



AN EVALUATION OF THE RELATIONSHIP BETWEEN RETIREMENT  
AND FAMILY WELLBEING AMONG RETIREES IN NIGERIA:  
THE CASE OF DELTA CENTRAL AND SOUTH SENATORIAL  
DISTRICTS OF DELTA STATE

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### ABSTRACT

The goal of this study is to investigate the Relationship between Retirement and Family Wellbeing among Retirees in Delta Central and South Senatorial Districts of Delta State of Nigeria. Five research questions and five hypotheses guided the study. The descriptive research design was employed. The population comprised all retired teachers in Delta Central and South Senatorial Districts of Delta State from which a sample of 200 was drawn using the purposive sampling technique. The instrument used in collecting data was constructed by the researchers and validated by four experts for content and construct validity. The reliability index was 0.94. The statistical methods used for the analysis of data were Pearson Product Moment Correlation and t-test and the results revealed the followings: a negative correlation between the financial status, psychological status, health status of retirees and their family wellbeing that there was no significant difference between the mean scores of holders of degree and non-degree retirees but there was significance difference in the mean scores for female and male retirees. Based on the findings. Some recommendations have been put forward.

*Keywords:* Pearson Correlation, Retirement, Delta State, Nigeria.

### 1. INTRODUCTION

Retiring is a major event in life. It has many consequences on different aspects of life. In this era of political, social, job, religious economic, emotional and mental health insecurity, heightened by the incidence of violence, terrorism and unannounced disengagement from means of livelihood, it might be pertinent to focus on retirement and its attended strings. The concept of retirement connotes different things to different people either positively or negatively. Despite the fact that it is a kind of rite of passage for every

individual since it marks liberation from years of labour, people do associate it with fear, frustration, emotional instability, loss of self-esteem, financial incapacitation, low mental health and poor family well-being. Hence Omoni (2005) asserts that a restructuring of people's feelings and disposition towards retirement and its implications to their mental health, financial and social lives are inevitable. Adisa (1998), Akinboye (1998) and Okorodudu (1998) in Omoni (2005) assert that reduction in income, failing health and social contact are some of the effects of retirement. These negative effects have prompted researchers such as Nmaduakonam (2002), Omoni (2005) to advocate for pre-retirement counselling in order to help would-be-retirees and retirees plan and have a positive concept/perception of this inevitable event in their lives.

Retirement has been variously explained, defined and described. Ogungbemi (2003) refers to it as a stage in life when a worker withdraws from active and regimented mode of life in response to the strains of age, poor health and social pressure. This view is in line with Okorodudu (1998), Amadi (1991) and Carew (1998) in Omoni (2005). All these see retirement from the psychological and mental health viewpoints. These claim that there is a decline in mental health and psychological functioning at retirement. However, Omoni (2005) argues that decline in mental health and psychological functioning is not peculiar to retirees, for persons still on the job do experience decline in their emotional and health well-being.

Ogunbameru and Adesina (2000) see retirement from the traditional point of view. They claim that retirement means rest which they drew from the three major languages in Nigeria. In Yoruba, retirement is defined as "Ifehenti", in Igbo it is "ezumike nka" while in Hausa it is referred to as "Gama-aiki". The implication of these definitions is that retirement ought to be a serene/peaceful, leisure period of relaxation from all the hassles of life; when the retiree ought to enjoy financial, psychological and social well-being among his or her family members, relatives, friends and neighbours.

According to Akinade (2006), retirement is real and an inevitable end in a worker's career and it is as sure as death. The researchers agree with this assertion, hence this paper focuses on the relationship between retirement and family wellbeing based on financial, psychological and health status to ascertain the assertions of previous authors and proffer pre and post-retirement education to would-be-and retired individuals for positive adjustment. There is no gainsaying that retirement could have effect on the family well-being of the retiree which could be positive or negative. According to O'Rand, Henretta and Krecker (1992), retirement is a life-course transition that is meaningful only when it is socially and temporarily situated in families as well as in a person's life.

