

 ISSN NO. 2320-5407	Journal Homepage: -www.journalijar.com INTERNATIONAL JOURNAL OF ADVANCED RESEARCH (IJAR) Article DOI:10.21474/IJAR01/14262 DOI URL: http://dx.doi.org/10.21474/IJAR01/14262	 INTERNATIONAL JOURNAL OF ADVANCED RESEARCH (IJAR) ISSN 2320-5407 Journal Homepage: http://www.journalijar.com Journal DOI:10.21474/IJAR01
---	--	--

RESEARCH ARTICLE

CORRELATION BETWEEN PRE-RETIREMENT ANXIETY AND AGEING ANXIETY: AN EMPIRICAL STUDY OF WORKERS IN THE ENUGU STATE CIVIL SERVICE

Njoku Joy Nkechi¹ and Kenneth C. Otuonye²

1. Department of Educational Foundation and Administration Federal College of Education, Eha Amufu.
2. Department of Sociology Federal College of Education, Eha Amufu.

Manuscript Info

Manuscript History

Received: 18 December 2021

Final Accepted: 20 January 2022

Published: February 2022

Key words: -

Pre-Retirement, Anxiety, Aging, Civil
Servant, Retirees

Abstract

Aging is a fundamental biological process that is inevitable for all living things. It describes a condition of overall change in every aspect of life. Aging anxiety reflects a psychological state of uncertainties, which disrupts well-being if not controlled. In this paper, pre-retirement is assumed to be an essential factor in aging concerns among civil servants. Thus, the purpose of the present study was to assess the correlation between pre-retirement anxiety and aging anxiety. Two hundred and fourteen employees of the Enugu state civil service commission participated in the study. The respondents comprising males and females were randomly pooled from different departments, agencies, and ministries in the state secretariat. They completed a self-report measure of the Aging about Anxiety and the Pre-retirement Anxiety Scale. The finding revealed a significant positive association between the variables.

Copy Right, IJAR, 2022, All rights reserved.

Introduction:-

Numerous literatures describe aging 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; Zhu et al., 2011; Zhu et al., 2019). Thus, it reflects an inevitable biological phenomenon displayed by single cells and organs to entire organismal systems (Misra, 2020). Therefore, it describes the irreversible and time-dependent deterioration of cell functions, tissues, and organs (Gonskikh & Polacek, 2017), leading to functional decay, increased risk for various diseases, and death (Kim et al., 2016). It is influenced by a combination of genetic, environmental, diet, and lifestyle factors (Srivastava, 2019). It is a ubiquitous part of human life characterized by varying changes in human existence and a progressive decline in intrinsic biological function (Misra, 2020). Aging shapes an individual's trajectory and subsequent disease risks (Hägg & Jylhävä, 2021) and influence cognitive function leading to clinical manifestations. Aging has been linked with developing a complete state of low-grade chronic inflammation and progressive deterioration of metabolic function (Calçada et al., 2014). Perhaps, aging replicates all the changes that occur throughout an individual's lifetime and, thus, are considered a period of biological uncertainty beginning from conception and terminating at old age. Consequently, aging has been associated with varying psychological outcomes 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

Corresponding Author:- Njoku Joy Nkechi

Address:- Department of Educational Foundation and Administration Federal College of Education, Eha Amufu.

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. A good number of civil servants 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 unifying 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 forms of pathways to retirements 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 to 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 a feeling of intense fear, discomfort, and uncertainties that consistently interfere with an employees' thought processes relative to retirement. Thus, it involves consistent worries about the future following the cessation of active working life occasioned by the natural process of 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 don't 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 214 civil servants from the Enugu state civil service. They were randomly selected from different departments, agencies, and ministries from the state secretariat. Civil servants who have about five years or less to retirement were considered the target population because retirement thoughts are more likely to occur at this phase (Ode, 2004; Maurer and Chapman, 2017). The participant comprised 102 males and 112 females. Their mean age was 53.38 (SD = 4.34), ranging from 55 to 65.

Measures:-

Aging Anxiety

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.

Pre-retirement Anxiety Scale

The 15-item Pre-retirement Anxiety Scale (NPAS) 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.

Procedure

Five 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 the 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.

Result:-

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, $r(112) = .34$, $p < .001$, with pre-retirement anxiety explaining 23.1% of the variation in aging anxiety.

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

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

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

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 reduction in 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 more likely 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 not just financial inadequacies but the challenges of stress, concerns of 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 from 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 relation 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.

