

Retirement Planning, Lifestyle Practices and Psychological Well-being among Retired Teachers in Ibadan South West Local Government, Area, Oyo State, Nigeria

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Certification

This is to certify that Adenike Rukayat ADELEKE - MONSUR with matriculation number LCU/PG/005900 completed this thesis titled ‘**Retirement Planning, Lifestyle Practices and Psychological Well-being among Retired Teachers in Ibadan South West Local Government, Area, Oyo State, Nigeria**’ in the Department of Arts and Social Science Education, Faculty of Education, Lead City University, in partial fulfillment of the requirements for the award of Master’s Degree (M. Ed) in Guidance and Counselling. This thesis has not been previously submitted for any degree before.

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Dedication

This project is dedicated to Almighty Allah, the creator of the universe, who doesn't faint or grow weary, and whose understanding is unsearchable. Also to my lovely parents Mr & Mrs Adeleke and to my adorable husband, Mr Ogundiran Monsur and my second husband Mr Muybudeen Muydeen.

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Abstract

Psychological well-being is a central aspect of human life, reflecting the extent to which individuals experience emotional balance, life satisfaction, and a sense of purpose. This study investigated the influence of retirement planning, lifestyle practices on psychological well-being among retired teachers in Ibadan South-West Local Government Area, Oyo State, Nigeria. The perspective of this study is how proactive retirement decisions and lifestyle choices affect psychological well-being in later life. This study was anchored on Maslow's Hierarchy of Needs, Erikson's Psychosocial Theory, and Ryff's Psychological Well-being. Three research questions guided the study with two hypotheses which were tested at 0.5 level of significance. The study adapted a descriptive survey research design. The target population comprised all retired teachers within Ibadan South-West LGA, from 2020 to 2024 out of which 200 intact participants were used for this study. Data were collected using a structured questionnaire comprising three standardised scales: The Retirement Planning Scale, the Lifestyle Practices Scale, and the Psychological Well-Being Scale, all adapted and modified to suit the Nigerian context. with reliability co-efficient of ($\alpha = 0.88$), ($\alpha = 0.91$), and ($\alpha = 0.88$) respectively. and analysed using descriptive (mean and standard deviation) and inferential statistics including Pearson Product-Moment Correlation and multiple regression. Findings revealed that retirement planning had a significant positive relationship with psychological well-being ($r = .716$, $p < 0.05$). Similarly, lifestyle practices were significantly associated with better psychological outcomes ($r = .689$, $p < 0.05$), indicating that both variables jointly influence the mental and emotional health of retirees. It concluded that effective retirement preparation and healthy lifestyle practices contribute meaningfully to the psychological well-being of retired teachers. This study therefore recommends that education authorities and stakeholders like counselling psychologist should intensify efforts in pre-retirement education and awareness training to equip prospective retirees with adequate planning strategies and healthy post-retirement lifestyle practices.

Keywords: Retirement Planning, Lifestyle Practices, Psychological Well-being, Retired Teachers

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Chapter One

Introduction

1.1 Background to the Study

Psychological well-being is a central aspect of human life, reflecting the extent to which individuals experience emotional balance, life satisfaction, and a sense of purpose. It encompasses not only the absence of mental distress but also the presence of positive emotions, resilience, and the capacity to function effectively in social and personal roles. In Nigeria, psychological well-being is deeply intertwined with cultural values, family relationships, and community recognition, particularly for individuals approaching or entering retirement. Teachers, who dedicate decades to shaping the nation's future, face unique challenges as they leave the workforce, including shifts in identity, reduced social recognition, and uncertainties surrounding financial security. These changes can influence their emotional stability, social connectedness, and overall life satisfaction. Understanding the factors that support or hinder psychological well-being during this transition is therefore critical, as it offers insights into promoting fulfillment, resilience, and continued social relevance among retired educators.

Psychological well-being has gained remarkable attention across disciplines because it determines how people live happily, think clearly, and relate effectively with others. It is no longer viewed only as the absence of illness but as a complete state of mental, emotional, and social balance that enables individuals to function productively and contribute meaningfully to society¹. The idea of psychological well-being varies across cultures and professions, yet it is commonly associated with happiness, life satisfaction, and positive functioning. It represents how people evaluate their own lives and find purpose in their daily experiences. Globally, studies in psychology, medicine, and social sciences have shown that individuals who maintain emotional stability and meaningful

relationships experience longer life expectancy and better health outcomes². Thus, psychological well-being has become a universal indicator of quality of life.

In psychology, well-being is often described as the extent to which individuals realise their potential, cope effectively with life's demands, and contribute positively to their environment³. It focuses on emotional stability, self-acceptance, and the ability to sustain inner peace. The World Health Organization (WHO) defines psychological well-being as a state in which an individual realises their abilities, can cope with the normal stresses of life, can work productively, and is able to contribute to their community⁴. This definition emphasises not only the absence of mental disorders but also positive functioning, emotional balance, and meaningful participation in social and professional life. In education, psychological well-being, as defined by WHO, extends to teachers' satisfaction with their professional roles, their ability to cope with workplace demands, maintain positive relationships with colleagues, and experience a sense of accomplishment in shaping young minds. In Nigeria, however, systemic challenges such as workload pressure, low pay, and limited welfare support can compromise the psychological well-being of teachers, reducing their capacity to cope effectively, work productively, and remain socially and professionally engaged before and after retirement⁵.

Socially, psychological well-being reflects a person's relationship with family, community, and society⁷. In many African communities, it is understood as a sense of belonging, mutual respect, and social harmony rather than individual satisfaction alone. People feel well when they are valued, supported, and recognised within their social circles. This sense of connectedness is deeply rooted in communal living where emotional health depends on the strength of social bonds. However, urbanisation, migration, and changing family structures have weakened traditional support systems that once protected older adults. Many retirees now live away from extended families, leading to isolation

and loneliness⁶. Therefore, maintaining social contact, respect, and recognition becomes essential to sustaining psychological well-being in later life. In this regard, understanding the social dimension of well-being helps explain why retirees' happiness is often tied to community participation and family relations in Nigeria.

Educationally, psychological well-being is a vital factor that shapes teachers' attitudes toward work and life after service⁷. Teaching demands emotional investment, patience, and consistent interaction with students, which can be rewarding or exhausting depending on one's mental state. For teachers approaching retirement, psychological well-being relates to their ability to adjust to new roles, loss of routine, and changes in social identity. Those who prepare emotionally and financially tend to experience a smoother transition than those who do not⁸. Unfortunately, poor welfare conditions and irregular pension payments in Nigeria create fear and uncertainty about retirement. Teachers who dedicated decades of service to public education often struggle to maintain stability when income and social relevance decline. These realities make retirement not only an economic challenge but also a psychological one, demanding careful preparation and support systems that foster confidence and emotional balance.

Psychological well-being is both a condition and a continuous process. As a condition, it reflects one's present level of satisfaction and emotional balance. As a process, it involves constant adjustment to life experiences in order to remain positive and fulfilled. People pursue happiness and meaning through work, relationships, and health; but as circumstances change, they adapt their expectations and behaviour. Retirees particularly face a major adjustment when leaving the workforce, as they must redefine their sense of usefulness and purpose. Some find joy in volunteering, mentoring, or community service, while others experience frustration due to inactivity or loss of recognition. The way individuals adapt determines their post-retirement satisfaction. Hence, psychological

well-being during retirement depends on how effectively people manage the transition from structured employment to self-managed daily life.

Across cultures, the meaning of psychological well-being is shaped by local values and expectations⁹. In Western societies, it often focuses on personal autonomy and independence, while in African settings it is rooted in community acceptance and family relationships¹⁰. Nigerian retirees consider themselves well when they are respected by family and recognised by society. However, modern economic pressures and changing lifestyles have weakened these traditional values. Elderly people now face diminished respect and less family support, which negatively affects their emotional stability. Retirement in this sense becomes not only a withdrawal from work but also a social shift that affects identity and belonging¹¹. Addressing these realities requires recognising that well-being in the Nigerian context is closely linked to culture, interdependence, and spiritual satisfaction rather than material success alone. In the context of this study, psychological well-being is viewed as a balanced state of mind where retirees experience satisfaction, peace, and confidence in their post-service lives.

It is therefore, conceptually defined as the overall sense of satisfaction, balance, and fulfilment experienced by retirees as they adapt to post-service life within the realities of their social, cultural, and economic environments. It combines emotional comfort, positive relationships, and the ability to cope with daily demands without fear or anxiety. For retired teachers, this means adjusting to new routines, maintaining health, and finding meaning beyond the classroom. It also involves sustaining social relevance through community participation and family engagement. Since teachers contribute greatly to national development, ensuring their psychological well-being in retirement reflects respect for their lifelong service. The current realities in Nigeria, such as irregular pension schemes, poor health facilities, and fading social support, make this concern highly

relevant¹⁷. Psychological well-being is not achieved automatically; it is influenced by factors such as retirement planning, and lifestyle practices. Effective retirement planning promotes financial security and peace of mind. Healthy lifestyle practices enhance physical and emotional vitality.

Retirement is a major life transition that signifies the end of formal employment and the beginning of a new phase in which individuals must redefine their roles, routines, and social identity¹². Conceptually, retirement is more than merely leaving the workforce; it is a multidimensional process involving psychological, social, and economic adjustments. For teachers, whose professional identity is closely tied to societal contribution and daily engagement with students, retirement represents a significant shift in purpose and daily structure. Over decades of service, teachers develop routines, professional relationships, and a sense of usefulness that contribute to their overall psychological well-being. The abrupt cessation of these structures can lead to feelings of uncertainty, loss of identity, and decreased life satisfaction¹³. In Nigeria, retirement is further complicated by systemic challenges such as irregular pension payments, poor welfare provisions, and changing family dynamics, which can hinder retirees' ability to adjust effectively to post-service life.

Retirement planning is the proactive process by which individuals prepare for life after formal employment, addressing both financial and non-financial aspects of adjustment¹⁴. Conceptually, it includes arranging financial resources such as pensions and savings, anticipating lifestyle changes, and establishing personal goals that promote continued engagement, purpose, and emotional stability. For teachers, effective retirement planning enables a smoother transition by fostering confidence, autonomy, and a sense of control over post-service life¹⁵. This planning reduces uncertainty, mitigates stress, and equips retirees to cope with challenges such as diminished income, health concerns, or loss of

professional recognition. In practical terms, retirement planning may involve financial literacy, pursuing part-time activities, mentoring younger teachers, volunteering, or developing hobbies that provide structure and purpose. While broader factors such as gender expectations and cultural beliefs can shape how individuals approach retirement, the essential function of planning lies in ensuring that retirees maintain life satisfaction, resilience, and a sense of accomplishment¹⁶.

Teachers who engage in comprehensive retirement planning are better positioned to navigate the emotional, social, and economic demands of post-service life¹⁷. Planning helps retirees anticipate potential stressors, develop strategies to maintain meaningful engagement, and safeguard their psychological well-being. Empirical evidence suggests that retirees who invest in proactive preparation experience higher levels of autonomy, life satisfaction, and overall fulfilment, while those who do not plan adequately are at greater risk of anxiety, inactivity, and social disengagement¹⁸. Consequently, understanding retirement and retirement planning as interconnected constructs is crucial to exploring the psychological well-being of retired teachers, as these processes jointly shape how individuals adapt to and thrive in post-employment life.

Lifestyle practices refer to the regular behaviours, routines, and activities that individuals engage in to maintain their physical, mental, and emotional health¹⁹. Conceptually, lifestyle practices encompass a wide range of activities, including health-promoting behaviours such as exercise, balanced nutrition, recreational and leisure pursuits, hobbies, and cognitively stimulating engagement. In the context of retirement, these practices are particularly critical as they provide structure, purpose, and opportunities for continued personal growth outside formal employment. For teachers, the cessation of daily professional responsibilities can create a void in routine and engagement, making lifestyle practices essential for sustaining psychological well-being.

Engaging in regular physical activity is a core component of healthy lifestyle practices. Exercise not only enhances physical vitality but also supports cognitive functioning, improves mood, and reduces the risk of chronic conditions commonly associated with ageing. For retired teachers, consistent physical activity fosters energy, resilience, and a sense of self-efficacy, enabling them to manage the challenges of post-service life²⁰. Equally important are recreational activities and hobbies, which provide avenues for creativity, enjoyment, and mental stimulation. Activities such as reading, gardening, artistic pursuits, or community involvement can contribute to life satisfaction, emotional stability, and continued personal development.

Lifestyle practices also extend to maintaining social engagement and intellectual stimulation. Retirees who participate in learning activities, mentorship programmes, or voluntary community service experience enhanced feelings of purpose and recognition. While social support and cultural expectations can influence the adoption and maintenance of these practices, the proactive pursuit of healthy routines and meaningful activities remains central to promoting well-being²¹. Teachers who actively integrate structured daily routines, hobbies, physical activity, and cognitive engagement are better able to cope with the transition from employment to retirement, sustaining autonomy, confidence, and fulfilment in post-service life.

In the Nigerian context, lifestyle practices are particularly important given the challenges retirees face, including limited welfare support, irregular pension disbursements, and changing family dynamics. Retirees who adopt purposeful routines and health-promoting habits are more likely to experience psychological resilience, emotional balance, and a sense of continued relevance within their communities²². By combining retirement planning with consistent lifestyle practices, retired teachers can effectively navigate the post-service period, maintaining their psychological well-being and quality of life.

Consequently, lifestyle practices are not merely supplementary to retirement planning but are fundamental to achieving sustained satisfaction, adaptability, and personal growth during retirement.

While retirement planning and lifestyle practices play a critical role in sustaining psychological well-being, their effectiveness is influenced by broader socio-economic and contextual factors. In Nigeria, retirees often face challenges such as irregular pension disbursements, limited welfare provisions, and evolving family structures that may weaken traditional support systems²². These realities underscore that even well-planned financial preparation and active lifestyle routines may not automatically guarantee optimal post-retirement adjustment. For teachers, who have devoted decades to public service, the transition to retirement is not merely a personal or financial adjustment but also a social and psychological one. Understanding how retirees navigate these multiple dimensions, balancing preparation, daily routines, and adaptation to socio-economic realities, provides a foundation for examining their overall psychological well-being. This perspective naturally leads to an exploration of specific local contexts, such as Ibadan Southwest, where unique community dynamics, professional histories, and urbanisation trends influence how retired teachers experience post-service life.

Ibadan Southwest Local Government Area was purposively selected as the study location because it hosts a significant population of retired teachers who have served in public primary and secondary schools across the locality. The area exemplifies a blend of traditional community structures and modern urban dynamics, including shifting family patterns, evolving social expectations, and economic pressures that directly affect retirees' experiences. Studying this locality allows for an in-depth understanding of how retired teachers navigate the complex interplay of financial preparation, lifestyle practices, and social engagement in post-service life. Furthermore, the diversity of the retired teacher

population in Ibadan Southwest, including differences in age, years of service, and socio-economic background, provides a rich context to explore variations in psychological well-being. Focusing on this area ensures that the study captures localised realities that may not be reflected in broader national analyses, making the findings particularly relevant for policy formulation, welfare planning, and support programmes tailored to Nigerian retirees²³.

Despite the growing body of research on retirement adjustment and mental health, most studies have predominantly emphasised economic outcomes or general health indicators, with limited attention to the combined impact of retirement planning and lifestyle practices on psychological well-being among retired teachers in Nigeria. Existing literature often produces inconsistent findings due to differences in research context, measurement tools, and population characteristics. Moreover, very few studies have considered the unique socio-cultural and urban dynamics influencing retirees in specific localities, such as Ibadan Southwest. This gap highlights the need for research that integrates financial, lifestyle, and contextual factors to understand post-retirement psychological well-being comprehensively. Consequently, this study seeks to fill this knowledge gap by investigating retirement planning and lifestyle practices on the psychological well-being of retired teachers in Ibadan Southwest Local Government Area, Oyo State.

1.2 Statement of Problem

Retirement, ideally, should be a phase of rest, fulfillment, and self-actualisation after years of service. In reality, the experience of many retired teachers is far from ideal. Years of modest salaries leave little room for substantial savings, while irregular pension payments, delayed gratuities, and the rising cost of living sabotage financial stability. This financial strain heightens anxiety and frustration, eroding the psychological well-being of

teachers who had once been held in high social esteem. Beyond financial challenges, the transition to retirement often results in diminished social relevance and professional identity. Teachers accustomed to daily interaction with students and colleagues may feel disconnected and undervalued, intensifying feelings of isolation and reduced self-worth.

The problem is compounded by inadequate pre-retirement planning and limited awareness of lifestyle practices that sustain healthy ageing. Many teachers retire without sufficient financial buffers, health insurance, or structured plans for social and intellectual engagement. Sedentary routines, poor dietary habits, and limited recreational opportunities increase vulnerability to chronic illnesses and emotional distress. The erosion of extended family support systems further leaves retirees exposed to neglect and loneliness. Despite the recognition that retirement planning and lifestyle practices are critical to psychological well-being, there remains a dearth of context-specific research that examines how these factors interact among retired teachers in Ibadan South West Local Government. This study therefore addresses this gap by investigating Retirement Planning, Lifestyle Practices and Psychological Well-Being of Retired Teachers in Ibadan South West Local Government, Oyo State.

1.3 Aim and Objectives of the Study

The aim of this study was to investigate the influence of "Retirement Planning, Lifestyle Practices and Psychological Well-being among Retired Teachers in Ibadan South West Local Government, Ibadan. While the main objectives of this study are to:

- i. identify the level of psychological well-being of retired teachers in Ibadan South-west Local Government, Ibadan.
- ii. examine the level of retirement planning of the retired teacher in Ibadan South-west Local Government, Ibadan.

iii. ascertain the level of lifestyle practices of the retired teachers in Ibadan South-west Local Government, Ibadan.

iv. examine the relationships among the independent variables (retirement planning and lifestyle practices) on psychological well-being among retired teachers in Ibadan South-west Local Government, Ibadan

v. ascertain the joint contributions of independent variables (retirement planning and lifestyle practices) on psychological well-being among retired teachers in Ibadan South-west Local Government, Ibadan.

1.4 Research Questions.

1. What is the level of psychological well-being of the retired teachers in Ibadan South-west Local Government, Ibadan?

2. What is the level of retirement planning of the retired teacher in Ibadan South-west Local Government, Ibadan?

3. What is the level of lifestyle practices of the retired teachers in Ibadan South-west Local Government, Ibadan?

1.5 Hypotheses

Ho1: There will be no significant relative influence of retirement planning and lifestyle practices) on psychological well-being among retired teachers in Ibadan South-west Local Government, Ibadan?

Ho2: There will be no significant joint contributions of retirement planning and lifestyle practices on psychological well-being among retired teachers in Ibadan South-west Local Government, Ibadan?

1.6 Significance of the Study

This study is significant because it addresses a critical but underexplored issue in Nigerian retirement studies. The combined effects of retirement planning and lifestyle practices on psychological well-being would assist stakeholder to make necessary provisions. Teachers are among the most important professionals in national development, in spite of that in retirement many are confronted with financial insecurity, declining health, and social isolation. By focusing specifically on retired teachers in Ibadan South West Local Government, the study contributes empirical evidence to guide interventions that are both locally grounded and practically applicable.

The study is relevant to counselling psychology, as it provides insights into how practitioners can support retirees in developing coping mechanisms, restructuring identity, and cultivating healthy lifestyle practices that enhance well-being. It is also significant for policymakers and educational administrators, who must design pension and retirement systems that are efficient, reliable, and responsive to the needs of retired teachers. Community organisations and families can also benefit from the findings by gaining better understanding of the psychosocial needs of retirees, enabling them to strengthen social support systems that foster dignity and purpose in old age.

Academically, the study expands the discourse on ageing, retirement, and mental health in sub-Saharan Africa by generating context-specific knowledge that bridges the gap between global retirement practices and Nigerian realities. In this sense, it contributes to both scholarship and practice by highlighting how financial preparation, lifestyle adjustments, and psychosocial supports together determine the psychological well-being of retired teachers, and by extension, other professionals in Nigeria.

1.7 Scope of the Study

This study focuses exclusively on retired teachers residing in Ibadan South West Local Government Area of Oyo State. It covers only teachers who retired under the state government pension scheme and are currently receiving pensions. Other categories of retirees, including those in private schools or federal service, are excluded due to differences in pension administration and retirement experiences. The study is delimited to examining retirement planning, lifestyle practices, and psychological well-being, with no direct assessment of physical health or other socio-economic variables outside these core constructs.

1.8 Limitation of the Study

The study was limited to the selected area and respondents used for the research. Since the study covered only a specific group of retirees, the findings may not be generalised to all retirees in Nigeria. Nevertheless, the results provide useful insights into retirement and well-being within the study area. Aside from this, collection of data for this study went smoothly.

1.9 Operational Definition of Terms

For clarity and consistency in interpretation, the following key concepts are operationalised as they apply to this study:

Psychological Well-being: In this study, psychological well-being refers to the level of satisfaction, peace, and emotional stability experienced by retirees as they adjust to life after service through financial security, health maintenance, and meaningful social relationships.