## 2. CONCEPTUAL FRAMEWORK

### (a) *Family Well-Being*

Family according to International Encyclopedia on marriage (2013) refers to household composition, common ancestry, childhood beaming and childhood rearing. Family well-being on the other hand according to the same source is the totality of the positive adjustment of a family's financial, health, social and psychological stability and experiences before and after retirement. Szinovacz and Washo (1992) asserted that marital and family circumstances not only influence retirement timing but also have an impact on post-retirement well-being. This might be hampered with negative family events such as widowhood, illness or death of relatives and that retirement may further impinge on spouses relative power of the relationship since such power might be grounded in his or her status as a provider. For instance, Wolcott (1998a) opines that the retirement of one spouse is bound to affect the other spouse and usually other family members. This is because the patterns of time use, activities, obligations, plans for the future and the dynamics of the marital and family relations may change with the shift in employment status of either partner. This is in

agreement with Akinade (2006) who asserted that being happily married in retirement has been shown to contribute to greater retirement satisfaction and successful adjustment to being retired for both men and women.

#### *(b) Financial Status*

According to Akinade (1993), fund is scarce generally for most typical honest retirees. It is a known fact that most retirees earn far less than when they were at work. Amadi (1998) identified seven major causes of poor retirement income; some of which are inability to anticipate inflation, poor investment and inadequate planning.

Gordon (2000) opined that retired people tend to have low incomes and little accumulated wealth and are therefore in a poor position to maintain their standard of food, clothing, housing and social amenities. Commenting on the economic status of retirees, Rust (2001) opined that retired people have inadequate income with which to pay rent and their children and wards' school fees. When retired individuals are unable to fulfill their roles as breadwinners in their various homes, they feel depressed, deficient, frustrated and experience low self-esteem.

Omoni (2005) asserted that such problems would have emanated from lack of retirement counselling. She further recommended that counselling would-be-retirees would avail them the opportunity of preparing ahead, for their well-being at retirement. In their views about marital satisfaction during retirement, Vinick and Ekerdt (1991) and Askham (1992) opined that retirement has little effect on their marriage and that the quality of married life prior to retirement was the best predictor of post-retirement marital satisfaction.

#### *(c) Psychological Wellbeing*

According to Thesie (2007), depression may manifest in retirees as extreme and sudden changes in mood, despair and despondency. Continuing, he said that one of the greatest effects of depression on retirees is becoming fed-up with life and existence due to difficulty in coping with and performing their daily activities. Undoubtedly, these retired people that are emotionally unbalanced cannot provide the right emotional climate for their family members.

#### *(d) Health Status*

Poor health status of retirees may disrupt adjustment to retirement because poor health conditions of one of the marriage partners may restrict them from taking up new activities and hinder adjustment to retirement. Health status was found to be significantly correlated with life satisfaction (Ardelt 1997, Kim and Moen 2002) and depressive symptoms of retirees (Kim and Moen 2002).

### 3. THEORETICAL FRAMEWORK

Baby Boomers (2000) in reviewed six theories of retirement adjustment in their work "retirement-Recycling", a model for retirement adjustment intervention" but only three will be discussed as follows:

- (a) Role Theory:* Carter and Cook (1995) assert that in role theory, family involvement, volunteer activities and affiliation and interaction with friends may be strong predictors of healthy retirement adjustment.
- (b) Disengagement Theory:* Capilia and Olds (1992) claim that it stems from the premise that individuals tend to withdraw from life roles in which they were involved during

their middle years and focus more directly on their own lives. Thus, retirees become socially isolated from activities which earlier surrounded their work.