References:-

1. Adeniji, A. A., Akinnusi, D. M., Falola, H. O., & Folakemi, O. (2017). Administration of retirement benefits in Nigeria: Periscoping the effect on retirees. *International Journal of Applied Business and Economic Research*, 15(17).
2. Alavi, Z., Alipour, F., & Rafiey, H. (2021). Psychosocial issues of retirement in Iran: A qualitative study. *Iranian Journal of Ageing*, 15(4). <https://doi.org/10.32598/SIJA.15.4.2879.1>
3. Atchley, R.C. and Barusch, A.S. (2004) *Social forces and aging: An introduction to social gerontology*. 10th Edition, Wadsworth Publishing, Belmont.
4. Ayalon, L. (2018). Loneliness and Anxiety about Aging in Adult Day Care Centers and Continuing Care Retirement Communities. *Innovation in Aging*, 2(2). <https://doi.org/10.1093/geroni/igy021>
5. Bergman, Y. S., & Segel-Karpas, D. (2021). Aging anxiety, loneliness, and depressive symptoms among middle-aged adults: The moderating role of ageism. *Journal of Affective Disorders*, 290. <https://doi.org/10.1016/j.jad.2021.04.077>
6. Bunning, B. J., Contrepois, K., Lee-McMullen, B., Dhondalay, G. K. R., Zhang, W., Tupa, D., Raeber, O., Desai, M., Nadeau, K. C., Snyder, M. P., & Andorf, S. (2020). Global metabolic profiling to model biological processes of aging in twins. *Aging Cell*, 19(1). <https://doi.org/10.1111/ace.13073>
7. Calçada, D., Vianello, D., Giampieri, E., Sala, C., Castellani, G., de Graaf, A., Kremer, B., van Ommen, B., Feskens, E., Santoro, A., Franceschi, C., & Bouwman, J. (2014). The role of low-grade inflammation and metabolic flexibility in aging and nutritional modulation thereof: A systems biology approach. *Mechanisms of Ageing and Development*, 136–137. <https://doi.org/10.1016/j.mad.2014.01.004>
8. Cole, J. H., Marioni, R. E., Harris, S. E., & Deary, I. J. (2019). Brain age and other bodily 'ages': implications for neuropsychiatry. In *Molecular Psychiatry* (Vol. 24, Issue 2). <https://doi.org/10.1038/s41380-018-0098-1>
9. Dahiya, R., Mohammad, T., Alajmi, M. F., Rehman, M. T., Hasan, G. M., Hussain, A., & Hassan, M. I. (2020). Insights into the conserved regulatory mechanisms of human and yeast aging. In *Biomolecules* (Vol. 10, Issue 6). <https://doi.org/10.3390/biom10060882>
10. Fisher, G. G., & Ryan, L. H. (2018). Overview of the health and retirement study and introduction to the special issue. *Work, Aging and Retirement*, 4(1). <https://doi.org/10.1093/workar/wax032>

11. Fraccaroli, F., & Deller, J. (2015). Work, aging, and retirement in Europe: Introduction to the special issue. In *Work, Aging and Retirement* (Vol. 1, Issue 3). <https://doi.org/10.1093/workar/wav017>
12. Gonskikh, Y., & Polacek, N. (2017). Alterations of the translation apparatus during aging and stress response. In *Mechanisms of Ageing and Development* (Vol. 168). <https://doi.org/10.1016/j.mad.2017.04.003>
13. Hägg, S., & Jylhävä, J. (2021). Sex differences in biological aging with a focus on human studies. *ELife*, 10. <https://doi.org/10.7554/eLife.63425>
14. Henkens, K., Van Dalen, H. P., Ekerdt, D. J., Hershey, D. A., Hyde, M., Radl, J., Van Solinge, H., Wang, M., & Zacher, H. (2018). What we need to know about retirement: Pressing issues for the coming decade. In *Gerontologist* (Vol. 58, Issue 5). <https://doi.org/10.1093/geront/gnx095>
15. Henning, G., Stenling, A., Bielak, A. A. M., Bjälkebring, P., Gow, A. J., Kivi, M., Muniz-Terrera, G., Johansson, B., & Lindwall, M. (2021). Towards an active and happy retirement? Changes in leisure activity and depressive symptoms during the retirement transition. *Aging and Mental Health*, 25(4). <https://doi.org/10.1080/13607863.2019.1709156>
16. Hopkins, J. P., Ragatz, J. A., & Galli, C. (2016). Ethical Issues in Retirement Income Planning: An Advisor's Perspective. *The Journal of Retirement*, 4(1). <https://doi.org/10.3905/jor.2016.4.1.112>
17. Howell, B. M., & Peterson, J. R. (2020). "With age comes wisdom:" a qualitative review of elder perspectives on healthy aging in the circumpolar North. *Journal of Cross-Cultural Gerontology*, 35(2). <https://doi.org/10.1007/s10823-020-09399-4>
18. Ilankovan, V. (2014). Anatomy of the aging face. In *British Journal of Oral and Maxillofacial Surgery* (Vol. 52, Issue 3). <https://doi.org/10.1016/j.bjoms.2013.11.013>
19. Inaja, A. E., & Rose, C. I. M. (2013). Perception and attitude towards pre-retirement counseling among Nigerian civil servants. *Global Journal of Human Social Science Research*, 13(1).
20. Kim, Y., Nam, H. G., & Valenzano, D. R. (2016). The short-lived African turquoise killifish: An emerging experimental model for aging. In *DMM Disease Models and Mechanisms* (Vol. 9, Issue 2). <https://doi.org/10.1242/dmm.023226>
21. Lasher, K. P., & Faulkender, P. J. (1993). Measurement of aging anxiety: Development of the Anxiety about Aging Scale. *International Journal of Aging and Human Development*, 37(4). <https://doi.org/10.2190/1U69-9AU2-V6LH-9Y1L>
22. Lee, J. W., & Ong, E. B. B. (2021). Genomic instability and cellular senescence: Lessons from the budding yeast. In *Frontiers in Cell and Developmental Biology* (Vol. 8). <https://doi.org/10.3389/fcell.2020.619126>
23. Maestas, N. (2010). Back to work: Expectations and realizations of work after retirement. *Journal of Human Resources*, 45(3). <https://doi.org/10.3368/jhr.45.3.718>
24. Man, G.-M., & Man, M. (2019). Retirement, Predictive Factors of Retirement and Retirement Adjustment. *Scientific Bulletin*, 24(2). <https://doi.org/10.2478/bsaft-2019-0017>
25. Misra, B. B. (2020). The Chemical Exposome of Human Aging. In *Frontiers in Genetics* (Vol. 11). <https://doi.org/10.3389/fgene.2020.574936>
26. Ng, T.-H., Tay, W.-Y., Tan, N.-L., & Lim, Y.-S. (2011). Influence of investment experience and demographic factors on retirement planning intention. *International Journal of Business and Management*, 6(2). <https://doi.org/10.5539/ijbm.v6n2p196>
27. Ode, J. A. (2004). Counseling for retirement adjustment. A Paper Presented at the 28th Annual National Conference of Counselling Association of Nigeria (CASSON) Maiduguri
28. Ogu, C. I., & Ekeh, P. U. (2018). Influence of pre-retirement anxiety, age and years of service on aging male syndrome among Catholic priests in Owerri ecclesiastical province. *Educational Research International*, 7(1). www.savap.org.pk118www.erint.savap.org.pk
29. Pyo, I. S., Yun, S., Yoon, Y. E., Choi, J. W., & Lee, S. J. (2020). Mechanisms of aging and the preventive effects of resveratrol on age-related diseases. In *Molecules* (Vol. 25, Issue 20). <https://doi.org/10.3390/molecules25204649>
30. Ren, J., & Zhang, Y. (2018). Targeting autophagy in aging and aging-related cardiovascular diseases. In *Trends in Pharmacological Sciences* (Vol. 39, Issue 12). <https://doi.org/10.1016/j.tips.2018.10.005>
31. Rudolph, C. W., Marcus, J., & Zacher, H. (2018). Global issues in work, aging, and retirement. In *Aging and Work in the 21st Century*. <https://doi.org/10.4324/9781315167602-14>
32. Shabor Rameli, R., & Marimuthu, M. (2018). A Conceptual review on the effect of attitudes towards retirement on saving intentions and retirement planning behavior. *SHS Web of Conferences*, 56. <https://doi.org/10.1051/shsconf/20185602005>