Retirement Planning: This means the deliberate process of preparing for life after formal employment, involving saving, investment, emotional readiness, and decision-making that ensure comfort, independence, and reduced anxiety during post-service years.

Lifestyle Practices: Lifestyle practices describe the daily habits, activities, and routines such as exercise, diet, social interaction, and religious participation that influence retirees' health, energy, and sense of purpose after leaving employment.

Retirement Adjustment: This is the process through which retirees adapt to the social, financial, and emotional changes that follow the end of formal work life, ensuring continued satisfaction and relevance in society.

Financial Security: Financial security refers to the availability of adequate income or savings that enable retirees to meet daily needs, maintain independence, and avoid stress related to poverty or debt after retirement.

Health Status: Health status denotes the physical and mental condition of retirees as influenced by lifestyle choices, healthcare access, and emotional well-being, determining their overall quality of life and happiness in old age.

Social Support: Social support means the emotional, material, and moral assistance retirees receive from family, friends, community members, and institutions that enhance their coping ability and promote mental stability in retirement.

Retired Teachers: Retired teachers in this study refer to individuals who have formally disengaged from teaching service in Ibadan South West Local Government, having completed their professional career and transitioned into post-service life.

Coping Strategies: Coping strategies are the psychological and behavioural mechanisms employed by retired teachers to manage stress, adjust to new routines, and overcome challenges associated with financial strain, identity loss, or health decline after retirement.

Identity Transition: Identity transition describes the psychological shift retirees undergo when moving from the active role of teaching into retirement, often involving adjustments in self-image, social status, and perceived societal value.

Pension Scheme: A pension scheme is the formal retirement benefit system managed by government or employers that provides retirees with periodic income after active service, designed to ensure financial support and reduce old-age vulnerability.

Ageing: Ageing refers to the natural and progressive process of growing older, characterised by biological, psychological, and social changes that influence the health, independence, and overall well-being of retired teachers in later life.

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Chapter Two

Literature Review

This chapter presents a comprehensive review of relevant studies and literature that pertain to the current research. The review addresses key variables and interactions as outlined by the research questions and hypotheses guiding this study. To provide a clear and structured analysis, this chapter is organized into the following sections: conceptual review, theoretical framework, empirical review, conceptual model, summary of literature review and the gap identified.

2.1 Conceptual Review

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2.4 Conceptual Framework

2.5 Summary of Literature Reviewed

2.1 Conceptual Review

The conceptual review discusses the fundamental ideas underlying retirement planning, lifestyle practices, and psychological well-being, emphasising their importance to retirees' adjustment. It examines how financial preparedness, health planning, social engagement, and intellectual activities influence emotional stability and life satisfaction. By clarifying these concepts, the review establishes a framework for understanding how integrated retirement preparation can enhance psychological well-being, particularly among retired teachers in Ibadan South West Local Government Area, Oyo State.

2.1.1 Psychological Well-being

Psychological well-being is a central construct in understanding the quality of human adjustment, particularly among retirees who are navigating one of the most sensitive transitions of adulthood¹. It embodies a stable emotional state, a sense of personal worth, and the capacity to find meaning and satisfaction in life despite changing circumstances. Unlike physical health, which can often be observed and measured, psychological well-being reflects the invisible strength of the mind, the ability to maintain optimism, self-control, and peaceful coexistence within oneself and with others². For retirees, psychological well-being becomes both a goal and a coping resource. It determines whether the retirement phase is experienced as a period of fulfilment or one of anxiety, loneliness, and despair.

In Nigeria, the importance of psychological well-being has become more pronounced due to the growing number of public servants retiring into uncertain economic and social conditions³. The sudden shift from an active work schedule to reduced daily engagement can trigger emotional disorganisation, loss of purpose, or low self-esteem. While, those who maintain a sense of emotional balance, acceptance, and fulfilment often demonstrate greater resilience and adaptability. Psychological well-being therefore serves as a stabilising factor that allows retirees to remain functional, purposeful, and socially connected even in the face of declining income or health challenges⁴.

Emotional Balance

Emotional balance refers to the ability to regulate one's feelings, control reactions to stressful events, and sustain calmness and optimism during change⁵. It is not the absence of emotional distress but the ability to manage it wisely. For retirees, emotional balance means adjusting to new routines without succumbing to fear or bitterness. The emotional rhythm that once revolved around work, deadlines, and colleagues is replaced with more unstructured time. If not handled constructively, this change can produce anxiety or a sense of emptiness. Maintaining emotional balance enables retirees to respond to these shifts with maturity and adaptability.

In the Nigerian context, many retirees experience mixed emotions, joy from freedom on one hand, and worry about financial and health responsibilities on the other. Emotional balance becomes a shield that protects mental stability during this adjustment. Retirees who sustain positive outlooks through prayer, meditation, social interaction, or volunteering often remain psychologically vibrant. Support from family, peers, or counselling professionals also reinforces stability, especially during the early stages of disengagement. Achieving emotional balance helps retirees interpret their new phase as a

continuation of contribution, not a withdrawal from relevance⁶. It allows them to maintain gratitude for past achievements while embracing the opportunities that come with leisure and self-development.

Acceptance

Acceptance is the second major indicator of psychological well-being and it entails recognising and embracing one's life circumstances, including limitations, ageing, and changing roles⁷. It represents emotional maturity, the ability to say, "This is my new reality, and I will make the best of it." For retirees, acceptance involves reconciling with the fact that formal employment has ended but life continues with new possibilities. It requires letting go of former privileges, public attention, or income levels, while focusing instead on inner peace and self-worth. Those who practise acceptance experience less frustration because they shift their focus from what they have lost to what they can still achieve.

Among Nigerian retirees, acceptance is often shaped by cultural and spiritual beliefs. Faith and communal values encourage the understanding that every phase of life has purpose. When retirees internalise this mindset, they find contentment and regain control over their emotions⁸. Acceptance does not imply passivity but a calm willingness to adapt, to redefine purpose, and to make use of time creatively. It reduces the tendency toward depression and social withdrawal. Counselling interventions that focus on self-reflection and cognitive restructuring often help retirees reach this stage. Acceptance therefore forms the emotional foundation for adjusting to the physical, social, and economic realities of retirement.

Fulfilment

Fulfilment is the highest dimension of psychological well-being because it reflects a deep sense of satisfaction and meaning derived from one's life journey⁹. It goes beyond momentary happiness to represent sustained peace of mind and gratitude. A fulfilled retiree views life through the lens of accomplishment, service, and inner joy. Even when faced with financial or health constraints, the sense of having lived purposefully provides psychological strength. Fulfilment gives direction to everyday living, transforming routine activities into opportunities for gratitude and reflection. It also enhances resilience by reinforcing the belief that life remains valuable, even outside the context of employment.

In Nigeria, fulfilment among retirees often comes from community involvement, family life, and spiritual engagement. Many find joy in mentoring younger people, offering guidance in religious circles, or supporting grandchildren. These activities rekindle a sense of usefulness and belonging. Retirees who embrace this stage radiate positivity, inspire others, and maintain stable health. On the other hand, those who dwell on unmet expectations or unfulfilled ambitions may experience regret and dissatisfaction. Fulfilment, therefore, is not determined by wealth but by the perception of impact, gratitude, and continued relevance¹⁰. Counselling that promotes reflection, gratitude exercises, and active social participation plays a vital role in nurturing this sense of fulfilment among retirees.

Psychological well-being is a multi-dimensional concept encompassing emotional balance, acceptance, and fulfilment, all of which determine how retirees adapt to post-employment realities. These dimensions work together to shape self-perception, motivation, and social engagement. When emotional stability combines with acceptance

and inner satisfaction, retirees are better equipped to face life's transitions with peace and dignity. Within the conceptual framework of this study, psychological well-being serves as the dependent construct, influenced by retirement planning and lifestyle practices. It represents the ultimate outcome of how retirees' preparedness and daily living choices shape their capacity for adjustment and happiness. As illustrated in the conceptual model, these dimensions form the end-point of the process through which retirees achieve holistic adaptation and quality of life.

2.1.2 The Concept of Retirement

Retirement is one of the most significant transitions in an individual's life, marking the end of active professional service and the beginning of a new stage characterised by reduced work engagement, altered social roles, and redefined personal identity¹¹. It is not merely a cessation of employment but a developmental process that affects physical, psychological, social, and economic dimensions of life. Retirement challenges an individual to adapt to new rhythms, responsibilities, and relationships. For some, it represents a reward for years of diligent service; for others, it is a source of anxiety and uncertainty. The experience largely depends on the level of preparedness, personality disposition, and available support systems¹². In Nigeria, retirement holds both cultural and institutional meanings. Traditionally, elders were respected and integrated into the communal decision-making process after active labour years. However, the modern socio-economic structure has weakened these traditional safety nets, leaving many retirees to navigate this phase independently. This changing landscape has intensified the importance of viewing retirement not only as a financial or administrative event but as a psychosocial journey requiring strategic preparation and adjustment¹³.

Definition and Nature of Retirement

Retirement can be defined as the formal or informal withdrawal from paid employment due to age, health, or policy regulations¹⁴. It signifies a shift from structured work demands to greater personal control over time and activity. In psychological terms, retirement represents a life transition that demands emotional and behavioural adaptation. While the process may vary across cultures and professions, it universally involves confronting issues of identity, purpose, and social belonging. Retirement is not a single event but a continuous process that unfolds over time. Individuals begin to experience pre-retirement expectations, followed by the initial euphoria of freedom, and later, the challenges of sustaining relevance. The way retirees perceive this process determines their well-being and satisfaction. Those who regard retirement as a natural stage of growth tend to handle it with calmness and optimism. On the other hand, individuals who associate retirement with loss of status, isolation, or financial instability often find it distressing¹⁵. Therefore, conceptualising retirement as a transition rather than an end helps to reduce fear and encourages proactive planning.

Types of Retirement

Retirement can take different forms depending on institutional policies, personal decisions, or unforeseen circumstances. The three most common types are voluntary, mandatory, and involuntary retirement¹⁶.

Voluntary retirement occurs when individuals choose to withdraw from active service of their own accord, often after meeting eligibility criteria such as years of service or financial independence. This type is usually associated with positive psychological adjustment because the individual maintains a sense of control over timing and decision-making.

Mandatory retirement happens when institutional or legal frameworks stipulate a specific retirement age, as is common in Nigeria's civil service, where employees are required to retire at sixty years or after thirty-five years of service. While this provides administrative order, it can create psychological strain for individuals who still feel capable of working.

Involuntary retirement results from factors beyond the individual's control, such as retrenchment, ill-health, or organisational restructuring. This category is often linked with higher emotional distress, especially when workers are unprepared or financially unstable. In Nigeria, the increasing rate of organisational downsizing has made involuntary retirement a growing concern. It disrupts economic stability and challenges self-worth, emphasising the need for proactive planning and emotional resilience¹⁷.

Phases of Retirement Adjustment

The process of adjusting to retirement unfolds through several psychological phases that determine long-term satisfaction.

The pre-retirement phase involves anticipation and preparation. During this period, workers begin to consider life beyond employment, reflecting on finances, housing, and lifestyle choices. Effective planning during this stage contributes to smoother adjustment.

The **honeymoon phase** comes immediately after disengagement. Many retirees experience relief, freedom, and the excitement of having more time. However, this feeling may fade when the absence of structured activity becomes overwhelming.

The **disenchantment phase** follows, where retirees begin to experience boredom or identity confusion, especially if they have not developed new routines or social

connections. Feelings of loss or regret may surface, requiring emotional management and social support.

The reorientation and stability phase marks the successful adjustment stage. Retirees redefine purpose, engage in community life, and derive meaning from non-work activities. Counselling psychologists play a vital role in facilitating this adjustment through self-awareness training, coping strategies, and realistic goal setting¹⁹.

Challenges and Opportunities in Retirement

Retirement presents a combination of challenges and opportunities. The challenges include financial insecurity, declining health, loneliness, and loss of social recognition²⁰. Many retirees struggle with reduced income and uncertainty about sustaining their lifestyle. Physical decline may restrict mobility, while social networks tend to shrink as colleagues remain in employment. In Nigeria, the delay in pension payments and inflation often compound these difficulties. Such pressures can affect self-esteem and mental health.

Despite these challenges, retirement also opens doors for self-renewal and personal growth. With proper planning, retirees can pursue hobbies, community service, or entrepreneurship. The freedom from work-related stress allows time for spiritual reflection and family bonding²¹. Some retirees use this phase to mentor younger generations, participate in civic engagements, or strengthen cultural traditions. Counselling and community programmes that promote active ageing help retirees embrace these opportunities with enthusiasm rather than fear. Viewing retirement through the lens of opportunity transforms it from a perceived end into a season of rediscovery and fulfilment.

The Nigerian Experience of Retirement

The Nigerian experience of retirement is shaped by economic realities, institutional frameworks, and cultural values. The transition from the old pension system to the contributory scheme under the Pension Reform Act of 2004 aimed to promote financial security, while its implementation remains uneven²². Many retirees still face bureaucratic delays, misinformation, and corruption in accessing benefits. As a result, the psychological burden of post-retirement life persists, particularly among civil servants who depend solely on government provisions. Culturally, Nigerians value extended family systems, where support and respect for the elderly were once guaranteed. However, urbanisation and modernisation have weakened these structures, leaving retirees vulnerable to social neglect²³. The shift from communal care to individual survival means that retirees must now rely more on personal savings and self-initiated coping strategies. In addition, limited access to healthcare facilities and recreational centres reduces the quality of retirement life. The absence of institutional counselling for retirees before disengagement worsens the situation. Introducing workplace pre-retirement counselling and health awareness can mitigate these challenges.

Retirement, as a social and psychological concept, encompasses much more than the end of employment. It is a transformative period that demands financial readiness, emotional resilience, and lifestyle adjustment²⁴. The way retirees interpret this stage determines their overall well-being. Understanding retirement as a natural developmental process helps individuals approach it with acceptance and strategic preparation. Within the conceptual framework of this study, retirement serves as the foundation upon which retirement planning and lifestyle practices are built. When retirees comprehend the meaning and dynamics of retirement early enough, they can plan more effectively, maintain positive lifestyles, and safeguard their psychological well-being. The next sections therefore

examine retirement planning and lifestyle practices as mechanisms through which individuals can enhance their adjustment, fulfilment, and overall quality of life in the post-employment years²⁵.

2.1.3 Retirement Planning

Retirement planning refers to the systematic process through which individuals prepare for life after disengagement from formal employment²⁶. It involves identifying future needs, setting financial goals, developing health and lifestyle strategies, and acquiring the skills necessary to sustain well-being after active service. Retirement planning is both a psychological and economic exercise. It requires foresight, discipline, and a deep understanding of the changing demands that accompany ageing. For most employees, retirement signifies a transition from a structured work environment to a less predictable routine. Adequate planning therefore determines whether this transition will be smooth and fulfilling or marked by uncertainty and distress²⁷.

In Nigeria, retirement planning has become increasingly important due to fluctuating economic conditions, unstable pension schemes, and limited access to quality healthcare. Many retirees experience financial strain and emotional fatigue because they either started planning too late or depended entirely on government provisions. Counselling and awareness programmes help employees to understand that retirement is not an event but a process that begins long before formal disengagement²⁸. The goal of planning is to maintain stability and dignity in later years. Those who approach retirement with clear strategies often exhibit better emotional control, social confidence, and adaptability than those who rely solely on hope or institutional promises.

Financial Readiness

Financial readiness is one of the core components of retirement planning. It refers to the ability of individuals to secure adequate income sources and manage finances effectively in the absence of a monthly salary. In practical terms, financial readiness includes savings, investments, pension contributions, and the creation of alternative income streams. It is not limited to the accumulation of wealth but extends to sound budgeting, debt control, and informed decision-making about expenditure. Retirees who plan financially ahead of time tend to experience less anxiety and enjoy greater freedom of choice. Financial stability gives confidence, enhances self-worth, and prevents dependence on family members or friends for survival.

The reality for many Nigerian retirees, particularly those in the public sector, reflects the consequences of poor financial preparedness. Delayed pension payments, inflation, and lack of investment awareness often expose them to hardship¹⁵. However, employees who cultivate a savings culture, participate in contributory pension schemes, or develop small-scale ventures enter retirement with a sense of control. Financial readiness also has psychological implications. It promotes a feeling of independence and achievement, which strengthens self-esteem. Counselling psychologists often encourage workers to set long-term financial goals early in their careers and to adopt realistic spending habits. By doing so, they protect themselves from future distress and can enjoy retirement as a reward for decades of service. Financial readiness therefore remains a cornerstone of successful adjustment and is directly linked to overall psychological well-being.

Health Scheme

Health planning represents another fundamental aspect of retirement preparation. A well-structured health scheme ensures that retirees have access to reliable medical care,

preventive health information, and emotional support¹⁶. Good health enables retirees to enjoy their freedom, engage in social life, and participate in activities that give meaning to their days. Health planning includes regular medical check-ups, enrolment in insurance schemes, exercise, balanced diets, and mental health maintenance. For many retirees, health costs become one of the greatest post-retirement burdens. Consequently, preparing for healthcare before leaving active service helps reduce future anxiety and unexpected financial strain.

In Nigeria, the limited availability of affordable healthcare services and poor implementation of health insurance policies make retirement health planning even more necessary¹⁷. Many public servants depend on out-of-pocket payments after retirement because institutional health support ends with employment. A functional personal health plan not only provides medical security but also enhances confidence and peace of mind. Retirees who take their physical and mental health seriously tend to remain active, socially connected, and emotionally stable. Awareness about diet, stress management, and physical fitness contributes significantly to the prevention of age-related diseases. The role of counselling here is to guide workers in identifying lifestyle habits that sustain wellness beyond the workplace. By integrating health consciousness into retirement preparation, individuals safeguard their independence and sustain long-term happiness.

The Relationship between Financial and Health Readiness

Financial and health readiness are interdependent factors in determining the quality of post-retirement life¹⁸. A retiree may have good health but poor financial capacity, which limits access to healthcare and recreation. Likewise, adequate finances without good health may not guarantee satisfaction or longevity. Balanced preparation requires attention to both. Financial stability provides resources for preventive care, while good

health enables retirees to pursue productive ventures and enjoy their accumulated savings. Retirement planning must therefore be holistic, addressing both the economic and physical dimensions of well-being.

In Nigeria, employees who combine saving discipline with proactive health planning show better post-retirement adaptation. Those who ignore either dimension often struggle with frustration, dependence, and declining morale. Counselling services in workplaces should focus on educating staff about this dual readiness. Financial literacy workshops, health seminars, and retirement orientation programmes can help bridge knowledge gaps and empower employees to prepare comprehensively. The conceptual framework of this study reflects this relationship by positioning financial and health readiness as primary dimensions of retirement planning that collectively influence psychological well-being among retirees¹⁹.

Retirement planning, viewed from the Nigerian context, is not a luxury but a necessity for sustainable living after disengagement from formal employment. It requires foresight, discipline, and consistent effort toward financial security and good health. Those who plan effectively experience smoother transitions, better emotional control, and stronger social engagement. The interaction between financial readiness and health preparedness forms the foundation for post-retirement stability and happiness. Within this conceptual framework, retirement planning functions as an independent construct influencing the psychological well-being of retirees. When individuals prepare adequately, they not only protect themselves from economic hardship but also ensure physical vitality and emotional peace. The next construct, lifestyle practices, further extends this interaction by shaping how retirees live daily and maintain continuity of purpose in their post-employment years²⁰.

2.1.4 Concept of Lifestyle Practices

Lifestyle practices refer to the regular habits, choices, and behaviours that shape individuals' health, comfort, and overall quality of life²¹. For retirees, these practices determine how successfully they adapt to the new realities of ageing and reduced work engagement. The manner in which retirees manage their time, relate with others, and attend to their personal welfare largely influences their physical, emotional, and social well-being. Lifestyle practices are not just patterns of living; they reflect values, priorities, and self-perception. A retiree who maintains purposeful daily routines often remains energetic, hopeful, and mentally alert. On the other hand, disorganised routines may lead to boredom, stress, and gradual withdrawal from social participation²².

In Nigeria, retirement years coincide with declining energy levels and increased health demands, making lifestyle choices crucial. Many retirees struggle to find meaningful activities to occupy their time after years of structured work. Counselling professionals therefore emphasise the importance of maintaining lifestyle stability, which involves healthy living, recreation, and active participation in community life. These factors collectively promote self-esteem, psychological balance, and satisfaction. Lifestyle practices also link closely with financial and health readiness because they determine how effectively retirees can sustain good habits within available resources²³.

Life Satisfaction

Life satisfaction reflects the degree to which individuals perceive their overall life as meaningful, rewarding, and worth living²⁴. For retirees, this satisfaction depends not only on material comfort but also on emotional fulfilment, family relationships, and social acceptance. When people feel that they have lived purposefully and can still contribute to others, they experience peace of mind. Life satisfaction is therefore both an outcome and

a process, it evolves as retirees learn to evaluate achievements positively, forgive themselves for missed opportunities, and find pleasure in simple daily activities.