- (c) *Crisis Theory*: Richardson (1993) opines that this theory is the most appropriate for understanding adjustment problems during retirement by emphasizing situational and individual aspects of change such as financial constraints, medical problems and psychological needs. This work is based on these theories that at retirement, family involvement activities, affiliations and interactions are strong predictors of healthy retirement adjustment that retirees become socially isolated which earlier surrounded their lives and that resolving such can be through understanding adjustment problems during retirement such as financial constraints, medical problems and psychological needs. The focus of this paper is to establish the relationship between retirement and family wellbeing using financial, psychological and health status as variables.

#### 4. RESEARCH QUESTIONS AND HYPOTHESES

##### 4.1 Research Questions

Five research questions were raised for the study.

- What is the relationship between financial status of retirees and their family well-being?
- Is there any relationship between psychological status of retirees and their family well-being?
- What is the relationship between the health status of retirees and their family well-being?
- Is there any difference between the mean scores of male and female retirees in terms of family well-being?
- Is there any difference between the mean scores of degree and non-degree holder retirees in terms of family well-being?

##### 4.2 Hypotheses

Five hypotheses were formulated for testing in this study as follows:

- Ho<sub>1</sub>: There is no significant relationship between the financial status of retirees and their family well-being
- Ho<sub>2</sub>: There is no significant relationship between psychological status of retirees and their family well-being.
- Ho<sub>3</sub>: There is no significant relationship between the health status of retirees and their family well-being
- Ho<sub>4</sub>: There is no significant difference between the mean scores of male and female retirees in terms of their family well-being.
- Ho<sub>5</sub>: There is no significant difference between the mean scores of degree and non-degree holder retirees in terms of family well-being.

#### 5. MATERIALS AND METHOD

The study used the survey descriptive research design; this was used because the instrument sought to elicit information from the sample of this study. The population of this study was all the retired teachers in Delta Central and South Senatorial Districts of Delta State. The sample for this study was 200 retired teachers in Delta Central and South Senatorial District of Delta State, Nigeria. The sampling technique used was purposive sampling. This was found appropriate because the researchers visited the retirees at their

quarterly meeting held at Warri. While those in Delta North Senatorial District were also visited during their quarterly meeting at Obiaruku all in Delta State.

The instrument used was titled “Relationship between Retirement and family well-being inventory” it was divided into two; Section A sought to elicit information on the personal data of the retirees based on gender and qualification. Section B was divided into four sections with these sub-headings-financial status, psychological, health and family well-being respectively. There were 28 items in all. While financial, psychological and health status had six items each, family well-being had ten items since it was the basis for the relationship for the other sub-headings. The adopted Likert scale of four grade point was used for the scoring with strongly Agree 4, Agree-3 disagree-2 and strongly disagree-1. Validity of instrument: four experts in Guidance and Counseling Department and one lecturer from Physical and Health Education Department validated the instrument for content and face validity. At first, the researchers formulated 35 items which were eventually reduced to 28 after scrutiny by the experts. The instrument had a reliability index of 0.94 using the Pearson Moment Correlation at 0.05 level of significance. The researchers personally administered the instrument to the retirees at two locations for two days, with the secretaries in Delta State North and South senatorial Districts. The questionnaire were retrieved on the spot. Out of the 200 copies of questionnaire, 187 were properly filled and accepted after sorting.

## 6. EMPIRICAL ANALYSIS AND RESULTS

### 6.1 Empirical Analysis

Three statistical methods were used for the analysis of the data collected. These were Pearson product moment correlation for hypothesis 1-3, independent samples T-test for hypothesis 4 and 5, Correlation Analysis-Pearson Product Moment Correlation for research questions 1-3 and mean scores for research question 4 and 5.

#### Research Question 1

What is the relationship between the financial status of retirees and their family well-being?

Table 1 shows that the extent of relationship between the financial status of retirees and the family well-being is -0.068. The coefficient of determination is 0.005 and the amount of variance or contribution of financial status of retirees to their family well-being is 0.5%. The result shows a negative relationship between financial status of retirees and their family well-being. In other words, there is a negative relationship between financial status and family well-being.