33. Shanmugam, A., Zainal Abidin, F., & Tolos, H. (2017). Issues in retirement confidence among working adults in Malaysia: A Conceptual Paper. *IOSR Journal of Economics and Finance (IOSR-JEF)*, 8(6). <https://doi.org/10.9790/5933-0806020111>
34. Srivastava, S. (2019). Emerging insights into the metabolic alterations in aging using metabolomics. In *Metabolites* (Vol. 9, Issue 12). <https://doi.org/10.3390/metabo9120301>
35. Stensel, D. (2009). Primary prevention of CVD: physical activity Search date September 2008 Cardiovascular disorders Primary prevention of CVD: physical activity. *Clinical Evidence*, September 2008.
36. Ugwu, L. E., Enwereuzor, I. K., Mefoh, P. C., Ugwu, L. I., & Onyishi, I. E. (2019). Pre-retirement anxiety: Development and validation of a measurement instrument in a Nigerian sample. *Journal of Psychology in Africa*, 29(1). <https://doi.org/10.1080/14330237.2019.1568054>
37. Wang, M., & Shultz, K. S. (2010). Employee retirement: A review and recommendations for future investigation. In *Journal of Management* (Vol. 36, Issue 1). <https://doi.org/10.1177/0149206309347957>
38. Yeung, D. Y., & Zhou, X. (2017). Planning for retirement: Longitudinal effect on retirement resources and post-retirement well-being. *Frontiers in Psychology*, 8(JUL). <https://doi.org/10.3389/fpsyg.2017.01300>
39. Yu, M., Zhang, H., Wang, B., Zhang, Y., Zheng, X., Shao, B., Zhuge, Q., & Jin, K. (2021). Key signaling pathways in aging and potential interventions for healthy aging. In *Cells* (Vol. 10, Issue 3). <https://doi.org/10.3390/cells10030660>
40. Zhu, H., Belcher, M., & Van Der Harst, P. (2011). Healthy aging and disease: Role for telomere biology? In *Clinical Science* (Vol. 120, Issue 10). <https://doi.org/10.1042/CS20100385>
41. Zhu, Y., Liu, X., Ding, X., Wang, F., & Geng, X. (2019). Telomere and its role in the aging pathways: telomere shortening, cell senescence, and mitochondria dysfunction. In *Biogerontology* (Vol. 20, Issue 1). <https://doi.org/10.1007/s10522-018-9769-1>.