PRE-RETIREMENT ANXIETY AS A PREDICTOR OF AGEING ANXIETY AMONG TERTIARY INSTITUTION WORKERS IN ANAMBRA STATE, NIGERIA

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Abstract

Workers will eventually reach a point when they have to retire. The prospect of retiring can cause anxiety, apprehension, and disillusionment in some people. Intimations suggest that pre-retirement anxiety might potentiate aging concerns in individuals. Aging is a fundamental biological process that is inevitable for all living things and describes a condition of overall change in every aspect of life. In this paper, pre-retirement is assumed to be essential to age concerns among tertiary institution workers. Two hundred and fourteen employees from five public tertiary institutions in Anambra State participated in the study. The respondents comprising males (n=90) and females (n=124) were randomly pooled from different departments. They completed a self-report measure of Aging Anxiety and the Pre-retirement Anxiety Scale. The finding revealed a statistically significant, moderate positive correlation between pre-retirement anxiety and aging anxiety, $r (212) = .34, p < .001$, with pre-retirement anxiety explaining 23.1% of the variation in aging anxiety significant positive association between the variables. The paper extends the empirical understanding of the interrelationship between pre-retirement and aging anxieties in the workplace.

Keywords: *pre-retirement, anxiety, aging, workers, retirees*

INTRODUCTION

Aging is often described in the literature as a biological process (Bunning et al., 2020; Cole et al., 2019; Dahiya et al., 2020; Howell & Peterson, 2020; Ilankovan, 2014; Lee & Ong, 2021; Pyo et al., 2020; Ren & Zhang, 2018; Yu et al., 2021; H. Zhu et al., 2011; Y. Zhu et al., 2019). Thus, it reflects a natural biological process manifested by everything from a single cell to a complete organismal system (Misra, 2020). As a result, it explains the irreversible and time-dependent degradation of cell functions, tissues, and organs (Gonskikh & Polacek, 2017), which results in functional decay, a higher chance of contracting numerous diseases, and eventual death (Kim et al., 2016). Genetic, environmental, dietary, and lifestyle factors have roles (Srivastava, 2019). It is a pervasive aspect of human existence marked by various alterations to human existence and a steady loss in core biological function (Misra, 2020). Aging affects a person's trajectory, subsequent illness risks, and cognitive performance, resulting in clinical manifestations (Hägg & Jylhävä, 2021). According to Calçada et al. (2014), aging is associated with developing a permanent state of low-grade chronic inflammation and a steady decline in metabolic performance. Perhaps aging is a period of biological uncertainty that starts at conception and lasts until old age because it duplicates all the changes that occur throughout a person's lifetime. As a result, aging has been linked to various psychological effects, including anxiety.

Aging anxiety describes the fears and concerns regarding one's future Aging (Bergman & Segel-Karpas, 2021). Anxiety about Aging reflects the worries occasioned by thoughts of negative consequences and losses associated with old age (Ayalon, 2018). It includes physical, psychological, social, and occupational concerns. Nevertheless, the anxieties relating to physical changes encompass fear of deteriorating physical appearances and sexual outcomes. Psychological concerns reflect affective, cognitive, and behavioral declines. Worries about social losses focus on relationships, including the number and quality of interactions with others. The anxiety associated with occupational losses describes an individual's concern about life after work. Hence the worry relating to retirement incorporates pre-retirement issues.

Similar to other countries, the labor force of Nigeria is rapidly aging. Many employees are predicted to be retired from active duty in the coming decade. Retirement is a significant life event (Henning et al., 2021; Yeung & Zhou, 2017) and a global trend that affects the living standard of the worker who manages to achieve the status of a retiree. It is regarded as an extended component of the normative life cycle (Stensel, 2009). Retirement has been recognized as a critical issue that includes psychological, emotional, and financial challenges (Adeniji et al., 2017) and a turning point in old age. In recent decades, the concept of retirement has become increasingly complex and lacks a unified definition (Wang & Shultz, 2010). Rather than a single event of permanent withdrawal from working life, retirement has developed into an individualistic and sometimes prolonged transition process. Emerging new pathways to retirement, such as bridge employment and gradual or partial retirement, add further complexity (Maestas, 2010; Wang & Shultz, 2010). This paper focuses on the transition to old-age retirement, thus, retirement within the official retirement age of about 65 years for civil servants in Nigeria.