Table 1: Correlation Analysis of the financial status of retirees and their family well-being

Variable	N	R	R <sup>2</sup>	R <sup>2</sup> (adj)	Decision
Financial status	187	-0.068	0.005	0.5%	Negative relationship
Family well-being					

#### Research Question 2

Is there any relationship between the psychological status of retirees and their family well-being?

Table 2 shows that the extent of relationship between psychological status of retirees and their family well-being is -0.016. The coefficient of determination is 0.0003, and the amount of variance or contribution of psychological status of retirees to their family well-being is 0.03%. The result shows a negative relationship between psychological statuses of retirees their family well-being.

Table 2: Correlation Analysis of the psychological status of retirees and their family well-being

Variable	N	R	R <sup>2</sup>	R <sup>2</sup> (adj)	Decision
Psychological status of retirees	187	-0.016	0.0003	0.03	Negative relationship
Family well-being					

**Research Question 3**

What is the relationship between the health status of retirees and their family well-being?

In table 3, the extent of relationship between health status of retirees and their family well-being is -0.008. The coefficient of determination is 0.0001 and the amount of variable or contribution of health status of retirees to their family well-being is 0.01%. The result indicates a negative relationship between the health status of retirees and their family well-being.

Table 3: Correlation Analysis of health status of retirees and their family well-being.

Variable	N	R	R <sup>2</sup>	R <sup>2</sup> (adj)	Decision
Health status of retirees	187	-0.008	0.0001	0.01	Negative relationship
Family well-being					

**Research Question 4**

Is there any difference between the mean scores of female and male retirees in terms of family well-being?

In table 4, the magnitude of the difference in the mean scores (mean difference=2.669, 95%. Confidence interval of upper bound of 4.164 and lower bound of 1.174) was moderate. This indicates that there is difference between the mean scores of female and male retirees in terms of family well-being.

Table 4: Mean scores Analysis of female and male retirees in terms of family well-being.

Variable	N	$\bar{X}$	SD	MD	95% Confidence interval of the difference	
					Upper	Lower
Female Retirees	67	31.55	5.08	2.669	4.164	1.174
Male Retirees	120	28.88	4.91			

**Research Question 5**

Is there any difference between the mean scores of holders of degree and non-degree retirees in terms of family well-being?

Table 5 shows that the magnitude of the difference in the mean scores (mean difference =0.41, 95% confidence interval of upper bound of 1.960 and lower bound of -1.136) was very small. This implies that there is no difference between the mean scores of holders of degree and non-degree retirees in terms of family well-being.

Table 5: Mean score Analysis of holders of degree and non-degree retirees in terms of family well-being.

Variable	N	$\bar{X}$	SD	MD	95% Confidence interval of the difference	
					Upper	Lower
Holders of degree retirees	66	30.10	5.83	0.41	1.960	-1.136
Non- degree retirees	121	29.69	4.71			

6.2 Results

Hypothesis 1

There is no significant relationship between the financial status of retirees and their family well-being.

Table 6 shows that the relationship between the financial status of retirees and their family well-being was investigated using Pearson product moment correlation coefficient. Preliminary analyses were performed to ensure no violation of the assumptions of normality, linearity and homoscedasticity. There was a low, negative correlation between the two variables  $r=-0.068$ ,  $N=187$ ,  $P<0.05$ , with high levels of family well-being associated with lower levels of financial status of retire. Therefore, the null hypothesis was accepted.

Table 6: Pearson product moment correlation coefficient of the financial status of retirees and their family well-being.

Variable	N	$\bar{X}$	SD	DF	R-cal	Sign
Financial Status	187	16.96	8.57	185	-0.068	0.353
Family well-being	187	29.84	5.12			

Hypothesis 2

There is no significant relationship between psychological status of retirees and their family well-being.