Among Nigerian retirees, satisfaction is often influenced by spirituality, family stability, and social involvement. Those who maintain active ties with their communities, participate in religious activities, and stay connected with extended family members tend to express higher life satisfaction²⁵. In contrast, social neglect or family conflict can quickly erode emotional balance. Counselling interventions aimed at promoting gratitude, interpersonal forgiveness, and volunteerism have proven effective in improving life satisfaction. Retirees who keep an optimistic perspective and engage in purposeful relationships maintain psychological well-being and live longer, happier lives. Life satisfaction therefore serves as a critical indicator of how successfully retirees adjust and sustain meaning in their later years.

Leisure and Recreation

Leisure and recreation refer to voluntary activities that bring enjoyment, relaxation, and social interaction outside compulsory responsibilities²⁶. Retirement naturally increases the amount of free time available, but how that time is used determines its value. Engaging in leisure helps retirees reduce stress, preserve cognitive function, and maintain social contact. Recreational activities such as gardening, walking, reading, travelling, or participating in social clubs give structure to daily routines and stimulate creativity. For many retirees, leisure becomes a bridge between professional disengagement and personal renewal.

In Nigeria, recreation is often undervalued due to economic pressures and cultural beliefs that prioritise work over rest. Many retirees see leisure as idleness, forgetting that healthy relaxation sustains both physical and emotional well-being²⁷. The absence of purposeful

recreation can lead to loneliness and depression. On the other hand, retirees who participate in group activities, religious gatherings, or community projects report higher levels of satisfaction and psychological balance. Leisure also provides a platform for social integration where retirees can share experiences, learn new skills, and mentor younger generations. Counselling and public awareness are needed to promote leisure as a productive part of life rather than an indulgence. It strengthens the spirit of belonging, improves self-image, and encourages continued personal growth even after formal employment.

Housing and Living Environment

The housing and living environment play an essential role in shaping the quality of life during retirement. A comfortable, safe, and accessible home environment supports independence and peace of mind²⁸. It provides physical stability and emotional security, particularly for retirees who spend more time indoors. Housing conditions affect not only comfort but also physical health, mobility, and social interaction. A well-planned living space encourages activity, prevents accidents, and supports ageing with dignity. Clean surroundings, proper ventilation, and proximity to social and healthcare facilities are vital aspects of a healthy living environment.

In Nigeria, many retirees face challenges related to housing because of unstable income and inadequate urban planning. Some are forced to relocate from official quarters or urban centres to rural areas where amenities are limited²⁹. Such relocation may disrupt established social networks, leading to loneliness or adjustment difficulties. On the other hand, retirees who secure their own homes or adapt living spaces early experience greater stability and pride. A supportive environment that includes friendly neighbours, community facilities, and opportunities for recreation enhances emotional health.

Counselling programmes can also educate workers on the importance of housing preparation as part of long-term planning. The living environment, therefore, is more than a physical space; it represents a psychological anchor that sustains security and comfort during ageing³⁰.

Lifestyle practices encompass the daily choices and activities that influence retirees' emotional, social, and physical well-being. Life satisfaction, leisure, and housing conditions collectively determine how retirees interpret their new reality. A positive lifestyle promotes happiness, autonomy, and a sense of worth. Within the conceptual framework of this study, lifestyle practices operate as a moderating construct that enhances the relationship between retirement planning and psychological well-being. When retirees maintain active routines, enjoy their leisure, and live in supportive environments, they experience smoother adjustment and better health outcomes. Lifestyle practices therefore remain a vital pillar for successful ageing and a balanced post-retirement life in Nigeria.

2.1.5 Gender Differences in Retirement

Gender remains one of the most significant social factors shaping the experience of retirement and its implications for psychological well-being. While retirement may appear as a uniform administrative process, it is, in reality, a deeply gendered transition influenced by life-course patterns of work, income, socialisation, and identity. Across societies, men and women face distinct expectations regarding their roles before, during, and after retirement, which consequently affect their sense of fulfilment and adjustment. Conceptually, gender differences in retirement emerge from the unequal division of labour and opportunities between men and women, where men tend to dominate formal sectors with structured pension schemes, while women are often concentrated in informal

or part-time roles with limited access to retirement benefits⁴¹. This structural imbalance is further compounded by socio-cultural norms that assign caregiving and domestic responsibilities primarily to women, limiting their economic advancement and retirement readiness.

Globally, gendered disparities in retirement are visible in both financial and psychological domains. Men generally accumulate larger pensions and savings due to longer and more stable employment histories. However, their transition into retirement can lead to psychological vulnerability because their sense of identity and self-worth is often tied to work performance and breadwinning⁴². For many men, leaving work symbolises a loss of status, influence, and social interaction, leading to anxiety, withdrawal, or depression. On the other hand, women tend to approach retirement with a broader relational perspective. Their psychological well-being is more strongly tied to family relationships, social support networks, and perceived usefulness within domestic and communal contexts. This difference means that while women may face greater financial insecurity, they sometimes exhibit stronger emotional resilience and social adaptability during retirement⁴³.

The global trend also indicates that gender differences are not only economic but behavioural. Women tend to plan for retirement differently from men, focusing less on investments and more on social and emotional continuity. Studies suggest that women are more likely to rely on family-based support systems, while men depend on formal pension income or savings⁴⁴. Conceptually, this pattern underscores that gender influences not only access to resources but also the cognitive framing of retirement itself. Where men perceive retirement as an endpoint of productivity, women often view it as a reorganisation of roles and relationships. While, this relational advantage does not negate

the challenges women face, as limited access to pension benefits, healthcare, and housing security can reduce their overall well-being in old age.

In African societies, the experience of retirement is strongly mediated by cultural constructions of gender roles. Men are socially conditioned to be family providers and decision-makers, while women are positioned as caregivers and nurturers. These cultural scripts define both expectations and vulnerabilities during retirement. Men's authority is tied to their economic capacity; thus, the cessation of formal employment often diminishes their perceived masculinity and leadership within the household⁴⁵. Women, on the other hand, derive their post-retirement relevance from their caregiving functions, which continue even without financial independence. While these roles can preserve social relevance, they simultaneously reinforce economic dependence, leaving women more vulnerable to financial hardship and reduced autonomy. Conceptually, the African cultural model reveals that gender differences in retirement are not merely a matter of policy but deeply embedded in social identity and collective expectations.

In the Nigerian context, the gendered nature of retirement is particularly pronounced due to systemic inequalities in labour participation, wage structures, and pension accessibility. Historically, men have dominated formal sectors such as teaching, civil service, and administration, fields linked to statutory pensions, while women's participation was often confined to informal or lower-paying occupations⁴⁶. Even within formal employment, women encounter career interruptions related to childbearing, family care, and societal expectations, resulting in reduced service years and lower pension entitlements. Consequently, female retirees are disproportionately represented among the economically vulnerable elderly population. In contrast, male retirees, though financially better positioned, often experience emotional strain from losing authority and routine, as

retirement undermines their role as providers. This duality underscores the psychological dimension of gendered retirement, where both genders face distinct but interrelated forms of stress.

Nigerian teachers exemplify this gendered disparity. For male teachers, retirement represents both liberation from service and loss of daily engagement that had defined their self-worth for decades. Many struggle with adjustment due to limited preparation for post-retirement life, while their social recognition as heads of households persists despite diminishing economic capacity⁴⁷. Female teachers, meanwhile, approach retirement through a relational lens, often remaining active within religious associations, women's groups, or extended family networks. These forms of engagement mitigate psychological distress but rarely offset financial insecurity. Women's longer life expectancy also means they spend more years in retirement, compounding the impact of low pensions and rising living costs. Conceptually, these realities reveal that while retirement for Nigerian teachers is a shared institutional process, its implications are fundamentally shaped by gendered life experiences.

Retirement planning, as discussed earlier, intersects directly with gender differences. Men are often more likely to invest in long-term financial instruments or property, while women's savings patterns are constrained by lower earnings and the demands of family expenditure⁴⁸. However, behavioural studies show that women tend to engage more in collective saving mechanisms, such as cooperative societies and informal thrift groups, which reflect communal rather than individualistic planning cultures. This difference demonstrates how gendered values shape economic behaviour even at the retirement stage. Furthermore, societal expectations that men remain the primary providers can create psychological pressure when post-retirement income fails to sustain family needs,

whereas women, though disadvantaged economically, may cope better through adaptive social roles.

Beyond financial and behavioural distinctions, gender also influences health and lifestyle practices during retirement. Men are less likely to seek healthcare proactively or engage in regular physical activity, perceiving such practices as signs of weakness. Women, On the other hand, tend to prioritise communal health, diet management, and participation in social or religious activities that foster both physical and psychological well-being⁴⁹. These lifestyle differences contribute to divergent ageing patterns, with women often maintaining stronger emotional support systems even amid economic hardship. However, prolonged poverty and dependence eventually erode these advantages, especially in urban settings like Ibadan, where communal ties are weaker.

Culturally, gender roles in Nigeria continue to influence how retirement is understood and valued. Male retirees are expected to retain social authority, even when financial circumstances make that role difficult. Female retirees are celebrated for nurturing and resilience but often overlooked in policy discussions about pension adequacy and ageing welfare. Conceptually, these gendered expectations reveal a paradox: while men are socially privileged, they face emotional vulnerability; while women are socially supportive, they remain economically constrained. The gender dimension of retirement thus embodies both symbolic respect and structural inequality, shaping retirees' capacity to maintain dignity and well-being⁵⁰.

In the conceptual framework of this study, gender differences function as a mediating variable linking retirement planning, lifestyle practices, and psychological well-being. Gender determines not only the resources available to retirees but also the coping mechanisms they adopt and the meanings they assign to post-retirement life. For retired

teachers in Ibadan South West Local Government, understanding gender differences is crucial for explaining the varying patterns of adaptation, satisfaction, and well-being. Men's struggle with identity and authority loss, and women's battle with financial insecurity and extended caregiving obligations, together illustrate that retirement is far from gender-neutral. It is a process embedded in lifelong inequalities that continue to shape ageing experiences in both material and psychological terms.

2.1.6 Cultural Beliefs and Retirement

Culture is an enduring force that shapes how individuals perceive work, ageing, and retirement. Conceptually, cultural beliefs act as a framework of values, traditions, and social expectations that define the meaning of life transitions. Retirement, in this sense, is not merely an economic event but a culturally interpreted process that determines how individuals experience ageing and psychological well-being⁵¹. Every society constructs its own understanding of what it means to grow old and withdraw from active service. In some, old age is celebrated as wisdom and fulfilment; in others, it is seen as decline and dependency. These contrasting interpretations determine whether retirees experience their post-work years with dignity or distress.

Globally, cultural perceptions of retirement reflect prevailing economic and moral ideologies. In Western societies, particularly in Europe and North America, retirement is often regarded as a well-earned reward after years of labour⁵². It represents a shift from productivity to leisure, supported by institutional systems that guarantee financial stability and healthcare. Culturally, independence is highly valued, and older adults are encouraged to maintain autonomy, engage in voluntary service, or pursue self-development. Retirement is thus conceptualised as an opportunity for self-actualisation, consistent with the broader Western ideal of individual achievement. However, this

cultural orientation also produces ageism, where retirees are subtly excluded from mainstream economic participation and perceived as less valuable contributors to society. Conceptually, the Western model of retirement promotes independence but may isolate retirees emotionally, particularly those without strong social or family support.

On the other hand, many traditional African societies view ageing and retirement through a communal lens, grounded in collective responsibility and intergenerational respect. Ageing is associated with wisdom, authority, and moral guidance⁵³. Elders serve as advisors, mediators, and spiritual custodians, roles that continue long after they stop working formally. This cultural framework provides psychological stability, as retirees remain socially engaged and valued. However, modernisation and urban migration have weakened these traditional systems. The erosion of extended family structures means that retirees often experience reduced social support, even as cultural expectations of respect remain. The gap between symbolic honour and practical support creates tension, exposing retirees to loneliness, financial insecurity, and declining well-being. Conceptually, African cultures preserve dignity for the aged but struggle to sustain material and emotional care as socio-economic realities change.

Religion further enriches the cultural meaning of retirement. In Africa, Christianity and Islam dominate the social fabric and both uphold respect for elders and the moral obligation of children to support their parents⁵⁴. Religious beliefs often frame ageing as a divine blessing and retirement as a stage of reflection, gratitude, and preparation for eternity. This belief system can cushion psychological distress by providing spiritual meaning and a sense of continuity beyond material limitations. Many retirees find solace and community within religious associations, which offer both emotional support and opportunities for social engagement. However, when religious expectations of family care

are unmet due to economic hardship, retirees may experience guilt or disillusionment. Hence, while religion reinforces cultural respect for ageing, it cannot fully offset the structural challenges that undermine retirees' quality of life.

Cultural beliefs also shape gendered experiences of retirement. In most Nigerian and African communities, men are culturally expected to retain authority and decision-making power throughout life, while women are valued primarily for caregiving and social harmony⁵⁵. This cultural asymmetry means that male retirees face identity threats when financial capacity declines, while female retirees often struggle with material deprivation despite strong family networks. Such expectations create dual vulnerabilities: men lose symbolic status when they cannot provide, and women bear emotional burdens when they must continue caring without adequate resources. The persistence of these beliefs demonstrates that retirement is deeply cultural, reflecting not only economic capacity but also inherited ideas about gender, power, and responsibility.

In the Nigerian context, cultural beliefs about ageing and retirement are rooted in respect for elders but contradicted by contemporary socio-economic conditions. Traditionally, parents invested heavily in their children, believing that they would be cared for in old age. This "social contract" was both moral and practical, forming the foundation of intergenerational reciprocity⁵⁶. However, with urbanisation, migration, and the monetisation of social relations, this expectation has weakened. Many younger people now face unemployment and financial strain, reducing their capacity to support aged parents. Consequently, retirees who rely on cultural norms of family care often find themselves neglected. The resulting disappointment affects psychological well-being, as retirees must reconcile cultural ideals of honour with the harsh reality of independence in old age.

Retired teachers in Nigeria embody this cultural tension. Teachers have historically been respected as moral exemplars and community leaders, occupying high cultural esteem. While, in practice, retired teachers frequently experience neglect and delayed pensions, forcing them into dependence on relatives or religious organisations⁵⁷. This contrast between symbolic respect and material hardship erodes dignity and psychological stability. Male teachers face diminished authority when unable to provide, while female teachers contend with financial vulnerability despite continued social involvement. Culturally, the title “teacher” remains a marker of honour, but its practical value in retirement has declined under economic and institutional pressures. Conceptually, this reveals how culture provides identity but cannot substitute for structural security.

Urbanisation has also altered cultural attitudes toward ageing. In cities such as Ibadan, retirees increasingly live in nuclear rather than extended households, limiting social interaction and traditional support networks. Younger generations, preoccupied with work and personal ambitions, have less time and space for intergenerational care⁵⁸. This shift erodes the communal cohesion that once defined Nigerian ageing culture. While rural communities still preserve some traditional respect for elders, urban retirees face greater isolation and psychological strain. The erosion of cultural practices such as family gatherings, storytelling, and collective celebrations contributes to emotional emptiness among retirees. As social bonds weaken, the protective influence of cultural belief systems on well-being diminishes.

Cultural beliefs also influence how retirees cope with ageing. In Nigeria, retirement is often interpreted through the lens of destiny and divine will. Many retirees attribute their circumstances, whether comfort or hardship, to God’s plan, which provides spiritual acceptance and reduces anxiety⁵⁹. This belief encourages resilience and optimism, even in

difficult conditions. However, excessive reliance on fatalism may discourage proactive retirement planning or lifestyle modification. Some retirees fail to seek medical care or financial guidance, believing that “God will provide.” Conceptually, this religious fatalism demonstrates the dual role of cultural beliefs as both psychological protectors and barriers to adaptation.

From these insights, it is clear that cultural beliefs play a central role in shaping the meaning and experience of retirement. In Nigeria, they act as both resources and constraints, resources because they provide symbolic identity, belonging, and moral grounding; constraints because they sometimes perpetuate dependency and inhibit self-reliance⁶⁰. Conceptually, in this study, cultural beliefs are understood as the social and spiritual frameworks that determine how retirees interpret ageing, adjust to life after work, and maintain psychological well-being. For retired teachers in Ibadan South West Local Government, these beliefs mediate the interaction between retirement planning, lifestyle practices, and gender. While cultural norms offer emotional reassurance, their declining material relevance in a changing society leaves retirees vulnerable. Thus, cultural beliefs remain a vital but ambivalent influence, anchoring identity While demanding new interpretations in the face of modern socio-economic challenges.

2.2 Theoretical Review

The theoretical framework presents the three major theories that guided this study, explaining how they relate to retirement planning, lifestyle practices, and psychological well-being. It highlights Maslow’s Hierarchy of Needs, Erik Erikson’s Psychosocial Development Theory, and Carol Ryff’s Model of Psychological Well-Being, demonstrating how these theories explain retirees’ motivation, psychosocial adjustment,

and mental health outcomes. The framework provides a logical basis for interpreting the findings within a psychological and social context, making it highly relevant to this study.

2.2.1 Maslow's Hierarchy of Needs Theory

Abraham Maslow's Hierarchy of Needs Theory (1943) is one of the most influential motivational theories explaining human behaviour, growth, and satisfaction. The theory posits that human beings are driven by the desire to satisfy a series of hierarchical needs that progress from basic survival to self-fulfilment. Maslow classified these into five primary categories: physiological, safety, love and belongingness, esteem, and self-actualisation⁷



Figure 2.1 Maslow's Hierarchy of Needs pyramid 1943

According to the theory, lower-level needs must be substantially satisfied before higher-level psychological and self-fulfilling needs become motivating forces. In this way,

human motivation operates dynamically, once one level is achieved, the next emerges as the new goal. Maslow's pyramid is therefore not rigid but progressive, representing a continuum of human aspirations. The theory assumes that individuals seek continuous improvement, meaning that true satisfaction lies not merely in meeting basic needs but in achieving higher states of purpose and meaning⁷².

For decades, Maslow's model has served as a foundational framework in psychology, education, and organisational studies, providing a universal explanation for human drive and behaviour. Within the context of retirement, the theory offers profound insight into how individuals adjust psychologically to post-work life. Retirement marks a transition that redefines priorities, goals, and satisfaction needs. Understanding this shift through Maslow's framework helps to explain the multidimensional nature of retirees' well-being.

Motivational Hierarchy and the Retirement Experience

The transition from active employment to retirement can be conceptualised as a reordering of needs. During working life, individuals often focus on esteem and self-actualisation through career achievement, income, and recognition. Upon retirement, however, attention may revert to lower-order needs as income sources become fixed or unstable. For Nigerian teachers, the satisfaction of physiological needs, such as food, healthcare, and shelter, becomes critical due to the inadequacy or delay of pensions. The reality of inflation and irregular gratuity payments often pushes many retirees into financial distress, making survival rather than fulfilment their immediate concern⁷³. Safety needs, which include financial security and health stability, also become uncertain in retirement, especially for teachers who served in poorly funded public sectors.

However, beyond these material levels, love and belongingness needs emerge prominently. Social isolation can affect retirees who were once part of busy school

environments. For teachers, the loss of daily social interactions with colleagues and students often creates emotional voids. Sustaining family bonds, church or mosque participation, and community networks becomes essential for belonging and self-worth. At the esteem level, the need for respect, recognition, and accomplishment can be deeply affected by retirement. In Nigeria, where social respect is often tied to active employment, retirees sometimes experience diminished recognition. For teachers, who previously held community admiration, this transition may induce feelings of invisibility and loss of status. Yet, those who remain active in educational mentoring or religious service often sustain esteem by redefining their relevance.

Finally, self-actualisation in retirement is expressed through personal growth, creativity, and purposeful living. Some retirees achieve fulfilment by mentoring, writing, volunteering, or engaging in entrepreneurship. For teachers, continued involvement in community education or literacy programmes becomes a vital source of meaning and self-actualisation⁷⁴. Thus, Maslow's hierarchy not only explains the motivational shifts in retirement but also reveals how unmet lower needs can obstruct the pursuit of psychological well-being.

Socio-Cultural Context of Maslow's Theory in Nigeria

Maslow's theory was developed in a Western individualistic context; however, its application in Nigeria requires cultural adaptation. Nigerian society places high value on family, community, and collective identity. Consequently, belongingness and esteem needs are often prioritised over self-actualisation, reflecting a communal rather than individualistic motivational orientation. For Nigerian retirees, especially teachers, belongingness manifests through the desire for continued relevance within the community or extended family. Unlike Western societies where self-actualisation may involve

personal goals, Nigerian retirees often seek fulfilment through collective contributions, such as guiding younger generations or supporting religious institutions⁷⁵. This cultural dimension redefines the hierarchy: social belonging and family legacy often precede individual aspirations.

Moreover, the structure of Nigeria's economy and governance affects how needs are met. In contexts where pensions are delayed and healthcare is unreliable, retirees' motivation is often constrained by structural limitations rather than personal choice. Thus, while Maslow's model emphasises individual striving, in Nigeria, the satisfaction of lower-level needs often depends on systemic factors such as public policy, institutional integrity, and family support. In rural communities, retirees often draw fulfilment from social relationships and local influence. Elders who continue to serve as advisers or teachers of moral instruction maintain esteem and belonging, which in turn foster emotional stability. Conversely, urban retirees may experience loneliness, as social fragmentation limits communal connection. The Nigerian experience, therefore, expands Maslow's model by illustrating that social context powerfully mediates motivational fulfilment.