Over the years, retirement and its antecedents have become a topical issue among academics, researchers, and practitioners (Alavi et al., 2021; Fisher & Ryan, 2018; Fraccaroli & Deller, 2015; Henkens et al., 2018; Hopkins et al., 2016; Man & Man, 2019; Ng et al., 2011; Rudolph et al., 2018; Shabor & Marimuthu, 2018; Shanmugam et al., 2017). Retirement generally reflects a critical phase of significant changes in the lives of public servants (Inaja & Rose, 2013). Perhaps, several workers perceive these changes as a disturbing and distressing event. Thus, the transition from an active working period to a state of dormancy reflects the most challenging period for a civil servant. Accordingly, Atchley and Barusch (2004) attributed the retirement challenges to inadequate preparation of workers for the inevitable phase of life. Retirement for many employees has been perceived as a threat rather than an exciting issue worth preparing for (Adeniji et al., 2017). However, some difficulties adjusting to retirement can be linked to job satisfaction.

While retiring can be a reward for years of hard work, it can be a source of stress, anxiety, and depression. Pre-retirement anxiety can be described as intense fear, discomfort, and uncertainties that consistently interfere with an employee's thought processes relative to retirement. Thus, it involves consistent worries about the future following the cessation of active working life occasioned by aging. Although almost every worker has a personal concern about retirement, some workers are concerned about the age-related variables associated with retirement. Such situations are usually problematic, especially at the peak of employment.

In growing insinuations, most civil servants falsify their job entry age to extend their working period. More so, it is observed that a significant number of workers do not plan for their retirement because they do not want to acknowledge it. However, the worries associated with retirement reminders could exacerbate aging anxiety. Thus, issues relating to retirement may contribute to the tendencies of some workers to exercise fear and concerns about aging, thereby affecting their performance and productivity. The present study explores the association between pre-retirement anxiety and aging anxiety.

Hypothesis: *Pre-retirement anxiety will be significantly correlated with aging anxiety.*

Method
Participants
Participants in this study comprised two hundred and fourteen workers in five institutions of higher learning in Anambra State, Nigeria. They were randomly selected from the different departments. Those who met the inclusion criteria (five

years or less to retirement) were conveniently recruited as the participants. The rationale for selecting these cohorts was that retirement thoughts are more likely to occur at this phase (Ode, 2004; Maurer and Chapman, 2017). The participant comprised 90 males and 124 females. Their mean age was 53.38 (SD = 4.34), ranging from 55 to 65.

Measures
Aging anxiety was assessed using the Anxiety About Aging Scale (AAS) initially developed by (Lasher & Faulkender, 1993) and validated and adapted to measure the anxieties about aging in the present context. The scale consists of 20 items distributed among four factors: fear of aging, fear of physical changes, fear of loss, and fear of the elderly. The response pattern was on a Likert-type scale ranging from 1 (strongly disagree) to 5 (strongly agree). A higher score indicated high aging anxiety, while a lower score represented decreased aging anxiety. A reliability coefficient of 0.78 was obtained in the study.

The 15-item Pre-retirement Anxiety Scale developed by Ugwu et al. (2019) was used to ascertain the pre-retirement anxiety of potential retirees. Responses are patterned on a five-point scale ranging from 1 = strongly disagree to 5 = strongly agree. Participants are expected to indicate the extent to which they agree with the items regarding their present level of pre-retirement anxiety. Higher scores indicate higher pre-retirement anxiety and lower scores indicate lower pre-retirement anxiety levels. Ugwu et al. (2019) recorded a reliability coefficient of 0.72 for the scale.