Table 7 shows that the relationship between psychological statuses of retirees and family well-being was investigated using Pearson product moment correlation coefficient. Preliminary analyses were performed to ensure no violation of the assumption of normality, linearity and homoscedasticity. There was low, negative correlation between the two variables  $r=-0.016$ ,  $N=187$ ,  $P<0.05$ , with high levels of family well-being associated with lower levels of psychological status of retirees. Hence, the null hypothesis was accepted.

Table 7: Pearson product moment correlation coefficient of psychological status of retirees and family well-being

Variable	N	$\bar{X}$	SD	DF	R-cal	Sign
Psychological status	187	14.58	3.99	185	-0.016	0.831
Family well-being	187	29.84	5.12			

Hypothesis 3

There is no significant relationship between the health status of retirees and their family well-being.

Table 8 shows that the relationship between health statuses of retirees and family well-being was investigated using Pearson Product Moment Correlation Coefficient. Preliminary analyses were performed to ensure no violation of the assumption of normality, linearity and homoscedasticity. There was low, negative correlation between the two variables,  $R= -0.008$ ,  $N=187$ ,  $P<0.05$ , with high levels of family well-being associated with lowers levels of health status of retirees. However, the null hypothesis was accepted.

Table 8: Pearson product moment correlation coefficient of health status of retirees and their family well-being

Variable	N	$\bar{X}$	SD	DF	R-Cal	Sign
Health status	187	16.37	3.37	185	- 0.008	0.916
Family well-being	187	29.84	5.12			

Hypothesis 4

There is no significant difference between mean scores of female and male retirees in terms of family well-being.

Table 9 shows an independent –sample t-test, conducted to compare the family well-being mean scores for female and male retirees. The table indicates that there was significant difference in the mean scores for female retirees (M=31.55, SD=5.08) and male retirees (M=28.88, SD=4.91);  $t(185) = 3.521, P=0.001$ , two- tailed). The magnitude of the difference in the means (mean difference=2.67, 95% confidence interval: 1.174 to 4.164) was very moderate (eta squared=0.063). Hence, the null hypothesis was rejected: This implies that there was significant difference between mean scores of female and male retirees in terms of family well-being.

Table 9: t-test analyses of the mean scores of female and male retirees in terms of family well-being.

Variables	N	$\bar{X}$	SD	DF	T-cal	SIGN	MD	Lower	Upper
Female	67	31.55	5.08	185	3.521	0.001	2.67	1.174	4.164
Male	120	28.88	4.91						

Hypothesis 5

There is no significant difference between the mean scores of holders of degree and non-degree retirees in terms of family well-being.

In table 10, an independent-sample t-test was conducted to compare the family well-being mean scores for holder of degree and non-degree retirees. The table shows that there was no significant difference in the mean scores for holders of degree retirees (M=30.11, SD=5.83) and non-degree retirees (M=29.69, SD=4.71);  $T(185) = 0.525, P=0.047$ , two tailed). The magnitude of the difference in the means (mean difference =0.412, 95% confidence interval: -1.137 to 1.960) was very small (eta squared =0.0015). Hence, the null hypothesis was accepted. This shows that there was no significant difference between the mean scores of holders of degree and non-degree retirees in terms of family well-being.

Table 10: t-test analysis of the mean scores of holders of degree and non-degree retirees in terms of family well-being.

Variable	N	$\bar{X}$	SD	DF	T-cal	Sign	MD	Lower	Upper
Holders of degree	66	30.10	5.83	185	0.525	0.047	0.412	-1.137	1.960
Non- degree	121	29.69	4.71						

7. DISCUSSIONS

Findings of this study sought to fill the gap in the different research work on retirement especially in the area of the effects on retirees. The paper examined the relationship between retirement and family well-being. The variables used for the study showed a negative correlation between financial status of retirees and family well-being, for research question one and hypothesis one.