Psychological Implications for Retirees

The psychological health of retirees can be closely mapped onto Maslow's hierarchy. Those who successfully meet their physiological and safety needs tend to experience less anxiety, while those who achieve esteem and belongingness demonstrate higher self-confidence and lower depression rates. The unmet need hypothesis in Maslow's theory suggests that persistent frustration of any level leads to emotional distress. Among Nigerian teachers, the failure to achieve financial and social stability after years of service often triggers frustration, low morale, and feelings of injustice. However, those who cultivate non-material sources of satisfaction, such as faith, family, and purposeful

activity, are better able to maintain psychological resilience. Thus, Maslow's hierarchy underscores the importance of holistic planning for retirement, encompassing financial, emotional, and social dimensions.

Furthermore, the theory illuminates how spiritual engagement in retirement may serve as a substitute path to self-actualisation. In Nigeria, many retirees derive meaning from deepened religious commitment, interpreting fulfilment not merely as personal achievement but as service to God and community. This adaptation extends Maslow's highest level from self-focused realisation to collective or spiritual transcendence, a culturally relevant reinterpretation of the model. The theory also explains the link between unmet needs and mental health outcomes among retirees. Prolonged inability to meet safety or esteem needs often manifests as anxiety, hypertension, or depressive symptoms. Counselling psychologists can apply Maslow's framework to identify which levels of need are unfulfilled and to design interventions that restore balance across these dimensions.

Relevance to the Present Study

Maslow's Hierarchy of Needs provides a strong motivational foundation for understanding the determinants of psychological well-being among retired teachers. It demonstrates that retirement satisfaction is not a singular outcome but a layered experience influenced by material sufficiency, social relationships, and self-fulfilment. The theory also aligns with this study's variables, retirement preparedness, lifestyle practices, and psychological well-being, by explaining how proactive fulfilment of lower needs creates the stability required for higher psychological adjustment. In Nigeria, where the transition from work to retirement is often abrupt and economically uncertain, Maslow's framework highlights the importance of anticipatory planning and institutional

support. Teachers who engage in pre-retirement preparation, such as investment, skill development, and social networking, tend to experience smoother transitions and greater self-actualisation. Conversely, those who rely solely on government pensions face unmet safety needs, which can erode overall well-being.

By situating retirees' motivation within a hierarchical framework, this theory bridges economic and psychological realities. It offers a roadmap for counselling interventions aimed at retirees, suggesting that addressing unmet needs at lower levels (e.g., financial security and social belonging) enhances emotional stability and life satisfaction. Ultimately, Maslow's model remains relevant because it captures the enduring human pursuit of growth, meaning, and balance, even in retirement. When applied to Nigerian teachers, it reveals that genuine well-being depends not only on income but on continued self-expression, social contribution, and acceptance of life's evolving purpose. Hence, the theory provides both an explanatory and practical foundation for this study's analysis of retirees' psychological well-being.

2.2.2 Erikson's Psychosocial Development Theory

Erik Erikson's Psychosocial Development Theory (1950) remains one of the most comprehensive frameworks explaining how individuals evolve psychologically and socially throughout the lifespan. Unlike Freud, who focused on psychosexual development, Erikson emphasised the interaction between the individual and the social environment, arguing that personal growth continues from infancy to old age

Stages of Psychosocial Development

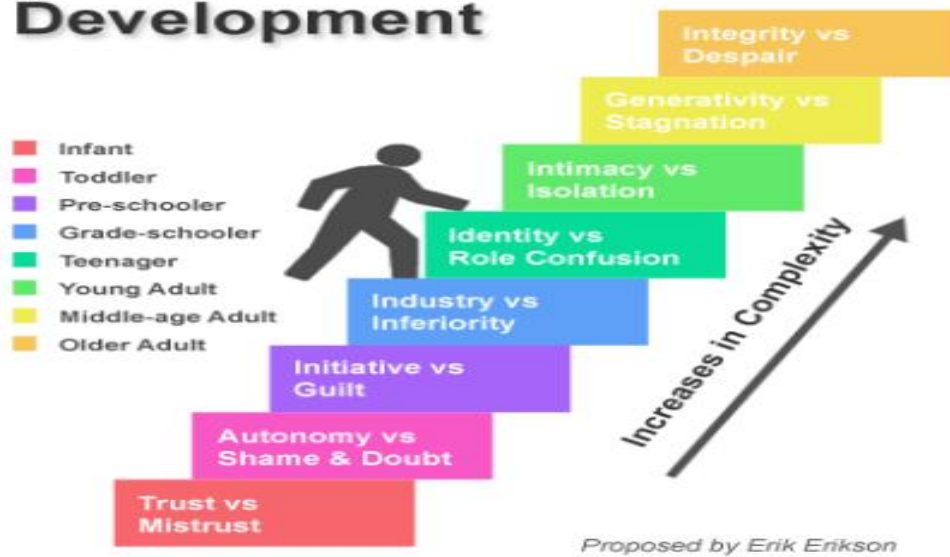


Fig 2.2 Integrity vs. Despair

He identified eight developmental stages, each characterised by a psychosocial conflict that must be resolved to achieve healthy personality integration⁷⁶. Each stage represents a turning point where the individual faces opposing forces, such as trust versus mistrust, autonomy versus shame, and so forth, leading ultimately to the formation of either positive or negative personality traits. The final stage, which Erikson described as “Ego Integrity versus Despair,” corresponds to late adulthood, typically from the mid-60s onward, and is the stage most directly linked to retirement and ageing. The resolution of this stage determines the degree of emotional balance and life satisfaction in later life.

Erikson believed that those who successfully integrate their past experiences with acceptance achieve ego integrity, a sense of completeness and peace. Conversely, those who dwell on regrets, failures, or unfulfilled dreams experience despair, manifesting as depression, bitterness, or fear of death. This framework thus provides a powerful psychological lens for understanding how retirees evaluate their lives and adjust to the loss of work identity.

Psychosocial Crisis of Late Adulthood and Retirement

The psychosocial crisis of “ego integrity versus despair” is particularly relevant to retirees who are transitioning from structured work life to unstructured post-service living. This stage involves a reflective process where individuals evaluate the meaning of their past experiences, career achievements, and contributions to family and community. For many Nigerian teachers, retirement marks both the culmination of decades of service and the beginning of an unfamiliar phase of reduced societal engagement⁷⁷. Ego integrity in this context refers to the ability of retirees to accept their life course without undue regret. Teachers who perceive their careers as meaningful, who have shaped young minds and contributed to society, are more likely to experience inner peace and fulfilment. Despair, on the other hand, arises when retirees feel undervalued, financially unstable, or socially disconnected. The delayed pension system and lack of institutional recognition in Nigeria frequently exacerbate these feelings, creating emotional distress.

Erikson’s theory highlights that ageing is not simply biological decline but a psychosocial challenge requiring adaptation. How retirees interpret their past, engage with the present, and anticipate the future determines whether they attain emotional integrity or descend into despair. This underscores the need for psychological support and retirement counselling to help individuals reconcile life achievements with inevitable limitations.

Identity, Role Transition, and Loss

Retirement is more than the cessation of paid work; it signifies a redefinition of identity and role. For teachers who have spent over three decades in classrooms, their sense of purpose and identity is deeply tied to their professional role. Leaving service often triggers an identity vacuum that may lead to confusion, anxiety, or depression. Erikson’s framework provides insight into how individuals negotiate this identity transition⁷⁸. The

concept of role identity is central here. During active service, teachers occupy respected roles as educators, mentors, and community guides. After retirement, these roles often vanish abruptly, leaving retirees to construct new meanings for their lives. Those who fail to establish alternative roles or activities frequently experience emptiness and loss of relevance. Conversely, retirees who embrace new social or creative roles, such as volunteering, writing, or mentoring, often maintain a sense of continuity and integrity.

In Nigeria, where the value of elders is increasingly undermined by modernisation, retirees may face additional threats to identity. The erosion of traditional respect for teachers and elders intensifies the emotional impact of role loss. Erikson's theory therefore helps to explain why psychological adjustment in retirement depends not only on personal resilience but also on the cultural and social recognition of one's life contributions.

Social Relationships and Generativity in Later Life

Although Erikson identified generativity versus stagnation as the preceding stage, elements of it continue into late adulthood. Generativity involves the desire to contribute to future generations through nurturing, mentoring, or community service. In retirement, this takes the form of continued engagement and knowledge transfer. Nigerian teachers who remain active in education, perhaps through private tutoring, church teaching, or literacy projects, exemplify this spirit of generativity.

Maintaining social connections plays a crucial role in preventing despair. Social isolation is one of the leading predictors of emotional decline in retirement. Teachers accustomed to daily social interaction may feel lonely when such networks disappear. Erikson's model underscores that social relationships serve as psychological anchors that maintain ego integrity. Retirees who are surrounded by family, peers, and community often report

higher life satisfaction and lower levels of anxiety⁷⁹. Conversely, individuals who experience family estrangement, bereavement, or relocation may struggle with feelings of alienation. In Nigeria, urbanisation and the migration of younger family members to other regions or abroad have intensified this challenge. Thus, while the theory emphasises internal reflection, it also highlights the importance of external social bonds in maintaining psychological health.

Cultural and Contextual Adaptation of Erikson's Model in Nigeria

Applying Erikson's framework in the Nigerian setting requires attention to socio-cultural realities. Unlike Western societies where independence and individual accomplishment dominate, Nigerian culture is communal, and identity is closely tied to family, community, and religion. Consequently, the pursuit of ego integrity in Nigeria often occurs within a collective cultural framework, where fulfilment derives from family success and social respect rather than individual achievement. For example, a retired teacher may derive pride not from personal wealth but from seeing former students become successful professionals. Similarly, maintaining social relevance through religious or community roles provides symbolic continuity that sustains integrity. This collectivist orientation means that Nigerian retirees may find meaning not in solitary reflection but in ongoing connection and service.

However, Nigeria's changing socio-economic landscape, marked by youth migration, urban isolation, and reduced communal cohesion, threatens this cultural foundation. Retirees who lack family proximity or support may find it harder to maintain psychological balance. Thus, Erikson's stage of "ego integrity versus despair" becomes not just an individual struggle but a societal reflection of how a community values its elderly citizens. Erikson's notion of life review also finds resonance in traditional African

wisdom traditions that emphasise storytelling, oral history, and ancestral connection. Older adults are viewed as living libraries, responsible for transmitting moral and cultural values. Where this role is preserved, retirees often experience dignity and purpose; where it is lost, despair deepens. This demonstrates that cultural respect and intergenerational dialogue are vital components of healthy ageing and psychological integrity in the Nigerian context.

Psychological and Counselling Implications

From a counselling perspective, Erikson's theory offers practical guidance for facilitating adjustment during retirement. Counsellors can help retirees achieve ego integrity by encouraging reflective activities that highlight life achievements and strengths. Group therapy, reminiscence sessions, and intergenerational mentoring can assist retirees in reconstructing identity and self-worth. In Nigeria, retirement counselling should not focus solely on financial literacy but also on emotional and social adjustment. Retirees often need structured programmes to replace the sense of order and belonging that employment once provided. Support groups, retirees' associations, and religious fellowships can serve as alternative platforms for social validation.

The theory also underscores the role of spirituality in resolving life conflicts. Many Nigerian retirees find solace in faith-based reflection, interpreting life events as part of divine purpose. This spiritual integration contributes to ego integrity by promoting acceptance and gratitude. Counsellors working with retirees should therefore adopt a culturally responsive approach that acknowledges the intersection of psychological and spiritual dimensions of ageing⁸⁰. Moreover, Erikson's framework highlights the preventive potential of pre-retirement programmes. When employees are guided early to anticipate the psychosocial changes of retirement, they are better equipped to transition

smoothly. Such interventions help individuals plan for new roles, set realistic expectations, and embrace ageing as a meaningful life phase rather than a decline.

Relevance to the Present Study

Erikson's Psychosocial Development Theory is central to this study because it situates psychological well-being within a developmental continuum. It explains that well-being in retirement depends not only on economic sufficiency but also on identity resolution, life satisfaction, and social connection. For retired teachers, achieving ego integrity requires acceptance of one's career contributions, adaptation to new social realities, and continued engagement in meaningful activities. The theory also reinforces this study's emphasis on counselling interventions as essential to retirees' psychological health. It provides a conceptual basis for exploring how social relationships, purpose, and self-acceptance influence emotional stability. Teachers who achieve balance between self-evaluation and continued relevance are more likely to experience life satisfaction and resilience.

Ultimately, Erikson's model connects the study's variables, retirement preparedness, lifestyle practices, and psychological well-being, by showing that each influences the retiree's ability to attain ego integrity. It also aligns with Nigerian cultural contexts that value legacy, continuity, and communal belonging. Hence, the theory provides a developmental foundation for understanding how individuals sustain self-worth and peace of mind beyond professional life,

2.2.3 Ryff's Model of Psychological Well-being

Carol Ryff (1989) introduced the Model of Psychological Well-being as a response to the narrow, hedonistic view that equated well-being with pleasure and absence of distress.

Her model sought to define well-being in terms of positive human functioning rather than transient happiness. Ryff proposed six core dimensions that constitute authentic psychological well-being: autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, and self-acceptance⁸¹. Unlike traditional approaches that focus on emotional satisfaction, Ryff's model emphasises the ability to realise one's potential and live in accordance with internal values. It integrates philosophical, psychological, and sociological ideas into a comprehensive framework, making it suitable for understanding well-being across diverse populations and life stages. The model assumes that well-being is dynamic, it can grow or decline depending on how individuals adapt to life transitions such as ageing, job loss, or retirement.

In retirement, this framework is particularly insightful because it captures the multidimensionality of adjustment. It recognises that well-being depends not only on financial stability or social belonging but also on self-evaluation, purpose, and growth. For Nigerian retirees, whose later-life experiences are shaped by socio-economic instability, cultural expectations, and changing family structures, Ryff's model offers a holistic lens through which to evaluate and strengthen psychological well-being.

Dimensions of Psychological Well-being and Their Relevance to Retirement

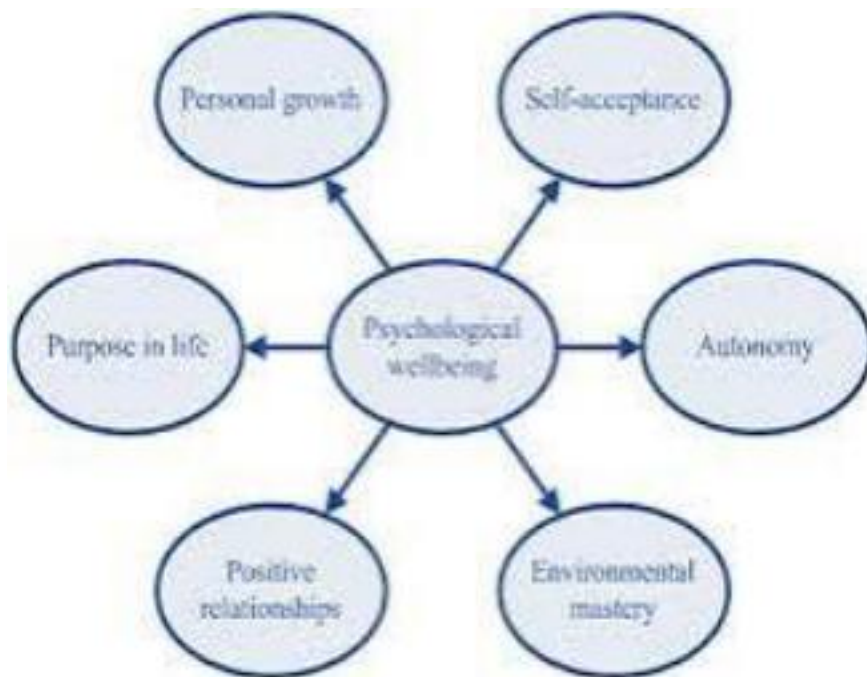


Fig 2.3 Carol Ryff's Six Dimensions of Psychological Well-Being

Autonomy

Autonomy refers to self-determination, independence, and the capacity to make one's own decisions. For retirees, autonomy signifies the freedom to manage personal affairs without excessive dependence on others. It is a critical aspect of self-respect and identity preservation in later life⁸². In the Nigerian context, autonomy is often constrained by economic factors such as delayed pension payments and dependence on children for financial support. Many retirees, particularly women, struggle to maintain decision-making power when economic insecurity forces them to rely on family. Teachers who planned financially before retirement tend to sustain autonomy, while those who did not often face frustration and reduced self-esteem. Autonomy also extends to psychological independence, retirees' ability to resist social pressure and maintain personal beliefs. In a collectivist society like Nigeria, balancing individual choice with family expectations can

be challenging. Retirees who find ways to assert their preferences respectfully tend to report higher well-being.

Environmental Mastery

Environmental mastery describes an individual's ability to effectively manage life circumstances, utilise opportunities, and adapt to challenges. It is particularly important in retirement because it reflects how well individuals adjust to the absence of structured routines and work environments. For Nigerian teachers, environmental mastery may involve managing household finances, developing new daily routines, or pursuing entrepreneurial activities to supplement income. Retirees who adapt creatively often experience satisfaction, while those who feel overwhelmed by change struggle with stress or helplessness. The skill of adaptation, developed during years of teaching, can become a resource for mastering post-retirement life⁸³.

Environmental mastery is also influenced by the physical and institutional environment. In Nigeria, poor access to healthcare, inadequate pension administration, and unreliable social services pose significant challenges. Retirees who find ways to navigate these limitations through community support, cooperative savings, or religious networks display resilience and psychological strength.

Personal Growth

Personal growth represents the continuous development of one's potential, curiosity, and openness to new experiences. Contrary to the stereotype that ageing equals decline, Ryff's model asserts that growth is lifelong. Retirement, therefore, provides an opportunity for self-discovery and renewed purpose. For many Nigerian teachers, retirement offers time to explore neglected interests such as writing, farming, or mentoring. Some engage in adult education, start small businesses, or join community initiatives. These activities

enhance cognitive stimulation and emotional satisfaction. Personal growth also occurs through spiritual deepening; retirees often devote more time to prayer, service, and reflection, finding peace in aligning life purpose with faith⁸⁴. However, societal attitudes toward ageing can either encourage or stifle growth. When retirees are viewed as “spent forces,” opportunities for learning or contribution are limited. Recognising older adults as repositories of wisdom rather than as dependants encourages sustained growth and integration within the community.

Positive Relations with Others

Social connection remains a cornerstone of psychological well-being. Ryff’s dimension of positive relations underscores the importance of empathy, affection, and mutual trust in sustaining emotional stability. For retirees, especially in Nigeria’s communal society, maintaining interpersonal relationships is vital for combating loneliness and preserving self-worth. Teachers who sustain bonds with colleagues, family, and neighbours often experience smoother transitions into retirement. Participation in retirees’ associations, alumni groups, or religious fellowships provides emotional support and social recognition. Conversely, strained family ties, widowhood, or geographic relocation can trigger isolation and depressive symptoms. In Nigerian culture, intergenerational relationships are particularly important. Retirees who maintain active involvement in family decision-making or childcare often experience purpose and belonging. However, rapid modernisation and youth migration have weakened traditional family support, leaving some retirees emotionally vulnerable. Thus, promoting social integration is essential for maintaining positive relations and overall well-being⁸⁵.

Purpose in Life

Purpose in life denotes a sense of direction, meaning, and goal orientation. According to Ryff, individuals with strong purpose view life as coherent and worthwhile, even amid challenges. In retirement, purpose becomes the psychological bridge between past achievements and future aspirations. For Nigerian retirees, particularly teachers, purpose often derives from continued service to humanity. Many find meaning in mentoring younger educators, engaging in community advocacy, or participating in religious leadership. Those who lack purpose, however, may experience emptiness and loss of motivation. Purpose gives structure to daily life and counteracts the monotony that often follows retirement. Furthermore, purpose is closely linked to cultural and spiritual beliefs. In Nigeria, where faith plays a significant role in identity, retirees frequently interpret life events through spiritual lenses. The belief in divine assignment or destiny often sustains meaning and resilience even in hardship. Programmes that promote volunteerism and lifelong learning can further enhance retirees' sense of purpose.

Self-acceptance

Self-acceptance represents the ability to evaluate oneself realistically and maintain a positive attitude toward both strengths and weaknesses. It reflects maturity and emotional balance. For retirees, self-acceptance involves acknowledging past achievements and failures without regret. Teachers who accept their life stories with gratitude tend to experience serenity and reduced anxiety. Conversely, those fixated on unfulfilled ambitions or systemic injustices may struggle with resentment. Counselling and reflective practices can aid retirees in developing self-acceptance by reframing life experiences positively. In Nigeria, self-acceptance is often intertwined with spirituality and communal validation. When retirees receive affirmation from family or community, such as being celebrated for service, they internalise a sense of worth. This demonstrates that self-

acceptance, though internal, can be nurtured through external recognition and social inclusion.