Result
Research assistants were recruited to distribute the study instrument in each selected department, agency, and ministry in the state secretariat. The research assistants were students trained in field data collection procedures. They helped in the distribution and collection of the questionnaire for 2-month intervals. All participants were informed that their participation was voluntary and that data would remain confidential. About 250 copies of the questionnaire were distributed. Each set of the questionnaire could be completed in approximately 10 min. After completion and collection, correctly filled copies of the questionnaire were used for the analysis.

Table 1: shows the means, standard deviations, and correlations for pre-retirement and aging anxiety.

	Variables	M	SD	1	2
1.	Pre-retirement anxiety	2.89	0.31	11**	
2.	Aging anxiety	4.76	0.44	.34	.34**
	R^2	.231			

Note. N = 214, ** = p < .01 (two-tailed).

A Pearson's product-moment correlation was run to assess the relationship between pre-retirement anxiety and aging anxiety. Two hundred and fourteen participants were recruited. Preliminary analyses showed the relationship to be linear, with both variables normally distributed, as assessed by Shapiro-Wilk's test (p > .05), and there were no outliers. There was a statistically significant, moderate positive correlation between pre-retirement anxiety and aging anxiety, *r* (212) = .34, p < .001, with pre-retirement anxiety explaining 23.1% of the variation in aging anxiety.

Discussion
The main objective of this study was to determine whether pre-retirement anxiety would correlate with aging concerns. The study's central hypothesis predicted a significant positive relationship between the variables. The analysis showed that pre-retirement anxiety was a significant positive predictor of aging anxiety. The meaningful relationship between these variables is supported by a similar study (Ogu & Ekeh, 2018). The result indicates that civil servants disturbed about retiring and its accompanying processes were more likely to develop aging anxiety. Several mechanisms could explain the present finding. Firstly, pre-retirement preparation can directly reduce work-related activities, leading to a general reduction in productivity and exacerbating thoughts of retirement outcomes, thus, instigating anxiety. Though the study could not directly test this mechanism, the results showed that a reduced work input is more likely in workers nearing retirement than in workers who have many years in service. Perhaps, a decline in work input serves as a reminder of aging and, consequently, retirement. Workers with high pre-retirement anxiety are likelier to work less, which may cause more age-related anxiety than those with low pre-retirement anxiety. Second, aging may induce changes in social interactions. For example, the younger coworkers may spend less time with the prospective retiree. This change in social interactions may either increase or decrease the stress level in older workers, and the effects may trigger aging anxiety.

Implications of the Findings
The research findings revealed the roles that pre-retirement anxiety plays in the aging worries of potential retirees in the civil service. The dimensions studied show that pre-retirement challenges are financial inadequacies, stress, concerns about getting older, and the fear of being alienated. For the individual, the findings draw attention to some social and personality characteristics that need to be considered all through the work-life of individuals, such as retirement planning, positive relationship with family's friends, and pursuit of general well-being. The study's finding describes the need for early intervention for potential retirees in various organizations to build resources, socially and emotionally. Furthermore, the result of this study has implications for directing future research in understanding pre-retirement stress, a rapidly growing field in terms of interest and need. The literature has not adequately covered the relationship between pre-

retirement and aging thoughts. This relationship may substantially impact how we understand this period and its implication on job performance.

Limitations of the Study and Future Research

Although the methodology deals adequately with the manifest variables, critical latent variables cannot be suitably accounted for by purely quantitative instruments. Due to the complex and multifaceted nature of aging, a deeper understanding of the roles of pre-retirement anxiety can be attained using both quantitative and qualitative approaches. Perhaps qualitative methods, such as interviews with pre-retirees, pension scheme stakeholders, and employers, can provide insights and answers to some questions in this field of scientific inquiry. This mixed-method approach in investigating pre-retirement is worthwhile and should be considered by future researchers.

Conclusion

This study found the immense role of pre-retirement anxiety in the lives of individuals before retirement, especially in civil servants who may not be prepared for the end of work. Thus, the study concludes that pre-retirement anxiety is a positive determinant of aging anxiety among the pre-retirees. Finally, aging anxiety among workers approaching retirement can be enhanced or alleviated by understanding the complex web of connections with factors such as planning, orientation, and social support.

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