The result does not agree with other authors and researchers who claim that there is a significant relationship between financial status of retirees and family well-being. For instance, Gordon (2000) reported that retired people tend to have low income and little accumulated wealth and are therefore in a poor position to maintain their standard of food, clothing, housing and social amenities. In the same vein, Rust (2001) commenting on the economic status of retirees opined that retired people have inadequate income to pay rent and their children's and wards' school fees. What would have accounted for this disparity would have been the prompt payment of these retirees' gratuities and their regular monthly pension stipend coupled with retirement seminar they have undergone.

The second research question and hypothesis indicated that there is no relationship between psychological status of retirees and family well-being. This result agrees with the assertion of Vinick and Ekerdt (1991) and Askham (1992) who opined that retirement has little effect on marriage and that the quality of married life prior to retirement was the best predictor of post-retirement marital satisfaction. However Wolcott (1998) argued that the retirement of one spouse was bound to affect the other spouse and usually other family members. This is because the patterns of time use, activities, obligations, plans for future and the dynamics of the marital and family relationship may change with the shift in employment status of either partner. Whereas Encel and Studencki (1996) asserted in their study that there was positive aspect of retirement on family well-being because it offered more time with family and opportunity for travel and leisure. Many others have asserted that there is no relationship between psychological effects such as psychological distress with retirement (Gall, Evans, Howard 1997; Ross, Drentea 1998) others share mixed feelings.

Research Question 3 and hypothesis 3 also show that there is a negative relationship between health status of retirees and their family well-being since the coefficient of determination is 0.0001 and the amount of variance or contribution of health status of retirees to their family wellbeing is 0.01%. This could be as a result of the financial stability of the respondents who can now adequately take care of their health. This also agrees with Gall, Evans and Howard (1997) who found that there is no relationship between retirement and life satisfaction. This is at variance with the assertion of Kim and Meon, (2002) who reported that health status correlates significantly with depressive symptoms of retirees. They opined that poor health condition of one of the retired partner means demanding care and responsibilities for the other partner.

The result of research question 4 and hypothesis 4 show that a difference exist between the mean scores of female and male retirees in terms of family wellbeing. The female retirees' mean score is 31.55 and that of male respondents is 28.88 showing a mean difference of 2.67. The reason that one can adduce for the difference is that the female retirees regularly pay visits to their married children and also on arrival of new babies and give a helping hand. From observation, this gives female retirees a great sense of satisfaction and enhances their wellbeing. This finding is at variance with the study of Wolcott (1996) who reported in his study on later life family among male and female retirees that majority of the retiree were satisfied with their lives and that this must have reflected positively on their relationship with their family members.

Lastly in research question 5 and hypothesis 5 the result shows that there was no difference between the mean scores of holders of degree and non-degree retirees in terms of family well-being. They all agreed that there was a correlation between retirement and family well-being. Szinovacz and Ekerdt (1995) assert that family circumstance define and structure later life. What one can adduce from the finding is that family circumstances such as educational qualifications has little or no impact on the wellbeing of retirees. This in line with the report of O'Rand, Henretta and Krecker which revealed that (72%) of their respondents (retired men and women) said their health was good or excellent. However Okulahi (2007) assert that a major stress precipitated a severe depression in retirees. It might

be hypothesized that the issue of the relationship between retirement and psychological family well-being ranges from one retiree to the other irrespective of educational attainment.

## 7.2 RECOMMENDATIONS

- The government should continue to organize seminar for would-be retirees so that they can utilize such knowledge to plan ahead for their retirement and adjust optimally during the period.
- The state government should continue to pay the gratuity of all retired workers promptly so that they can meet up with their financial obligations.
- In addition, workers should be placed on monthly pension immediately and should be regularly paid so as to enhance their psychological wellbeing.
- It is recommended that male retirees should accompany their wives to regularly pay visits to their married children and also on arrival of new babies so that they (male retirees) will have a sense of belonging and experience higher level of family wellbeing.

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