Cultural Adaptation of Ryff's Model in the Nigerian Context

While Ryff's model was developed in a Western context, its adaptability makes it relevant across cultures. In Nigeria, the six dimensions manifest differently due to collectivist values, economic conditions, and spirituality. Autonomy, for instance, is exercised within communal boundaries, and personal growth often includes moral and spiritual enrichment rather than individual achievement. Retirees' well-being is also shaped by cultural obligations. For example, older adults often bear the responsibility of supporting extended family members or contributing to community welfare. Fulfilling these obligations enhances purpose and belonging. However, when economic hardship prevents retirees from meeting cultural expectations, guilt and stress may arise. Moreover, religion plays a profound role in mediating well-being. Many Nigerian retirees find solace and meaning in faith-based activities, viewing spiritual growth as the ultimate form of self-actualisation. This integration of spirituality into Ryff's model reflects the cultural distinctiveness of ageing in Nigeria. Counselling interventions must therefore consider these contextual nuances when assessing and promoting well-being.

Implications for Psychological Counselling and Policy

Ryff's model offers actionable insights for improving retirees' quality of life. Counselling psychologists can use its six dimensions as diagnostic categories to assess retirees' strengths and vulnerabilities. For instance, low autonomy may suggest financial dependence, while poor environmental mastery may indicate maladaptive coping with change. Interventions can then be tailored to strengthen these specific areas. Policy-wise, the model supports the development of holistic retirement programmes that go beyond

financial literacy. Government agencies and professional unions should incorporate training on emotional adjustment, social engagement, and health management. Community-based initiatives, such as retirees' clubs, cooperative societies, and volunteer projects, can enhance autonomy, social relations, and purpose. In Nigeria, integrating Ryff's model into retirement policy aligns with the need for multidimensional support systems. It underscores that improving retirees' well-being requires not only pension reform but also psychological empowerment and social reintegration.

Relevance to the Present Study

Ryff's Model of Psychological Well-being directly underpins this study's dependent variable psychological well-being among retired teachers. It provides a multidimensional lens for measuring well-being beyond material sufficiency. The six dimensions collectively illustrate how retirees maintain or lose emotional balance after service. The model's holistic approach complements Maslow's and Erikson's frameworks: Maslow explains the motivational basis of need satisfaction, Erikson elucidates the developmental evaluation of life, and Ryff operationalises the outcome as measurable well-being. For Nigerian teachers, the model contextualises psychological well-being as the product of autonomy, growth, purpose, and self-acceptance cultivated despite structural and cultural constraints. Ryff's framework is both explanatory and practical. It offers a guide for interpreting retirees' experiences and designing interventions that foster emotional stability, purpose, and continuous growth. Within Nigeria's socio-economic realities, it validates the idea that retirement can still be a phase of fulfilment, learning, and relevance when supported by sound psychological and social structures.

2.3 Empirical Review

The empirical review critically examines previous studies on retirement planning, lifestyle practices, and psychological well-being, focusing on research conducted in Nigeria and internationally. It analyses findings, methodological approaches, and contextual differences, highlighting consistencies and gaps in the literature.

2.3.1 Psychological Well-Being of Retirees

Psychological well-being represents a multidimensional state of emotional balance, self-acceptance, social connectedness, and life satisfaction that reflects how retirees perceive and manage post-employment life⁷⁹. It involves achieving harmony between personal aspirations and lived realities, particularly after withdrawal from paid work. In retirement, individuals confront shifts in routine, financial structure, and social roles, requiring emotional adaptability and self-efficacy. Research across global contexts shows that psychological well-being extends beyond the absence of distress; it encompasses meaning, purpose, and self-realisation. Many retirees experience this phase as either fulfilment or frustration depending on their preparedness, health status, and coping mechanisms⁸⁰. Those who perceive retirement as an opportunity for growth and relaxation often experience stability, while those unprepared encounter anxiety and identity loss. Thus, retirement presents both a psychological challenge and an opportunity for renewal, making it essential to understand the emotional and social factors that shape well-being during this period.

Determinants of Psychological Well-Being

Empirical evidence indicates that psychological well-being among retirees is influenced by diverse factors including financial security, physical health, and social support⁸¹. Financial preparedness remains the most significant predictor, as consistent income

sources ensure autonomy and reduce anxiety. Health status also plays a central role, as chronic conditions often reduce mobility and social participation. Retirees who remain physically active and maintain good nutrition tend to experience more stable moods and greater life satisfaction. Moreover, the quality of interpersonal relationships serves as a buffer against loneliness and depression. Research in African contexts emphasises that emotional support from family and community helps retirees retain dignity and optimism even amid economic hardship⁸². Those who engage in purposeful activities such as volunteering, mentoring, or farming report higher levels of well-being. On the other hand, retirees without clear post-retirement engagement frequently struggle with boredom, low self-esteem, and social withdrawal, which collectively undermine psychological stability and general adjustment.

Socio-Cultural Influences on Well-Being

Cultural beliefs and community expectations significantly influence how retirees perceive their psychological state⁸³. In collectivist societies like Nigeria, self-worth during old age is often derived from social recognition and the ability to contribute to family or communal welfare. Retirement is not viewed as withdrawal but as transformation into a stage of wisdom and respect. Retirees who maintain community involvement through traditional councils, religious associations, or family leadership roles report higher psychological well-being. However, cultural modernisation has altered these dynamics, especially in urban areas where extended family bonds are weakening. The shift towards individualism has left many retirees feeling neglected, eroding their emotional resilience⁸⁴. Nonetheless, spirituality and faith remain powerful sources of meaning for older Nigerians, providing a framework for acceptance and coping. Religious engagement fosters hope and belonging, cushioning the negative effects of economic stress and

societal neglect. Therefore, socio-cultural integration continues to define retirees' emotional adjustment and sense of purpose.

Gender Differences in Psychological Well-Being

Empirical findings reveal gender-based disparities in retirees' psychological well-being⁸⁵. Men's self-concept is often tied to professional identity and financial stability, making retirement emotionally challenging when these are lost. Feelings of redundancy, loss of respect, and financial insecurity contribute to emotional distress among male retirees. Women, on the other hand, often derive satisfaction from relational networks, caregiving, and spiritual engagement. Although many female retirees face financial challenges due to shorter career durations or informal work histories, they generally demonstrate stronger resilience and social adaptability. Studies also show that women's consistent participation in family and religious life enhances their emotional well-being⁸⁶. Nonetheless, increasing female labour force participation in Nigeria means that financial pressure now affects both genders. When either men or women lack supportive relationships or financial security, their risk of depression rises. These patterns affirm that gender identity moderates how retirees interpret autonomy, purpose, and fulfilment during post-employment life.

Socioeconomic and Environmental Contexts

Socioeconomic background remains a powerful determinant of retirees' psychological well-being⁸⁷. Retirees with higher educational attainment and diversified income sources are more likely to sustain positive self-esteem and autonomy. Access to assets, investments, and housing stability reinforces a sense of control, while those reliant on delayed pensions face frustration and helplessness. Environmental setting further shapes retirement experiences. Urban retirees often confront isolation due to the disintegration of

traditional support networks, while rural retirees enjoy community closeness but face infrastructural deficiencies⁸⁸. These environmental contrasts reveal that psychological well-being is deeply contextual. Retirees in cohesive rural communities may find emotional fulfilment despite economic hardship, whereas those in cities may suffer loneliness despite material comfort. Therefore, understanding well-being requires attention to both internal resources and external realities. The balance between economic preparedness, health, social support, and environment ultimately determines how retirees adapt psychologically in Nigeria's diverse socio-cultural landscape.

2.3.2 Retirement Planning and Psychological Well-Being

Retirement planning refers to the systematic process of preparing financially, emotionally, and socially for life after active employment⁸⁹. It involves setting long-term goals, managing resources, and developing coping mechanisms that ensure stability and fulfilment during retirement. Empirical studies show that individuals who engage in deliberate retirement planning experience smoother transitions and greater confidence compared to those who rely solely on institutional pensions. Financial readiness helps retirees maintain autonomy and dignity, while psychological preparedness aids emotional adjustment. In Nigeria, where pension administration often faces delays and irregularities, proactive planning through personal savings, cooperative societies, or entrepreneurial ventures is essential⁹⁰. Beyond material security, emotional planning—such as developing post-retirement hobbies or maintaining relationships—prevents loneliness and identity crises. Effective planning therefore functions as a preventive strategy that shields retirees from anxiety and fosters a sense of purpose. Consequently, inadequate preparation often translates into stress, dependency, and diminished psychological well-being after leaving the workforce.

Financial Preparedness and Emotional Stability

Financial security is the strongest predictor of psychological well-being in retirement⁹¹. Studies across Africa and Asia reveal that retirees with diversified income streams exhibit higher life satisfaction and reduced anxiety. Financial independence enables retirees to meet essential needs, participate in social activities, and maintain self-esteem. In contrast, dependence on family members or irregular pension payments undermines self-worth and triggers psychological distress. Nigerian retirees frequently encounter difficulties due to delayed gratuities and inflation, which erode purchasing power⁹². However, those who invest in businesses or property before retirement report greater resilience and contentment. Adequate financial planning allows individuals to maintain control over their lifestyle choices, which directly supports emotional stability. Furthermore, research indicates that financial education during active service enhances awareness of savings culture and debt management. Thus, early and consistent financial planning does not only secure material comfort but also reinforces psychological autonomy, reducing fears about ageing, illness, and social neglect in later life.

Social and Psychological Preparation

Retirement planning extends beyond financial concerns to include social and psychological dimensions that determine post-retirement well-being⁹³. Individuals who develop social support systems before leaving service adapt more effectively to the reduced structure of retired life. Participation in religious, community, or professional associations provides retirees with continued identity and belonging. Psychologically, retirees who approach the transition with acceptance and optimism tend to experience greater satisfaction. Planning helps them replace occupational routines with meaningful activities such as mentoring, volunteering, or entrepreneurship. Studies conducted among Nigerian civil servants show that pre-retirement seminars and counselling significantly

enhance emotional readiness and reduce fear of the unknown⁹⁴. These programmes encourage positive expectations and self-efficacy, empowering retirees to view this stage as a natural progression rather than decline. Therefore, effective planning encompasses both cognitive restructuring and social integration, which together reduce vulnerability to depression and promote psychological well-being.

Gender and Retirement Planning Practices

Empirical findings indicate notable gender differences in retirement planning patterns and their outcomes⁹⁵. Men tend to prioritise financial and investment-oriented preparations, reflecting their social identity as providers, while women often focus on relational and emotional aspects of adjustment. Despite limited earnings, female retirees who cultivate strong social ties and savings habits often adapt better psychologically than men who rely solely on formal pensions. Cultural expectations, however, place heavier financial responsibilities on men, making them more vulnerable to post-retirement stress when income declines⁹⁶. In Nigeria, women's increasing economic participation has improved awareness about financial planning, though disparities persist in access to pension schemes and employment benefits. Gender-sensitive retirement education has been recommended to address these imbalances and promote inclusive well-being. Ultimately, both men and women benefit when planning integrates financial, social, and emotional dimensions, ensuring that the transition to retirement supports holistic well-being rather than reinforcing gender-specific vulnerabilities.

Retirement Planning and Overall Well-Being

Empirical evidence consistently supports a strong positive correlation between retirement planning and psychological well-being⁹⁷. Individuals who engage in early, comprehensive planning demonstrate higher satisfaction, optimism, and adaptability after leaving the

workforce. Financial planning reduces economic stress, while social and psychological preparation mitigates loneliness and identity loss. Nigerian studies show that retirees who participated in pension management workshops or cooperative investment groups maintained a greater sense of purpose and confidence⁹⁸. Effective planning fosters perceived control, a critical determinant of emotional health and resilience. On the other hand, the absence of preparation contributes to frustration, dependency, and social withdrawal. Therefore, retirement planning serves as both a preventive and empowering process that enhances self-efficacy, autonomy, and happiness. The cumulative empirical findings affirm that in the Nigerian context, where institutional support systems remain unstable, individual responsibility for retirement planning remains indispensable for achieving sustainable psychological well-being and successful adjustment in later life.

2.3.3 Lifestyle Practices and Psychological Well-Being

Lifestyle practices encompass the behavioural patterns and daily habits that influence an individual's physical, mental, and emotional health throughout life⁹⁹. For retirees, lifestyle practices refer to health-related behaviours such as diet, exercise, social participation, and leisure engagement that promote adaptation and satisfaction in later years. Empirical studies consistently show that maintaining active routines during retirement significantly enhances psychological well-being. Retirees who engage in structured daily activities report lower rates of depression and improved life satisfaction. In Nigeria, lifestyle practices often reflect socioeconomic status and access to community resources, as those in urban centres have more opportunities for organised recreation than their rural counterparts¹⁰⁰. Nevertheless, both groups benefit from physical, social, and spiritual engagement. A healthy lifestyle contributes to autonomy, emotional balance, and a sense of control, key indicators of well-being identified in Ryff's model. Consequently,

adopting positive habits before and during retirement forms a critical part of psychological adjustment to ageing.

Physical Activity and Emotional Health

Empirical evidence highlights that physical activity remains a vital determinant of psychological well-being among retirees¹⁰¹. Regular exercise improves cardiovascular health, reduces anxiety, and boosts self-esteem. Even moderate activities such as walking, gardening, or household chores foster a sense of productivity and vitality. Retirees who maintain physical fitness report fewer depressive symptoms and stronger social connectedness. Physical activity also stimulates endorphin production, which supports emotional stability and mental clarity. In Nigeria, community-based exercise groups, church aerobics, and morning walks have been identified as beneficial for maintaining positive mood and social ties¹⁰². On the other hand, sedentary lifestyles often lead to chronic illnesses, reduced mobility, and dependency, which undermine psychological well-being. Empirical studies further show that physical activity promotes cognitive longevity by preserving memory and attention. Thus, integrating consistent physical routines during and after employment helps retirees preserve self-efficacy, reduce stress, and achieve a more fulfilling post-retirement life.

Social Engagement and Interpersonal Relationships

Social engagement is another major lifestyle factor linked to retirees' well-being¹⁰³. Meaningful relationships provide emotional support, belonging, and validation, all of which counteract the isolation that often accompanies ageing. Retirees who actively participate in community associations, religious groups, or family networks report higher morale and life satisfaction. In collectivist societies such as Nigeria, social engagement is deeply intertwined with identity and self-worth. Participation in communal activities

reinforces retirees' sense of usefulness and recognition¹⁰⁴. On the other hand, social withdrawal or exclusion often leads to loneliness, depression, and low self-esteem. Studies indicate that social participation enhances emotional regulation and resilience, particularly when combined with religious faith or civic involvement. Retirees who maintain friendships and intergenerational connections demonstrate greater optimism and reduced dependency. Therefore, sustained social interaction serves as both a preventive and restorative factor for psychological health, helping retirees cope with the loss of professional networks and daily structure.

Health Behaviour and Nutrition

Healthy living practices, particularly nutrition and medical self-care, have a direct impact on psychological well-being during retirement¹⁰⁵. Retirees who adopt balanced diets and maintain regular medical check-ups experience greater vitality and self-confidence. Proper nutrition strengthens immune function, delays cognitive decline, and enhances mood regulation. However, limited income and access to healthcare often hinder healthy practices among Nigerian retirees¹⁰⁶. Studies reveal that malnutrition and unmanaged chronic illnesses such as hypertension and diabetes are prevalent among retirees, leading to emotional distress and physical decline. On the other hand, those who prioritise preventive care and dietary awareness report higher energy levels and lower psychological strain. Health-promoting behaviour also contributes to autonomy, as retirees feel empowered to manage their conditions and maintain independence. Thus, promoting health literacy and access to affordable care remains essential for sustaining psychological well-being among older adults in Nigeria's mixed health system.

Leisure, Spirituality, and Psychological Fulfilment

Leisure and spirituality together provide essential avenues for retirees to find meaning and joy in later life¹⁰⁷. Engaging in hobbies such as reading, music, farming, or volunteering offers structure and satisfaction. Empirical studies demonstrate that retirees who maintain purposeful leisure routines exhibit reduced stress and enhanced life satisfaction. Spirituality also plays a critical role in emotional regulation, offering hope, forgiveness, and acceptance of ageing¹⁰⁸. In the Nigerian context, religious institutions provide retirees with community, recognition, and psychological comfort. Faith-based activities instil optimism and gratitude, reinforcing positive self-concept. Moreover, leisure and spiritual involvement foster social integration and a sense of transcendence, which protect against despair and hopelessness. Together, these lifestyle components reinforce emotional equilibrium, autonomy, and self-fulfilment. Therefore, retirees who balance physical activity, nutrition, social relationships, and spiritual growth are more likely to achieve sustained psychological well-being and peaceful adjustment to post-retirement life.

2.3.4 Influence of Retirement Planning and Lifestyle Practices on Psychological Well-Being

Retirement planning and lifestyle practices are strongly interrelated constructs that jointly determine retirees' psychological well-being¹⁰⁹. While retirement planning provides a financial and emotional foundation, lifestyle practices maintain physical and social vitality. Empirical research indicates that individuals who combine effective planning with healthy living habits experience greater satisfaction and longer adjustment periods. A well-prepared retiree who continues to exercise, eat healthily, and maintain social networks is more resilient to post-retirement challenges. On the other hand, inadequate preparation often results in financial stress, dependency, and lifestyle deterioration.

Studies in developing contexts highlight that many retirees underestimate the need for health planning, focusing mainly on savings rather than lifestyle adjustments¹¹⁰. When physical health declines, financial resources alone cannot sustain emotional stability. Therefore, integrated planning that includes health, social, and spiritual goals is essential for holistic well-being. The synergy between financial security and active living provides the strongest buffer against stress, loneliness, and despair during retirement.

Empirical evidence shows that retirees who engage in both systematic planning and active lifestyle management report higher life satisfaction, optimism, and emotional resilience¹¹¹. For instance, retirees who prepare financially and maintain balanced routines exhibit fewer depressive symptoms and greater purpose in life. Research among Nigerian civil servants reveals that those who attended pre-retirement training and continued physical and social engagement after exit had better mental health outcomes than unprepared counterparts¹¹². These findings support the argument that preparation and lifestyle are complementary determinants of well-being. The absence of one undermines the other; adequate savings without health maintenance may lead to medical dependency, while healthy living without financial backing may create insecurity. Consequently, retirement readiness should be understood as a multi-dimensional construct integrating psychological, social, and economic preparedness. The combined approach enables retirees to adapt smoothly to changing realities, sustain identity, and maintain emotional balance in old age.

Gender and Socioeconomic Moderators

Gender and socioeconomic conditions shape how retirement planning and lifestyle practices influence psychological well-being¹¹³. Men typically associate well-being with financial independence, whereas women's satisfaction is often relational, derived from

family and communal ties. However, both genders benefit when retirement planning accommodates their unique social contexts. For example, women's involvement in cooperative savings schemes enhances financial confidence and health-related lifestyle practices¹¹⁴. Similarly, men who diversify investments and engage in active leisure demonstrate lower anxiety levels. Socioeconomic status further moderates these effects. Retirees from higher income brackets are more likely to access health facilities, recreational centres, and information on pension management, enhancing both planning and lifestyle quality. In contrast, low-income earners face barriers such as limited savings and inadequate healthcare access, which weaken psychological adjustment. Empirical findings therefore suggest that inclusive financial education and community-based wellness programmes can mitigate inequalities and promote balanced well-being across socioeconomic groups.

Cultural and Environmental Contexts

Cultural norms and environmental settings further influence the relationship between retirement planning, lifestyle practices, and psychological well-being¹¹⁵. In collectivist African societies, planning often extends beyond personal security to include family and community responsibilities. Retirees who perceive continued relevance through cultural or religious service experience stronger psychological stability. However, urbanisation and changing family structures have weakened intergenerational support systems, making personal preparation more critical¹¹⁶. Environmental factors such as access to social infrastructure, recreational spaces, and healthcare facilities also determine how well retirees maintain active lifestyles. Rural retirees benefit from community cohesion but often face limited medical access, while urban retirees enjoy amenities but risk social isolation. Thus, context-sensitive interventions are required to sustain retirees' emotional health. Empirical studies emphasise that community-based retirement clubs, religious

associations, and local cooperatives effectively enhance both planning habits and active engagement, thereby strengthening overall psychological well-being in Nigerian settings.

The empirical synthesis demonstrates that retirement planning and lifestyle practices operate as complementary predictors of psychological well-being¹¹⁷. Financial preparation alone does not guarantee happiness; rather, continuous engagement in purposeful, healthy activities sustains emotional and mental balance. On the other hand, an active lifestyle without economic stability can create dependence and frustration. Studies conducted within Nigeria confirm that retirees who integrate both elements achieve a smoother transition, greater optimism, and prolonged life satisfaction¹¹⁸. These findings highlight the importance of early education on retirement planning that includes financial literacy, health promotion, and social participation. Furthermore, institutions should incorporate holistic pre-retirement counselling that addresses physical fitness, mental health, and family dynamics. Such an integrated approach will ensure that retirees maintain dignity, autonomy, and psychological harmony. Hence, retirement planning and lifestyle practices are inseparable determinants of retirees' well-being, forming the foundation for peaceful ageing and productive life after formal employment.

