirement of teacher-retirees in Ondo State, Nigeria

Descriptive statistics				Levels	Frequency	%
Minimum score	36	**Mean**	56.22	**Low**	55	47.4
Maximum score	69	**SD**	7.63	**High**	61	52.6
				Total	116	100

NB: SD-Standard Deviation

From Table 5, the level of retirement adjustment for majority of the teacher-retirees in the study area is high (52.6%), while others reported low retirement adjustment level (47.4%). Therefore, it can be concluded that the level of retirement adjustment of teacher-retirees in Ondo State is high.

Discussion

The first research question posed to investigate the level of mental health of retirees in Ondo State. It was found that the level of the mental health displayed by the retirees is low. The findings seems to be less unexpected, judging by the current situations of majority of Nigerians, part of which are the retirees, especially since the outbreak of COVID-19. The findings of the study has similarity with that of Ejeh et al., (2020) who found each of the levels of depression, anxiety, and stress reported by retirees in Kogi State to be extremely severe, given that higher mental health level of individuals would inversely correspond to lower exhibition of symptoms of anxiety, depression, and stress.

The second research question sought to ascertain the level of distress disclosure of the retirees. It was found that the level of distress disclosure of the respondents is high. The findings could be explained in the light of a prominent Yourba proverb commonly used by elders in the Southwestern parts of Nigeria, which states: "*Owo to ba n dun ni, enikan kii ka s'abe aso*", meaning "It is unwise to hide one's ailing arm under one's garment". Consequently, the retirees must have developed the disposition to intimate significant others around them with their problems, with a view to receiving requisite assistance. Being high in self-disclosure could infer that disclosing distressful moments to others would buffer against emotional and psychological disturbances for the retirees, which ultimately could contribute to their mental health – even though their mental health is low. Given this assumption, while the findings receives support from the assertion of Kahn and Hessling (2001) that habitually sharing one's distress with others (or not) will potentially bring about changes in self-esteem, imagined social support, and life satisfaction, the findings negate that of Olatomide et al. (2022) who established a negative individual interaction impact of distress disclosure on mental health of retirees.

Research question number three explored the level of family cohesion experienced by the retirees in Ondo State. The findings showed that the level of family cohesion of the retirees in the study area is high. What could account for this findings could be that the retirees are enjoying a high degree of familial obligations and enhanced familial relationships. Bringing to consciousness that the degree of disclosure of distress of the respondents is high (as found in research question two), it looks logical to surmise that

one of the available cohorts that a retiree would want to share their distressing moments with are family members, the family believed by Nigerians to be a comfort zone to brethren. Given this assumption, the findings parallels that of Weisman et al. (2005) who found that viewing one's family as unitedly cohesive associates positively with diminished anxiety, stress, and depression, and enhanced the emotional wellbeing of schizophrenic patients across climes.

The fourth research question posed to investigate the standing of the social support enjoyed by Ondo State retirees. It was found that the level of the social support enjoyed by the respondents is high. The findings could lead to the inference that the retirees could mobilise for help and encouragement from significant others, especially in their exigencies. The findings disagrees with that of Olatomide (2020a) who established a neither-high-nor-low social support standing enjoyed by Osun State retirees, even though social support exhibited the most outstanding individual contribution to the prediction of the retirees' adjustment to retirement, while psychological wellness and pre-retirement guidance were second and third respectively.

Some reasons could account for the disagreement in the two findings. Firstly, the two studies took place in two different states in Southwestern Nigeria for, while the earlier study focused on Osun State retired teachers, the present study focused on teacher-retirees in Ondo State. The fifth research question focused on investigating the extent of adjustment to retirement of the respondents in the study. The level of retirement adjustment of the retirees, as found in the study, is high. The findings appears to coincide with commonsense, given that earlier findings in the study touching high levels of distress disclosure, family cohesion, and social support should positively impact on adjustment to retirement of the retirees.

The findings however contrasts that of Olatomide (2017; 2020b) who in both studies found a moderate levels of retirement adjustment of the retirees in Osun State. What may account for the dissimilarities in the findings may be many. One, the earlier two studies were carried out, using Osun State retired teachers while the current study employed retired teachers from Ondo State. In addition, although the two states share a common border in Southwestern Nigeria, it could be that what was moderate for cohorts in the year 2020 may have moved up to a high in 2023, after three years of passage of time. For, passage of time is oftentimes believed to enforce adjustment by itself.