2.3.5 Environmental and Socio-Cultural Influence on Retirement Adjustment

Environmental and socio-cultural factors represent the contextual conditions that shape how retirees adapt to post-employment life¹¹⁹. The environment includes physical surroundings, infrastructure, and community networks that either support or constrain retirees' daily functioning. Socio-cultural influences encompass values, beliefs, and traditions that define ageing and social participation. Together, these elements create the social climate within which retirees experience well-being or distress. Empirical studies affirm that conducive environments, characterised by safety, accessibility, and social

cohesion, promote positive adjustment¹²⁰. On the other hand, poor infrastructure, social isolation, and economic deprivation heighten vulnerability to psychological decline. In Nigeria, environmental challenges such as poor healthcare systems, insecurity, and urban congestion intensify the stress of retirement. Cultural expectations also play a crucial role; retirees are often viewed as family anchors and moral exemplars. When these roles are respected, they enhance self-worth; when neglected, they create frustration. Hence, both environmental and socio-cultural contexts profoundly determine how retirees adjust emotionally and socially to life beyond formal work.

Role of Community and Social Support Systems

Community support systems are essential for maintaining retirees' psychological stability¹²¹. In traditional African societies, extended families and local associations provide emotional and material assistance to older adults. Retirees surrounded by supportive social networks exhibit better adaptation, reduced loneliness, and greater life satisfaction. Empirical evidence shows that community engagement, particularly through religious and cooperative groups, sustains retirees' sense of belonging¹²². These social structures offer opportunities for participation and recognition, counteracting the social withdrawal that often follows retirement. However, urbanisation and migration have weakened traditional support networks, leaving many retirees isolated. In response, retirees increasingly depend on peer associations and faith-based organisations for companionship and moral guidance. The presence of reliable social systems thus compensates for inadequate institutional welfare programmes. Communities that promote inclusivity and intergenerational exchange contribute significantly to retirees' emotional well-being and successful adjustment, highlighting the need to revitalise local social support mechanisms in Nigeria's changing social landscape.

Cultural Beliefs and Perception of Ageing

Cultural perceptions of ageing largely determine how retirees experience this life transition¹²³. In collectivist societies, ageing is seen as a phase of honour and wisdom, granting retirees authority and respect. On the other hand, in rapidly modernising contexts, ageing is often associated with dependency, leading to social neglect. Empirical findings reveal that retirees who perceive their ageing process as dignified and meaningful exhibit greater self-esteem and lower depressive tendencies¹²⁴. In Nigeria, culture plays a dual role: it upholds respect for elders while simultaneously burdening them with expectations of financial and moral support for extended family members. These cultural demands, when unmanageable, generate stress and erode well-being. Furthermore, changing family structures and youth migration to cities have reduced direct care for elderly relatives. This shift has left many retirees emotionally stranded, especially in urban areas. Cultural education and intergenerational dialogue are therefore necessary to restore respect for ageing and reduce the psychological strain associated with these evolving social dynamics.

Environmental Challenges and Health Accessibility

Physical environment and access to healthcare significantly influence retirees' quality of life¹²⁵. Environmental barriers such as inadequate housing, poor sanitation, and unreliable transportation restrict retirees' mobility and independence. These factors heighten vulnerability to physical decline and emotional distress. In Nigeria, the inadequacy of public healthcare services remains a major concern, especially for those in rural communities¹²⁶. Studies show that retirees who lack access to affordable medical care face chronic illnesses that diminish morale and social participation. On the other hand, environments with supportive facilities, like senior clubs, health centres, and recreational parks, enhance retirees' psychological well-being. Urban retirees often enjoy better health

access but face higher living costs and weaker social bonds. Environmental planning that incorporates retiree-friendly infrastructure and medical accessibility therefore plays a vital role in sustaining well-being. Policymakers must prioritise affordable healthcare and age-sensitive urban design to promote healthier and happier post-retirement experiences across Nigerian communities.

Socioeconomic and Policy Implications

Empirical findings consistently show that favourable environmental and socio-cultural conditions enhance retirees' psychological adjustment¹²⁷. Socioeconomic inequality, poor policy implementation, and unstable pension systems amplify post-retirement hardship. Retirees who live in regions with efficient pension administration and community-driven welfare schemes demonstrate better well-being outcomes than those in less developed areas. Policy interventions should therefore integrate cultural sensitivity with social protection. Governments and NGOs can strengthen local structures by promoting health education, recreational facilities, and income-support programmes¹²⁷. Furthermore, family-oriented interventions, such as promoting respect for elders and intergenerational mentoring, can restore traditional values that foster psychological comfort. The cumulative evidence underscores that retirement adjustment depends not only on personal effort but also on the broader environmental and cultural ecosystem. Ensuring retirees' welfare through inclusive policies and supportive social environments remains crucial to enhancing psychological well-being and achieving sustainable ageing in Nigeria.

2.4 Conceptual Model

Conceptual Model for Retirement Planning Lifestyle Practices and Psychological Well-Being among Retired Teachers in Ibadan South West Local Government, Area, Oyo State, Nigeria.

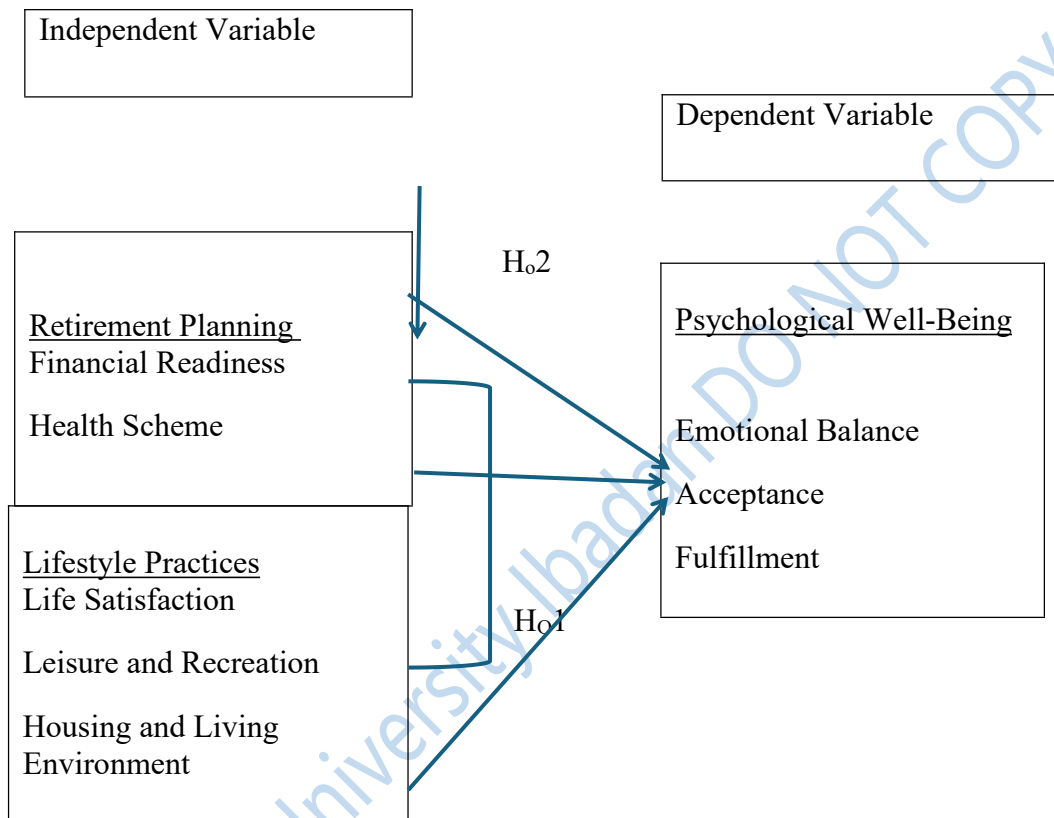


Fig 2.4: Conceptual Model for the Study

Source: Researcher, 2025

The conceptual model for this study illustrates the relationship between retirement planning, lifestyle practices, and psychological well-being of retired teachers in Ibadan South West Local Government Area, Oyo State. Retirement planning, comprising financial readiness and health scheme preparedness, is expected to enhance retirees' emotional stability by reducing financial anxiety and health-related uncertainties. Lifestyle practices, which include life satisfaction, leisure and recreation, and housing and living environment, are presumed to contribute to psychological well-being by promoting

social interaction, relaxation, and supportive living conditions. The dependent variable, psychological well-being, is expressed through emotional balance, acceptance, and fulfilment, reflecting retirees' ability to cope with ageing, maintain self-worth, and derive meaning from life. The model assumes that retirees who plan adequately and adopt positive lifestyle practices are more likely to experience improved psychological adjustment.

2.5 Summary of Reviewed Literature

The reviewed literature has provided a comprehensive understanding of retirement planning, lifestyle practices, gender, cultural beliefs, and psychological well-being among retirees. It established that retirement represents a critical life transition that can either enhance or diminish well-being depending on how effectively individuals prepare for it. Empirical findings revealed that adequate retirement planning, encompassing financial, social, and emotional readiness, promotes autonomy, confidence, and a positive sense of identity after disengagement from active service. On the other hand, inadequate planning often results in anxiety, dependency, and loss of self-worth. Lifestyle practices such as regular exercise, balanced nutrition, social participation, and spirituality were found to foster vitality, self-acceptance, and happiness among retirees.

The review also identified gender and cultural beliefs as moderating variables influencing how retirees interpret satisfaction and adjustment. Gender differences in financial habits and coping strategies shape post-retirement experiences, while cultural expectations determine the degree of social inclusion and respect accorded to older adults. Theoretical perspectives drawn from Maslow's Hierarchy of Needs, Erikson's Psychosocial Theory, and Ryff's Psychological Well-Being Model collectively explained motivation, life satisfaction, and emotional adjustment during ageing. Despite these insights, most

previous studies in Nigeria concentrated primarily on financial or health dimensions of retirement, with limited focus on the combined psychosocial influences of planning, lifestyle, gender, and culture.

This study, therefore, seeks to address this research gap by examining how these factors jointly predict the psychological well-being of retired teachers in Ibadan South West Local Government, providing an integrated, context-specific understanding of retirement adjustment.

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Chapter Three

Methodology

This chapter presents the methodology employed in conducting this study. The methodology adopted provides the framework for achieving the research objectives. It comprises the research design, population and sample, sampling technique, data collection instruments, procedure for data collection, and method of data analysis.

3.1 Research Design

This study adopted a **descriptive survey research design**, which was deemed appropriate for investigating the relationship between retirement planning, lifestyle practices, and psychological well-being of retired teachers in Ibadan South West Local Government Area, Oyo State. The design was suitable because it enabled the researcher to collect data from a relatively large population at one point in time, providing an accurate description of existing conditions without manipulating any variables. It also allowed the researcher to determine the relationship between the variables objectively. The design was particularly relevant because the study focused on naturally occurring behaviours and attitudes of retirees, and the use of a standardised questionnaire facilitated easy analysis and interpretation of the findings.

3.2 Population of the Study

The population for this study consisted of all retired teachers in Ibadan South West Local Government Area, Oyo State. The population was considered appropriate because retired teachers, having disengaged from active service, could provide valid information on their retirement planning, lifestyle practices, and psychological well-being. The population comprised both male and female retired teachers from public primary and secondary

schools. These teachers were relevant because their retirement experiences were likely to be shaped by their professional identity, pension access, and cultural roles as educators.

Table 3.1: Retired Teachers Disposition from 2020-2024

Years of Retirement	Number of Retired Male Teachers	Number of Retired Female Teachers
2020	190	279
2021	184	266
2022	189	284
2023	179	292
2024	188	273
Total	930	1394

Source: Ibadan South West Local Government Pension Office

Table 3.2: Retired Teachers Available (Retired Teachers that regularly attend monthly meetings) on the Field for Data Collection

Year Since Retirement	Number of Retired Female Teachers Available	Number of Retired Male Teachers Available
1-5 Years	50	32
6-10 Years	48	32
Over Ten Years	24	14
Total	122	78

Source: Ibadan South West Local Government Pension Office

3.3 Sample and Sampling Technique

The study population comprised retired secondary school teachers within Ibadan South-West Local Government Area of Oyo State. This group was chosen because of their shared experiences of transition from active service into retirement and their accessibility through the retired teachers' association meetings. From this population, a sample of 200

retired teachers was purposively selected. These participants constituted an intact group attending the monthly meeting of the retired teachers' association at the Road Safety Office, Dugbe. Their inclusion was based on availability, willingness to participate, and the need to ensure that data were collected from retirees who could provide accurate and reliable information on retirement planning, lifestyle practices, and psychological well-being.

The instrument for data collection was a structured questionnaire organised into four sections. Section A sought demographic data, while Sections B, C, and D measured the independent and dependent variables of the study, sample of the statement were given below.

Section A: Demographic Information

This section contains basic information on participants' characteristics such as age, gender, marital status, educational qualification, years of service, and number of years in retirement. These details were necessary to describe the sample and provide background for analysis.

Section B: Psychological Well-being Scale

Psychological well-being scale was design to measured the emotional stability, optimism, resilience, and life satisfaction of retirees. It employed a 4-point Likert response format: Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1). The items focused on perceptions of life purpose, contentment, and adjustment to retirement. This items include the following:

- i. I feel satisfied with my current life.
- ii. I rarely feel lonely or depressed.
- iii. I am optimistic about the future.

- iv. I have a strong sense of purpose in life.
- v. I feel emotionally stable and content.

Section C: Retirement Planning Scale

Retirement planning scale examined the extent of preparation that respondents made before leaving active service. It adopted a 4-point Likert scale with the response options: Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1). The items addressed financial planning, savings, investment, and pre-retirement training. Some of which are stated below:

- i. I planned financially for my retirement before leaving service.
- ii. I attended pre-retirement seminars or workshops.
- iii. I have assets that can be utilised for my retirement planning.
- iv. I have enough savings to maintain my lifestyle as a retiree.
- v. I think a great deal about the quality of life in retirement.

Section D: Lifestyle Practices Scale

This scale assessed the daily habits and lifestyle behaviours of retirees. It also adopted a 4-point Likert scale with the options: Almost Always (4), Sometimes (3), Rarely (2), and Never (1). The items reflected physical exercise, social participation, dietary patterns, and health management, some of which are mentioned below.

- i. I engage in regular physical activities.
- ii. I participate in community or social activities.
- iii. I maintain a healthy diet and routine medical checks.
- iv. I manage my finances independently and efficiently.
- v. I feel angry and frustrated at life.

By structuring the instrument in this way, the study ensured that each of the variables under investigation was operationalised through clear, measurable, and contextually adapted items. The inclusion of sample items in this section and the reference to the Appendix for the complete set ensured transparency and replicability, while also addressing concerns about the clarity of the measurement instruments.

3.4 Validity of the Instrument

The validity of the instrument was ensured through content validity, where experts in retirement planning, psychology, and education reviewed the questionnaire to confirm its relevance. Construct validity was assessed by examining whether the instrument accurately measured retirement planning, lifestyle practices and psychological well-being. Face validity involved feedback from a pilot group of retired teachers to ensure clarity and relevance. The combination of expert review, pilot testing, and ongoing refinement ensured that the instrument accurately captured the key dimensions of the study and was suitable for the target population.

3.5 Reliability of the Instrument

The reliability of the instrument, including a structured questionnaire and semi-structured interviews, was assessed using multiple methods. Cronbach's alpha evaluated internal consistency across sections like retirement planning ($\alpha = 0.80$), lifestyle practices ($\alpha = 0.91$), and psychological well-being ($\alpha = 0.88$). Test-retest reliability measured stability over time. Inter-rater reliability for interviews was ensured using Cohen's Kappa. Standardized scales for psychological well-being were pre-validated. Pilot testing addressed consistency and clarity issues. These steps ensured the instrument was reliable and yielded consistent results.

3.6 Procedure of Data Administration

The researcher collected a letter of introduction from the Head of Department of Art and Social Science, Faculty of Education, Lead City University to conduct the study in the Ibadan South West Local Government Area, Oyo State, Nigeria. This approval was to ensure compliance with institutional guidelines and ethical standards. Upon receiving approval, all necessary materials, such as questionnaires, interview guides, and consent forms, was finalised for the field work. On the day of data collection, the research team arrived early at the Road Safety Office in Dugbe, where retired teachers regularly met. The team set up the survey area and ensure all materials were organised and ready for distribution. Participants was briefed on the study's objectives, procedures, and their rights, ensuring they fully understand the process. The team addressed items or concerns to ensure participants' comfortability before data collection was carried out. Upon the briefing, the questionnaires were distributed to the participants completion, allowing sufficient time for responses. Research assistants provide clarification and ensure unbiased answers. For open-ended questions, participants were encouraged to express their thoughts freely within the study's scope. After completion, participants returned their questionnaires to the research team, where a designated member will collect and organise them. Semi-structured interviews were also carried out with a subset of participants either immediately after the survey or at a later time, depending on availability. These interviews were audio-recorded (with consent) and transcribed for analysis. Throughout the data collection process, the research team monitor the survey to ensure everything runs smoothly, promptly addressing any issues such as participants needing additional time or clarification. After data collection, completed questionnaires were gathered for completeness, and interview transcripts were carefully analysed for themes and insights.

3.7 Method of Data Analysis

The study's data analysis involved both quantitative and qualitative methods. Quantitative data from the questionnaires was analysed using descriptive statistics (e.g., frequencies, means) and inferential statistics (e.g., correlation and regression analysis) to investigate the relationships between retirement planning, lifestyle practices and psychological well-being. While qualitative data from semi-structured interviews was analysed through thematic analysis, identifying recurring themes related to retirement challenges, coping mechanisms, and psychological health. The quantitative and qualitative findings was integrated to provide a comprehensive understanding of how retirement planning impacts lifestyle practices and well-being among retired teachers.

3.8 Ethical Consideration

Ethical guidelines was observed during the data collection exercise for this study to protect the rights and well-being of the participants which include;

1. Each participant was duly informed about the study's purpose, procedures, and their right of non-participation if so wish.
2. The participant were assured of confidentiality of information supplied for this study.
3. The data collection exercise ensured that participants are not exposed to any physical or psychological harm. All items in the instruments were framed in a manner that respects the dignity and personal experiences of the participants.

Chapter Four

Results and Discussion on Findings

This chapter present the analysis of data collected from respondents on the retirement planning, lifestyle practices and psychological well-being among retired teachers in Ibadan South West Local Government, Ibadan. Using both descriptive and inferential (Correlation and Regression Analysis) statistics, the study investigates how retirement planning and lifestyle practices influence retired teachers' psychological well-being in Ibadan South West Local Government, Ibadan. The analysis utilizes data collected from 200 retired teachers.

4.1 Presentation of Data

Demographic Characteristics of Respondents

The demographic profile of the 200 retired teachers in Ibadan South-West Local Government is presented under gender, age, years in retirement, highest educational qualification, and marital status. The purpose of this section is to provide a background to the sample composition and offer insights into the socio-economic and personal characteristics of the respondents.

Demographic Variables

Gender	Frequency	Percentage
Male	80	40.0
Female	120	60.0
Total	200	100.0

Age (As at last birthday)	Frequency	Percentage
45–50 years	60	30.0
60-65 years	80	40.0

66-70 years	40	20.0
71–75 years	20	07.5
76 years above	05	02.5
Total	200	100.0
Years in Retirement	Frequency	Percentage
1 – 5 years	82	40.9
6 – 10 years	80	39.8
Over 10 years	38	19.3
Total	200	100.0
Highest Education Qualification	Frequency	Percentage
NCE	74	37.1
B.Ed/BSc	82	40.9
Med/MSc	41	20.4
Others	3	1.6
Total	200	100.0
Marital Status	Frequency	Percentage
Married	20	56.5
Widowed	60	18.8
Divorced	100	21.0
Single	20	3.8
Total	200	100.0

Source: Researcher`s field work 2025

Table 4.1 shows the demographic analysis of the respondents. Out of the 200 respondents, 80 (40.0%) were male while 120 (60.0%) were female. This indicates that female retired

teachers constituted the majority of the sample. The dominance of female respondents reflects the teaching profession in Nigeria, particularly at the basic education level, where women are generally more represented than men. This distribution is consistent with national statistics that show higher female enrolment into teaching careers. The age distribution shows that 80 respondents (40.0%) were between 60–65 years, while 60 respondents (30.0%) were within the 45–50 years category. Forty respondents (20.0%) fell within 66–70 years, 15 respondents (7.5%) were between 71–75 years, and only 5 respondents (2.5%) were 76 years and above. The result suggests that a substantial proportion of the retired teachers were within the early stage of old age, while very few were in advanced old age. This pattern implies that the majority of retired teachers are still within an active ageing bracket, with potential to engage in post-retirement economic or social activities.

Regarding years in retirement, 82 respondents (40.9%) had retired for between 1–5 years, 80 respondents (39.8%) had retired for 6–10 years, while 38 respondents (19.3%) had been in retirement for more than 10 years. This finding shows that the majority of respondents were relatively recent retirees. Such a distribution is important, as individuals in early retirement are more likely to experience transitional challenges, including psychological adjustment and financial planning issues, compared to those who have spent longer in retirement and may have stabilised their routines. With respect to educational qualification, the majority of respondents, 82 (40.9%), were Bachelor's degree (B.Ed/B.Sc) holders, followed by 74 respondents (37.1%) with Nigeria Certificate in Education (NCE). In addition, 41 respondents (20.4%) had Master's degrees (M.Ed/M.Sc), while 3 respondents (1.6%) reported "other" qualifications. This implies that the retired teachers in the study area were fairly well educated, which may have positively influenced their ability to plan for retirement and adapt to lifestyle changes.

The high proportion of respondents with tertiary qualifications also reflects the minimum entry requirement for teaching at secondary school level in Nigeria.

Analysis of marital status revealed that 113 respondents (56.5%) were married, 38 (18.8%) were widowed, 42 (21.0%) were divorced, while 7 (3.8%) were single. The result indicates that the majority of the retired teachers were married, which may provide social support and stability in retirement. However, the presence of a considerable proportion of widowed and divorced respondents suggests that issues such as loneliness, reduced social networks, and psychological vulnerability may be relevant factors in the well-being of retired teachers.

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4.2 Data Analysis

Research Question One: What is the level of psychological well-being of the retired teachers in Ibadan South-West Local Government, Ibadan?

Table 4.2: Frequency Counts Showing the Level of Psychological Well-being of the Retired Teachers

	Items	SA	A	D	SD	Mean	StdDev
1	I feel satisfied with my current life.	97(52.2)	64(34.4)	18(9.70)	7(3.8)	1.6505	.80634
2	I rarely feel lonely or depressed.	70(37.6)	76(40.9)	34(18.3)	6(3.2)	1.8710	.82168
3	I am optimistic about the future.	68(36.6)	78(41.9)	28(15.1)	12(6.5)	1.9140	.87803
4	I have a strong sense of purpose in life.	86(46.2)	75(40.3)	22(11.8)	3(1.6)	1.6882	.74222
5	I feel emotionally stable and content.	64(34.4)	93(50.0)	25(13.4)	4(2.2)	1.8333	.73460
6	I like most parts of my personality after retirement.	71(38.2)	84(45.2)	25(13.4)	6(3.2)	1.8172	.78425
7	When I look at the story of my life, I am pleased with my retirement experience.	72(38.7)	83(44.6)	23(12.4)	8(4.3)	1.8226	.80922
8	Some retirees wander aimlessly through life. I am experiencing the same thing.	67(36.0)	49(26.3)	38(20.4)	32(17.2)	2.1882	1.10628
9	The demands of everyday life often get me down as a retired teacher.	55(29.6)	64(34.4)	51(27.4)	16(8.6)	2.1505	.94664
10	In many ways I feel disappointed about my	57(30.6)	53(28.6)	38(20.40)	38(20.4)	2.3065	1.11387

	achievements in life.						
11	Maintaining close relationships has been difficult and frustrating for me.	54(29.0)	60(32.3)	44(23.7)	28(15.1)	2.2473	1.03617
12	I live life one day at a time and don't really think about the future.	53(28.5)	65(34.9)	42(22.6)	26(14)	2.2204	1.01332
13	In general, I feel I am in charge of the situation in which I live.	71(38.2)	75(40.3)	30(16.1)	10(5.4)	1.8871	.86565
14	I am good at managing the responsibilities of my daily life.	69(37.1)	80(43)	24(12.9)	13(7.0)	1.8978	.87937
15	As a retiree, I sometimes feel as if I've done all there is to do in life, there's no hope for more.	65(34.9)	59(31.7)	29(15.6)	33(17.7)	2.1613	1.09337
16	For me, life has been a continuous process of learning, changing, and growing both personally and professionally.	76(40.9)	76(40.9)	25(13.4)	9(4.8)	1.8226	.84196
17	I think it is important to have new experiences that challenge how I think about myself and retirement experiences.	87(46.8)	61(32.8)	29(15.6)	9(4.8)	1.7849	.88041
18	People would describe me as a giving person, willing to share my time and resources with others.	67(36)	83(44.6)	26(13.4)	11(5.9)	1.8925	.85059
19	I gave up trying to make big improvements or	78(41.9)	51(27.4)	31(16.7)	26(14.)	2.0269	1.07267

	changes in my life a long time ago since I retired.						
20	As a retiree, I need all the support I can get from my children to live happily.	68(36.6)	73(39.2)	32(17.2)	13(7.0)	1.9462	.90483
21	I have not experienced many warm and trusting relationships with others since I retired.	72(38.7)	40(21.5)	43(23.1)	31(16.7)	2.1774	1.12261
22	I have confidence in my own opinions, even if they are different from the way most other people think my retirement life is peaceful.	61(32.8)	85(45.7)	22(11.8)	18(9.7)	1.9839	.91519
23	I judge myself by what I think is important, not by the values of what others think is important socially.	81(43.5)	65(34.9)	21(11.3)	19(10.2)	1.8817	.97370
24	I engage in activities that gives my life a meaning.	92(49.5)	57(30.6)	24(12.9)	13(7.0)	1.7742	.92566
25	I often sought professional help for my mental health.	73(39.2)	63(33.9)	23(12.4)	27(14.5)	2.0215	1.04988
						Mean	1.96
						Responses	.990

Source: Researcher's field work 2025

Table 4.4 shows the responses of the retired teachers on indicators of psychological well-being. The results reveal an overall mean score of 1.96 with a standard deviation of 0.99 on a four-point Likert scale. This indicates a generally positive disposition, as most

respondents leaned towards agreement, reflecting a favourable level of psychological well-being. Items relating to satisfaction and purpose (Items 1, 4, and 5; means = 1.65, 1.69, and 1.83) suggest that a large proportion of the respondents felt fulfilled, emotionally stable, and with a strong sense of purpose in life. The relatively low standard deviations (0.74–0.81) further suggest consensus among the retirees in reporting a fulfilling life after retirement. Similarly, Item 24 (mean = 1.77) shows that many retirees engaged in meaningful activities, affirming their pursuit of purpose-driven living, which aligns with eudaimonic well-being.

Items measuring autonomy and identity (Items 3, 6, 7, 13, 22, and 23; means between 1.81 and 1.98) reveal that most respondents-maintained optimism, personal identity, and confidence. These results correspond with Ryff's model of psychological well-being, which emphasises self-acceptance, environmental mastery, and autonomy as key markers of positive adjustment in later life. Items 14, 16, and 17 (means = 1.90, 1.82, and 1.78) also affirm continued personal growth and openness to new experiences, reflecting psychological maturity consistent with Erikson's stage of ego integrity versus despair. On the other hand, Items 8, 9, 10, 11, 12, 15, and 21 (means between 2.15 and 2.31) indicate that some retirees experienced challenges such as loneliness, dissatisfaction, or reduced social relationships. These results suggest that while many retirees were resilient, a notable minority reported emotional strain and possible social isolation. The relatively high standard deviations (above 1.0 in some cases) further highlight variation in experiences, implying that while some were thriving, others struggled with emotional regulation or social connections. Items 19 and 20 (means = 2.03 and 1.95) show that some respondents expressed reduced motivation and reliance on children or family members for support. This reflects cultural patterns in Nigeria, where intergenerational dependence is common in retirement. While such reliance may ensure stability, it may

also limit autonomy, suggesting the need for interventions that balance family support with personal empowerment.

In summary, the findings reveal that the majority of retired teachers in Ibadan South-West Local Government reported high levels of life satisfaction, emotional stability, and purpose, pointing to commendable psychological resilience. However, pockets of vulnerability remain, particularly regarding social isolation, stress, and financial dependence. The results imply that while many retirees are ageing successfully, others require targeted support in areas of mental health, social engagement, and financial empowerment to sustain their psychological well-being. to answer Research Question 3, the level of psychological well-being of retired teachers is generally high.

Research Question Two: What is the level of retirement planning of the retired teachers in Ibadan South-West Local Government, Ibadan?

Table 4.3: Frequency Counts Showing the Level of Retirement Planning of the Retired Teachers

	Items	SA	A	D	SD	Mean	StdDev
1	I planned financially for my retirement before leaving service.	95(51.1)	76(40.9)	12(6.5)	3(1.6)	1.5860	.68625
2	I attended pre-retirement seminars	58(31.2)	89(47.8)	37(19.9)	2(1.1)	1.9086	.74051
3	I had a personal savings or investment to serve me for 3 decades.	61(32.8)	80(43)	30(16.1)	15(8.1)	1.9946	.90343
4	I received guidance on retirement planning during my work years.	68(36.6)	89(47.8)	24(12.9)	5(2.7)	1.8172	.75618
5	My retirement was voluntary and well-timed.	57(30.6)	85(45.7)	28(15.1)	16(8.6)	2.0161	.89730
6	I have put aside enough	55(29.6)	89(47.8)	33(17.7)	9(4.8)	1.9785	.81842

	money for my retirement.						
7	I have assets that can be utilized for my retirement planning.	49(26.3)	100(53.8)	25(13.4)	12(6.5)	2.0000	.81207
8	I am contented with the pension received as naira.	53(28.5)	79(42.5)	32(17.2)	22(11.8)	2.1237	.95904
9	I have enough money to maintain my desired standard as a retired teacher.	50(26.9)	88(47.3)	30(16.1)	18(9.7)	2.0860	.90232
10	I have enough savings to maintain my life style as a retiree.	70(37.6)	78(41.9)	24(12.9)	14(7.5)	1.9032	.89521
11	I have earnings which I am enjoying now at my life.	66(35.5)	85(45.7)	25(13.4)	10(5.4)	1.8871	.83384
12	I set clear goals for gaining information about retirement.	66(35.5)	86(46.2)	25(13.4)	9(4.8)	1.8763	.81921
13	I think a great deal about the quality of life in retirement.	72(38.7)	70(37.6)	34(18.3)	10(5.4)	1.9032	.88305
14	I did not know how to set needed money to be saved for retirement.	58(31.2)	65(34.9)	44(23.7)	19(10.2)	2.1290	.97233
15	I have a clear vision of how life will be in retirement.	58(31.2)	78(41.9)	40(21.5)	10(5.4)	2.0108	.86361
16	I discussed retirement plans with my spouse, friend, and family.	75(40.3)	65(34.9)	32(17.2)	14(7.5)	1.9194	.93517
17	It is hard to stick to my spending plan when unexpected expenses arise.	69(37.1)	68(36.6)	41(22.0)	8(4.3)	1.9355	.87372
18	It is challenging to make progress toward my financial goals.	38(20.4)	85(45.7)	55(29.6)	8(4.3)	2.1828	.81799

19	When unexpected expenses occur, I usually have to borrow money from others.	50(26.9)	92(49.5)	35(18.8)	9(4.8)	2.0753	1.04221
20	I am confident that I can deal efficiently with unexpected events as retiree.	58(31.2)	69(37.1)	46(24.7)	13(7.0)	2.0215	.82499
21	I had always attended retirement training sessions.	57(30.6)	85(45.7)	28(15.1)	16(8.6)	2.0753	.91518
	Grand Mean					1.97	0.97

Source: Researcher's field work 2025

Table 4.3 presents the responses of the retired teachers on various indicators of retirement planning. The results show that a substantial proportion of respondents demonstrated positive financial preparedness before leaving service. For instance, Item 1 (mean = 1.59, SD = 0.69) reveals that more than 90% either strongly agreed or agreed that they had financially planned for retirement, reflecting a commendable culture of forward-looking financial behaviour. Items that focused on savings, assets, and lifestyle sustainability after retirement (Items 3, 5, 6, 7, 9, and 10) yielded mean values ranging from 1.90 to 2.00, indicating generally favourable financial positioning among respondents. This implies that many of the retired teachers had adequate financial buffers, though about one-fifth expressed difficulty in sustaining their desired lifestyle, pointing to heterogeneity in financial stability.

Items on retirement education (Items 2, 4, and 21) had means of 1.91, 1.82, and 2.08 respectively, suggesting that while many respondents attended pre-retirement seminars and training, attendance was not universal. The slightly higher mean for Item 21 (2.08) signals that institutional support for structured retirement education was uneven, and that some retirees may have relied more on personal initiatives. The responses to Items 12, 13,

15, and 20 (means between 1.88 and 2.02) demonstrate strong foresight among respondents, with most indicating that they had clear goals, plans, and expectations for post-employment life. This points to a conscious mental framework for coping with retirement, a factor closely associated with post-retirement satisfaction and well-being. Item 16 (mean = 1.92) further highlights the role of social support, showing that many retirees discussed their plans with spouses, friends, or family, a practice that strengthens resilience and enhances psychological adjustment.

Nevertheless, challenges remain. Items 17, 18, and 19 (means = 1.94, 2.18, and 2.08, respectively) show that a proportion of respondents struggled with financial shocks and unexpected expenses, often resorting to borrowing. This reflects structural weaknesses in Nigeria's pension schemes and the impact of inflation on fixed incomes. Similarly, Items 8 and 11 (means = 2.12 and 1.89) indicate moderate satisfaction with pension income, suggesting that while pensions provide some stability, their adequacy is sabotaged by the rising cost of living. Overall, the grand mean of 1.97 with a standard deviation of 0.97 reflects a commendably high level of retirement planning among retired teachers in Ibadan South-West Local Government. The findings suggest that while many retirees displayed foresight, savings culture, and asset acquisition, there remain pockets of vulnerability linked to inflationary pressures, irregular pensions, and inadequate institutional support. Therefore, to answer research question 1, it was found out that the level of retirement planning of retired teachers in Ibadan South-West Local Government is high.

Research Question Three: What is the level of lifestyle practices of the retired teachers in Ibadan South-West Local Government, Ibadan?

Table 4.4: Frequency Counts Showing the Level of Life Styles of the Retired Teachers

	Items	SA	A	D	SD	Mean	StdDev
1	I engage in regular physical activities.	67(36)	59(31.7)	37(19)	23(12.4)	2.0860	1.02568
2	I participate in community/social activities.	35(18.8)	987(46.8)	41(22)	23(12.4)	2.2796	.91078
3	I maintain a healthy diet and routine medical checks.	51(27.4)	56(30.1)	40(21.5)	39(21)	2.3602	1.09758
4	I manage my finances independently and efficiently.	46(24.7)	57(30.6)	41(22)	42(22.6)	2.4247	1.09408
5	There is not much I can do to solve my problems.	49(26.3)	69(37.1)	49(26.3)	19(10.2)	2.2043	.94793
6	I get stressed very easily.	55(29.6)	73(39.2)	42(22.6)	16(8.6)	2.1022	.92724
7	Managing my time is very difficult.	54(20)	66(35.5)	52(28)	14(7.6)	2.1398	.92522
8	It is difficult to concentrate on what I am doing, as my health is not too good.	72(38.7)	60(32.3)	40(21.5)	14(7.5)	1.9785	.95270
9	I have no confidence in what I do, because I cannot sleep well for worry.	67(36)	58(31.2)	44(23.7)	17(9.1)	2.0591	.98186
10	I feel things are getting on top of me.	76(40)	58(31.2)	38(20.4)	14(7.5)	1.9462	.95709
11	My work causes me to	70(37.	63(33.9)	40(21.5)	13(7.0)	1.9785	.93553

	become stressed	6)					
12	I am not satisfied with the way I am managing my life.	74(39.8)	54(29)	47(25.3)	11(5.9)	1.9731	.94402
13	I feel angry and frustrated at life	65(34.9)	70(37.6)	32(17.2)	19(10.2)	2.0269	.96665
14	I am not satisfied with my life, because I cannot make ends meet as a retiree.	72(38.7)	67(36)	26(14)	21(11.3)	1.9785	.99162
15	My lined of success in terms of material possession is nothing to write home about.	69(37.1)	56(30.1)	46(24.7)	15(8.1)	2.0376	.97187
16	My lifestyle as a retiree is far better than when I was in active service.	42(22.6)	72(38.7)	34(18.3)	38(20.4)	2.3656	1.04788
17	I manage my lifestyle consciously as a retiree.	45(24.2)	61(32.8)	35(18.8)	45(24.2)	2.4301	1.10427
18	I focus more on heathy eating, sleeping and exercise.	59(31.7)	50(26.9)	29(15.6)	48(25.8)	2.3548	1.17768
19	As a retiree, I believe my children should cater for all my needs.	51(27.4)	62(33.3)	47(25.3)	26(14)	2.2581	1.01239
20	I maintain strong social connections that contribute to my overall well-being.	54(29)	59(31.7)	30(16.1)	43(23.1)	2.3333	1.12786
21	I have the flexibility to pursue hobbies or interests that I enjoy.	58(31.2)	46(24.7)	37(19.9)	45(24.2)	2.3710	1.16109
	Mean Response					2.08	1.02

Source: Researcher`s field work 2025

Table 4.4 presents the distribution of responses on lifestyle practices of retired teachers in the study area. The overall mean score of 2.08 (SD = 1.02) on a four-point Likert scale suggests a moderate level of engagement in positive lifestyle behaviours.

Items assessing physical and social activity (Items 1 and 2, means = 2.09 and 2.28) indicate that while many respondents reported some level of physical exercise and participation in social activities, the extent was only moderate. This is concerning given the established role of regular exercise and social engagement in maintaining health and delaying age-related decline. Similarly, health-related practices such as maintaining a balanced diet and routine medical checks (Item 3, mean = 2.36) and healthy living routines such as eating, sleeping, and exercising (Item 18, mean = 2.35) show mixed adherence, with high variability across respondents. This pattern suggests that while awareness of health-promoting behaviour exists, consistent practice is less widespread.

Emotional and psychological indicators present more challenges. Items 5, 6, 7, 8, 9, 10, 11, 12, and 13 yielded mean scores ranging between 1.95 and 2.20, reflecting notable levels of stress, worry, frustration, and difficulty in coping with retirement realities. These results point to emotional strain among many retirees, which could compromise their overall lifestyle quality and psychological well-being. The findings also highlight the presence of financial strain. For example, Items 14 and 15 (means = 1.98 and 2.04) reflect dissatisfaction with financial independence and material success, suggesting that many retirees are unable to meet their financial needs adequately. Items on autonomy and control, such as managing finances efficiently (Item 4, mean = 2.42) and managing lifestyle consciously (Item 17, mean = 2.43), show only modest levels of self-efficacy, implying that some retirees feel limited in their ability to make independent lifestyle decisions. Similarly, Items 20 and 21 (means = 2.33 and 2.37) suggest restricted opportunities for pursuing hobbies or social connections, which are critical for sustaining

emotional balance and meaningful engagement in later life. Interestingly, Item 16 (mean = 2.37) shows that a number of respondents reported that their lifestyle in retirement was better than during active service, although this perception was not strongly reflected across broader indicators of emotional and financial well-being.

Overall, the findings indicate that the lifestyle practices of retired teachers in Ibadan South-West Local Government are mixed, characterised by moderate engagement in health-promoting behaviours, limited leisure and social activities, and substantial challenges related to emotional stress and financial autonomy. The relatively high standard deviations across most items further suggest considerable variation in experiences, where some retirees maintain active, healthy, and satisfying lifestyles, while others struggle with stress, economic hardship, and lack of social fulfilment. This heterogeneity shows the need for more structured support systems, such as retirement counselling, health education, and financial planning programmes, to help retirees maintain healthy and fulfilling lifestyles. To answer Research Question 2, the analysis revealed that the level of lifestyle practices of retired teachers in the area is moderate.

4.2.2 Test of Hypotheses

Hypothesis One: There will be no significant relative influence of retirement planning and lifestyle practices on psychological well-being among retired teachers in Ibadan South-West Local Government, Ibadan.

Table 4.5: Zero Order Correlations among the Independent and Dependent Variables

Variables	RP	LP	PWb
Retirement planning	1.000		
Life practices	0.385**	1.000	
Psychological Well-being	0.558**	0.473	1.000
Mean	41.43	45.70	48.97
Standard Deviation	9.54	11.22	12.45

Source: Researcher's field work 2025

To test this hypothesis, Pearson Product Moment Correlation was conducted to determine the relationships among retirement planning, lifestyle practices, and psychological well-being. The results revealed significant positive correlations between retirement planning and psychological well-being ($r = 0.558, p < 0.05$) and between lifestyle practices and psychological well-being ($r = 0.473, p < 0.05$). This indicates that both retirement planning and lifestyle practices are significantly associated with psychological well-being among retired teachers. Consequently, the null hypothesis is rejected. The finding suggests that the extent to which retired teachers engage in retirement planning and healthy lifestyle practices contributes meaningfully to their psychological adjustment and well-being after leaving active service.

Hypothesis Two: There will be no significant joint contributions of retirement planning and lifestyle practices on psychological well-being among retired teachers in Ibadan South-West Local Government, Ibadan.