Conclusion

The study concluded that although the mental health rating of the retirees was low, but they were better in how they revealed their distressing moments to significant others, cohesiveness in their family, social support from important others, and adjustment to retirement.

Recommendations

Consequent upon the findings, and conclusion of the study, some recommendations were made.

First, at every point of preparing prospective retirees for retirement, retirement counsellors and other resource individuals need to underline the relevance of positive mental health and its enhancers.

Second, these resource persons must also endeavour to strongly emphasise the possible cordial relationship between disclosing distressing moments to others, unity and love

among family members, degree of social support from significant others, retirement adjustment and retirees' after-retirement wellbeing, and overall satisfaction with life.

References

Adeyemo, E. O., & Olatomide, O. O. (2017). Validation of Retirement Adjustment Scale for retired teachers of secondary schools in Osun State, Nigeria. *International Journal of Education and Research, 5*(8), 209–220.

Ahmad, A., Rahman, I., & Agarwal, M. (2020). Early psychosocial predictors of mental health among Indians during coronavirus disease 2019 outbreak. *Journal of Health Sciences, 10*(2), 147–156. https://doi.org/10.17532/jhsci.2020.950

Dave, D., Rashad, I., & Spasojevic, J. (2008). The effects of retirement on physical and mental health outcomes. *Southern Economic Journal, 75*(2), 497–523.

Ejeh, V. J., Igbokwe, C. C., & Onoja, H. N. (2020). Determination of depression, anxiety and stress among retirees in Kogi State and preventive measures. *International Journal of Education, Learning and Development, 8*(3), 62–74.

Hamouche, S. (2020). COVID-19 and employees' mental health: Stressors, moderators and agenda for organizational actions. *Emerald Open Research, 2*, 15. https://doi.org/10.35241/emeraldopenres.13550.1

Kahn, J. H., & Hessling, R. M. (2001). Measuring the tendency to conceal versus disclose psychological distress. *Journal of Social and Clinical Psychology, 20*(1), 41–65. https://doi.org/10.1521/jscp.20.1.41.22254

Lukat, J., Margraf, J., Lutz, R., Van de Veld, W. M., & Becker, E. S. (2016). Psychometric properties of the Positive Mental Health scale (PMH-scale). *BMC Psychology, 4*, 8. https://doi.org/10.1186/s40359-016-0111-x

Moos, R. H., & Moos, B. S. (1981). *Family Environment Scale manual* (2nd ed.). Consulting Psychologist Press.

Olaseni, A. O., Akinsola, O. S., Agberotimi, S. F., & Oguntayo, R. (2020). Psychological distress experience of Nigerians during COVID-19 pandemic: The gender difference. *Social Sciences and Humanities Open, 2*(1), 100052. https://doi.org/10.1016/j.ssaho.2020.100052

Olatomide, O. O. (2017). Impacts of pre-retirement guidance and family involvement on retirement adjustment of retirees in Nigeria. *Bulgarian Journal of Science and Education Policy, 11*(2), 246–266.

Olatomide, O. O. (2020a). Psycho-economic adjustment strategies of retirees during the COVID-19 pandemic in Ondo State, Nigeria. *Journal of Counselling and School Psychology, 3*(1), 53–62.

Olatomide, O. O. (2020b). What is the relationship among pre-retirement guidance, social support and psychological wellbeing on retirement adjustment of teacher retirees in Osun State? *Inkanyiso: Journal of Humanities and Social Sciences, 12*(1), 99–109.

Olatomide, O. O., Shogbesan, Y. O., & Subair, S. O. (2022). Family cohesion, distress disclosure, retirement adjustment, social support, and mental health status of retirees in Nigeria. *Global Journal of Human-Social Science (G), 22*(6), 133–140.

Schwarzer, R., & Knoll, N. (2007). Functional roles of social support within the stress and coping process: A theoretical and empirical overview. *International Journal of Psychology, 42*(4), 243–252.

Weisman, A., Rosales, G., Kymalainen, J., & Armesto, J. (2005). Ethnicity, family cohesion, religiosity, and general emotional distress in patients with schizophrenia and their relatives. *The Journal of Nervous and Mental Disease, 193*(6), 359–368.

Zimet, G. D., Dahlem, N. W., Zimet, S. G., & Farley, G. K. (1988). The Multi-dimensional Scale of Perceived Social Support. *Journal of Personality Assessment, 52*, 30–41.