Table 4.6: Joint contribution of the independent variables

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.624 ^a	.390	.383	9.77985

ANOVA^a

Model		Sum of Squares	df	Mean Square	f	Sig.
1	Regression	11178.684	2	5589.342	58.438	.000 ^b
	Residual	17503.122	197	95.645		
	Total	28681.806	199			

Source: Researcher's field work 2025

To test this hypothesis, multiple regression analysis was performed. Table 4.5 shows the regression analysis between the two independent variables and dependent variable. The results showed that retirement planning and lifestyle practices jointly contributed significantly to psychological well-being ($R = 0.624$, $R^2 = 0.390$, $\text{Adj. } R^2 = 0.383$, $F(2,197) = 58.438$, $p < 0.05$). This implies that about 38.3% of the variance in psychological well-being among retired teachers could be explained by the combined influence of retirement planning and lifestyle practices. Based on these results, the null hypothesis is rejected. This finding shows the importance of both adequate preparation for retirement and healthy lifestyle practices in promoting the psychological well-being of retired teachers within the study area.

4.3 Discussion of Findings

This study seeks to examine the influence of retirement planning and lifestyle practices on the psychological well-being of retired teachers in Ibadan South-West Local Government. The findings have provided significant insights into how Nigerian teachers handles the realities of retirement. The analysis revealed that a substantial proportion of the retired teachers demonstrated commendable levels of retirement planning. With a

grand mean of 1.97, most respondents indicated that they had engaged in deliberate financial preparation before leaving active service, through savings, investments, and acquisition of assets. This finding confirms the argument that proactive retirement planning plays a decisive role in shaping post-retirement psychological adjustment. Teachers who plan ahead tend to maintain a sense of control and independence, which strengthens their emotional balance and stability. Erikson's psychosocial theory is relevant here, as his stage of integrity versus despair emphasises that late adulthood is defined by the ability to look back on one's life with satisfaction rather than regret¹. Retired teachers who engaged in structured financial planning were therefore more likely to experience integrity, as they approached retirement with confidence that their foresight would shield them from despair linked to insecurity and dependency.

At the same time, the study showed that pockets of vulnerability remained, as some respondents struggled with unexpected expenses and admitted having to borrow when financial shocks occurred. This outcome reflects the systemic challenges embedded in Nigeria's pension administration, where irregular disbursement and the inflationary climate reduce the adequacy of pension income. Such structural weaknesses create conditions where even those who planned adequately are not fully insulated from anxiety and distress. Some researchers have argued that Nigerian civil servants often experience heightened financial anxiety because of unstable pension structures, underscoring that individual planning, while critical, is not sufficient in contexts where institutional support is weak². Thus, the psychological well-being of retirees is partly tied to systemic realities that remain beyond their immediate control.

The findings on lifestyle practices provided another important dimension. Respondents reported a moderate level of engagement in positive health and social behaviours, with an overall mean of 2.08. Many acknowledged participating in some form of physical activity,

community engagement, or healthy diet practices, in spite of that adherence was uneven, with high variability among individuals. The presence of stress, frustration, and dissatisfaction expressed by some respondents illustrates that lifestyle practices are not only about physical health but are equally about emotional resilience. This interpretation resonates with Maslow's hierarchy of needs, which posits that basic needs such as health, safety, and financial stability must be met before individuals can pursue higher levels of fulfilment³. When resources are constrained, retirees may struggle to prioritise health-promoting routines, medical check-ups, or recreational activities, thereby limiting their ability to achieve higher-order needs such as self-actualisation.

The psychological dimensions of lifestyle were particularly notable. Many retirees indicated worry, frustration, and difficulty coping with their new realities. Such findings align with Ryff's model of psychological well-being, where dimensions such as environmental mastery, positive relations, and purpose in life are essential determinants of mental stability⁴. Teachers who once enjoyed active engagement in the classroom and interaction with colleagues may feel a loss of relevance when daily routines shift abruptly in retirement. Although some retirees sustained emotional support through participation in religious groups and community associations, others experienced isolation and loneliness, conditions strongly associated with depression and cognitive decline. These experiences confirm the assertion that social connectedness serves as a protective buffer against emotional instability in old age⁵.

Also, the study revealed that a number of respondents perceived their lifestyle in retirement to be better than during active service. This reflects the duality of retirement, while for some it represents frustration, for others it provides the freedom to pursue personal interests, leisure, and family life without the constraints of work. Such variations highlight the importance of resilience, which a researcher have described as the capacity

to adapt positively to stress and maintain optimism despite adverse conditions⁶. Retirees who were able to reframe retirement as an opportunity for rest, creativity, and new experiences tended to report better psychological outcomes than those who viewed it as an endpoint marked by decline.

The regression analysis showed clearly that retirement planning and lifestyle practices jointly exert significant influence on psychological well-being. This highlights the holistic nature of well-being, which arises not merely from financial security but also from the quality of daily routines, social relationships, and health behaviours. Ryff's framework is particularly useful in understanding this joint influence, as it identifies autonomy, purpose, and environmental mastery as interconnected components of well-being⁷. Financial planning secures autonomy and control over decisions, while lifestyle practices sustain purpose, health, and social ties. In all, they form a comprehensive foundation for stability in retirement. The findings therefore reinforce the position that psychological well-being cannot be achieved through isolated measures but rather through the integration of financial, social, and emotional strategies.

These patterns must also be understood within the peculiar socio-economic and cultural realities of Nigerian teachers. Teaching as a profession in Nigeria is marked by modest salaries and limited welfare packages, which restrict the ability of teachers to save substantially for retirement during their active years. That many of the respondents still reported meaningful planning demonstrates a culture of foresight and resilience within the teaching community. However, cultural expectations also play a role, as retirees are often expected to support children, grandchildren, and extended family members. While this responsibility provides a sense of purpose, it can become burdensome when financial resources are inadequate, thereby undermining psychological balance. Retirement in

Nigeria thus becomes a collective family project rather than an individual experience, with the adequacy of planning extending beyond the retiree to the household.

Gender differences further enrich the interpretation of these findings. Women constituted the majority of respondents, and existing research indicates that female retirees are often more economically vulnerable due to cumulative disadvantages across their career trajectories. Nevertheless, women tend to benefit more from community and social networks, which can cushion the negative effects of financial stress. Male retirees, on the other hand, may struggle more with the loss of occupational identity and recognition, leading to feelings of irrelevance. These gendered patterns highlight the importance of context-specific counselling interventions that address the distinct psychosocial needs of male and female retirees.

The implications of these findings are significant. They point to the need for structured pre-retirement education programmes that integrate financial literacy, health planning, and psychosocial preparation for teachers. While some respondents attended pre-retirement seminars, attendance was uneven, and institutional support appeared inadequate. There is also a clear need for accessible counselling services both before and after retirement to help retirees develop coping strategies for stress, identity shifts, and lifestyle adjustment. Group counselling in particular could serve as a platform for peer support, reducing loneliness and creating opportunities for retirees to share strategies for adaptation. Furthermore, government agencies must address the systemic weaknesses in pension administration, as delayed and irregular payments erode the psychological benefits that retirees derive from effective planning. Without timely pension disbursement, the autonomy and environmental mastery that retirees work towards are sabotaged.

From a theoretical perspective, the findings validate the utility of Maslow, Erikson, and Ryff in understanding the experiences of Nigerian retirees. Maslow explains how unmet basic needs can hinder progression to higher psychological aspirations, Erikson situates retirement as a stage where integrity or despair is shaped by perceptions of life achievements, and Ryff's model provides a multidimensional understanding of the factors that constitute well-being⁷. Together, these theories highlight that retirement is a complex process involving financial, social, and psychological negotiations, particularly in societies like Nigeria where institutional supports remain fragile.

In a nutshell, this study has shown that retirement planning and lifestyle practices significantly influence the psychological well-being of retired teachers, but their effectiveness is mediated by broader socio-economic and cultural realities. Teachers who planned financially and engaged actively in lifestyle practices reported better psychological outcomes, reflecting resilience and foresight. In spite of that the persistence of systemic challenges in pension delivery, healthcare costs, and social isolation continues to shape retirees' experiences. As a result, retirement emerges as both an opportunity for fulfilment and a site of vulnerability, depending on the interplay of individual preparation, lifestyle choices, and societal conditions. These findings reinforce the need for integrated interventions, combining policy reforms, counselling services, and community support, to ensure that Nigerian teachers, after decades of service, enjoy retirement with dignity, stability, and emotional well-being.

Endnotes

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Chapter Five

Conclusion

5.1 Summary of Findings

The study established that retirement planning plays a central role in determining retirees' post-service adjustment and overall psychological well-being. Those who began planning early were found to experience greater financial independence, emotional balance, and adaptability to new routines. The findings indicated that psychological well-being, particularly in the areas of self-acceptance, optimism, and purpose in life, strongly influences how retirees perceive ageing and cope with challenges associated with withdrawal from active service. Retirees who viewed this stage of life as an opportunity for rest, growth, and social contribution were more likely to demonstrate resilience and fulfilment. This shows that early preparation, supported by counselling and awareness, helps individuals to manage the emotional and practical demands of retirement with confidence and satisfaction.

The study also revealed that lifestyle practices and social support systems greatly enhance the quality of retirees' experiences. Active participation in community life, involvement in spiritual and recreational activities, and the maintenance of balanced diets and healthy habits all contributed to improved happiness and reduced loneliness. Furthermore, retirees who maintained close relationships with family, friends, and peer groups reported stronger self-worth and a sense of belonging. Counselling support before and after retirement was also identified as vital in equipping retirees with coping strategies and positive mindsets. The study therefore concludes that psychological readiness, active living, and supportive social connections jointly determine successful adjustment. Promoting these factors through counselling and policy initiatives is essential for achieving a fulfilling and dignified retirement experience among Nigerian retirees.

5.2 Conclusion

Based on the findings, it is concluded that retirement planning and lifestyle practices are critical determinants of the psychological well-being of retired teachers. Teachers who engaged in adequate financial and health preparation before retirement experienced lower anxiety levels, greater emotional stability, and improved life satisfaction. Similarly, maintaining active lifestyle practices, including social participation, recreational activities, and intellectually stimulating engagements, contributed significantly to psychological adjustment. The study further established that the combined effect of retirement planning and lifestyle practices offers the strongest predictor of psychological well-being, highlighting the need for holistic preparation for retirement. For teachers, whose professional identity is deeply tied to intellectual and social roles, early financial planning and continuous participation in meaningful post-retirement activities are essential for sustaining emotional balance and a sense of fulfilment in later life.

5.3 Recommendations

Based on the findings, the following recommendations are made:

1. Retirement Planning and Psychological Well-being: Government agencies and educational institutions should organise periodic pre-retirement workshops to educate teachers on financial literacy, investment opportunities, and health scheme enrolment to ensure adequate preparation for post-retirement life.
2. Lifestyle Practices and Psychological Well-being: Retired teachers should be encouraged to maintain active social and recreational lifestyles by joining community associations, alumni networks, and religious groups to promote emotional stability and life satisfaction.

3. Influence of Retirement Planning and Lifestyle Practices: Counselling psychologists should design integrated retirement preparation programmes that emphasise both financial planning and active living to enhance overall psychological adjustment.

4. Environmental and Socio-Cultural Influences: Community leaders and policymakers should create age-friendly recreational facilities and platforms for retirees' participation in cultural and intellectual activities to strengthen social support systems.

5. Gender Differences in Retirement Adjustment: Special programmes should be developed to encourage female retirees to participate in social and recreational activities, reducing domestic isolation and improving emotional health.

5.4 Contribution to Knowledge

This study has contributed to the body of knowledge by empirically establishing the significant influence of retirement planning and lifestyle practices on the psychological well-being of retired teachers in the Nigerian context. While existing research has often treated these variables separately, this study provides evidence of their combined effect, highlighting that financial security facilitates active post-retirement living, which in turn enhances emotional stability. The findings extend the applicability of the Activity Theory of Ageing and Continuity Theory of Ageing by demonstrating that in socio-economically constrained environments like Nigeria, financial readiness serves as a foundation for sustaining active engagement and continuity in pre-retirement habits. This insight provides a contextual modification to these theories, suggesting that socio-economic factors are central to understanding retirement adjustment in developing countries. Furthermore, by focusing specifically on retired teachers, the study offers a unique perspective on a professional group whose identity is strongly linked to intellectual and

social roles, providing valuable implications for educational policy and counselling practice.

Implications for Counselling

The findings have important implications for counselling practice. Counselling psychologists should develop targeted pre-retirement and post-retirement counselling programmes to enhance financial literacy, health awareness, and active lifestyle adoption among teachers. Group counselling sessions can be organised for retirees to foster social interaction, emotional support, and shared coping strategies. Counsellors should also collaborate with government agencies and community leaders to design intervention programmes that address the emotional challenges caused by delayed pension payments, social isolation, and cultural changes. By equipping retirees with coping skills and encouraging community participation, counselling can significantly improve psychological well-being in retirement.

5.5 Suggestions for Further Studies

Future studies should explore the influence of other factors such as personality traits, social support systems, and cultural perceptions of ageing on the psychological well-being of retirees. Comparative studies across different professional groups and geographical locations in Nigeria are also recommended to provide a broader understanding of retirement experiences. Additionally, longitudinal studies should be conducted to examine how retirement planning and lifestyle practices influence psychological well-being over time, providing deeper insights into long-term adjustment pattern.

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Appendix 1

Department of Guidance and Counselling
Faculty of Education
Lead City University, Ibadan

REPLIPRAPWB Questionnaire

Dear Respondent,

This questionnaire “REPLIPRAPWB Q” is designed for a research purpose only. It is designed to elicit relevant information on retirement planning and lifestyle practices on psychological well-being among retired teachers in Ibadan South West Local Government, Ibadan. All information provided would be solely used for academic purpose and would be treated with confidentiality.

Yours sincerely,

Researcher,

Rukayat, Adeleke-Monsur

SECTION A: Demographic Information

(Please tick [✓] as appropriate)

1. Age: 45- 50 60–65 66–70 71–75 76 and above
2. Gender: Male Female
3. Marital Status: Married Widowed Divorced Single
4. Highest Educational Qualification: NCE B.Ed/B.Sc M.Ed/M.Sc []
Others (Specify): _____
5. Years since retirement: 1–5 6–10 Over 10

SECTION B: Psychological Well-being

Kindly respond by marking the response as it occurs to you using the format below:
Strongly Agree = SA, Agree = A, Undecided = U, Disagree = D and Strongly Disagree = SD

No	ITEMS	SA	A	D	SD
1.	I feel satisfied with my current life.				
2.	I rarely feel lonely or depressed.				
3.	I am optimistic about the future.				
4.	I have a strong sense of purpose in life.				
5.	I feel emotionally stable and content.				
6.	I like most parts of my personality after retirement.				
7.	When I look at the story of my life, I am pleased with my retirement experiences.				
8.	Some retirees wander aimlessly through life. I am experiencing the same thing.				
9.	The demands of everyday life often get me down as a retired teacher.				
10	In many ways I feel disappointed about my achievements in life.				
11	Maintaining close relationships has been difficult and frustrating for me				
12	I live life one day at a time and don't really think about the future.				
13	In general, I feel I am in charge of the situation in which I live.				
14	I am good at managing the responsibilities of my daily life.				
15	As a retiree, I sometimes feel as if I've done all there is to do in life, there's no hope for more.				
16	For me, life has been a continuous process of learning, changing, and growing, both personally and professionally.				
17	I think it is important to have new experiences that challenge how I think about myself and retirement experiences.				
18	“People would describe me as a giving person, willing to share my time and resources with others.				
19	“I gave up trying to make big improvements or changes in my life a long time ago since I retired.				
20	As a retiree, I need all the support I can get from my children to live happily.				
21	“I have not experienced many warm and trusting relationships with others since I retired.				
22	“I have confidence in my own opinions, even if they are different from the way most other people think my retirement life is peaceful.				

23	“I judge myself by what I think is important, not by the values of what others or think is important socially.				
24	I engages in activities that gives my life a meaning.				
25	I often sought professional help for my mental health.				

SECTION C: Retirement Planning (Likert Scale: Strongly Agree – SA, Agree – A, Disagree – D, Strongly Disagree – SD)

	ITEMS	SA	A	D	SD
1.	I planned financially for my retirement before leaving service.				
2.	I attended pre-retirement seminars/workshops.				
3.	I had a personal savings or investment plan to serve me for 3 decades.				
4.	I received guidance on retirement planning during my working years.				
5.	My retirement was voluntary and well-timed.				
6.	I have put aside enough money for my retirement.				
7.	I have assets that can be utilized for my retirement planning.				
8.	I am contented with the pension received as naira.				
9.	I have enough money to maintain my desired standard as a retired teacher.				
10	I have enough savings to maintain my life style as a retiree.				
11	I have earnings which I am enjoying now at my life.				
12.	I set clear goals for gaining information about retirement.				
13.	I think a great deal about the quality of life in retirement.				
14	I did not know how to set needed money to be saved for retirement				
15	I have a clear vision of how life will be in retirement.				
16	I discussed retirement plans with my spouse, friend, and family				
17	It is hard to stick to my spending plan when unexpected expenses arise.				
18	It is challenging to make progress toward my financial goals				
19	When unexpected expenses occur, I usually have to borrow money from others.				
20	I am confident that I can deal efficiently with unexpected events as retiree				
21	I had always attended retirement training sessions.				

SECTION D: Lifestyle Practices

Kindly respond by marking the response as it occurs to you using the format below:

Almost always =4, Sometimes = 3, Rarely = 2 and Never =1

No	ITEMS	1	2	3	4
1.	I engage in regular physical activities.				
2.	I participate in community/social activities.				
3.	I maintain a healthy diet and routine medical checks.				
4.	I manage my finances independently and efficiently.				
5.	There is not much I can do to solve my problems.				
6.	I get stressed very easily.				
7.	Managing my time is very difficult				
8..	It is difficult to concentrate on what I am doing, as my health is not too good.				
9.	I have no confidence in what I do, because I cannot sleep well for financial worry				
10.	I feel things are getting on top of me				
11.	My work causes me to become stressed				
12.	I am not satisfied with the way I am managing my life				
13.	I feel angry and frustrated at life.				
14.	I am not satisfy with my life, because I cannot make ends meet as a retiree				
15.	My lined of success in terms of material possession is nothing to write home about.				
16.	My lifestyle as a retiree is far better than when I was in active service.				
17.	I manage my lifestyle consciously as a retiree.				
18.	I focus more on healthy eating, sleeping and exercise.				
19.	As a retiree, I believe my children should cater for all my needs.				
20.	I maintain strong social connections that contribute to my overall well-being				
21.	I have the flexibility to pursue hobbies or interest that I enjoy.				

Appendix 2



Cross-section of Researcher Assistance addressing the Retirees on the Field

Lead City University

Appendix 3



Cross-section of Researcher on the Field

Lead City University

Appendix 4



Cross-section of Researcher Assistance addressing the Retirees on the Field

Appendix 5



Cross-section of Researcher Assistance addressing the Retirees on th e Field

Bio-data

A. Personal Data

1. Full Name (Address,

E-mail address & phone no):

Rukayat Adenike ADELEKE - MONSUR

No 28, Igbekele street, Elebu, Oluyole Extension Ibadan.

rukayat111988@gmail.com

08039329150

2. Date and Place of Birth:

11-09-1988

Oyo state, Ibadan

3. Nationality:

Nigerian

4. Marital Status:

Married

5. Name and Address of Next of Kin:

Ogundiran Monsur

No 28, Igbekele street, Elebu Oluyole Extension Ibadan

B. Educational

Background with Dates

1. Primary Education:

Happy Nursery and primary school 1994-2000

2. Secondary

Education:

Ogbere High school 2001-2006

3. Higher Educational

Institutions Attended

with Dates &

Qualification:

Osun State College of Education, Ila Orogun, Osun State.

NCE in Accounting Education, 2006-2009

University of Uyo

B. Ed Guidance and Counseling

2011-2014

Lead City University Ibadan

M.Ed (in view)

2023-till present 155

C. Work Experience with Dates

Teaching practice: New Eden Private School 2007

Subject Teacher: New Life Private of School, 2009- 2011

Teaching practice: Queens School, Àpáta. 2013

Subject Teacher: Elekuro High school, Oke Ogbere,

Ibadan 2014-2018

Subject Teacher: Abe Technical School, Tiper

Garage, Ibadan 2018- 2020

Subject Teacher: Oluyole Estate Grammar School,

Oluyole Extension Ibadan 2021 till date

Teaching Practicum : Oluyole Estate Grammar

School 2024

D. Awards Nil

E. Membership

i. Counselling Association of Nigeria (CASSON)

ii. Teachers Registration Council of Nigeria (TRCN)

F. Publication

G. Major Conference

Attended with Dates

Counselling Association of Nigeria.

Annual Conference of CASSON held at Teachers' house

Tuesday 18th - Thursday 20th February, 2025

H. References

Professor Senimetu Ileuma

Department of Art & Socia; Science Education

Faculty of Education

Lead City University,

Ibadan, Oyo State.

Dr Dele Oladejo

Signature

Date

The University Compliance Certification

This is to certify that this thesis by **Adenike Rukayat ADELEKE-MONSUR** with matriculation number LCU/PG/005900 in the Department of Arts & Social Science Education, Faculty of Education, Lead City University, Ibadan, Oyo State is in full compliance with the approved university format and style.

Signature

Date

Lead City University Ibadan DO NOT COPY