

AGING AND RETIREMENT: PREPARING ADULT LEARNERS FOR POST-RETIREMENT CHALLENGES

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ABSTRACT

Aging is process of becoming old. It is a process every living being undergo, it is complex because it brings about a complete change in all aspects of human endeavours. Aging culminates into retirement, which is disengaging from work either due to poor health or others reasons. Retirement has been found to be good for many people but devastating for most adults who did not make adequate arrangements for it. Government and private organisations should assist retirees to live happily in retirement by taking some measures such as introducing phased retirement, ensuring that the newly introduced Contributory Pension Scheme works efficiently and private organisations should also introduce educative programmes to potential retirees. In all, potential retirees should ask themselves "how am I going to live in retirement?" And "what am I going to do with my retirement years?"

Introduction

One of the most complex variables in human life is aging. It is complex in the sense that, there use to be changes in many spheres of human life: physiologically, psychologically; economically, socially, and culturally (Lovell, 1980). Aging brings about physical changes in human beings and the changes result into body weaknesses to most adults, sometimes even impairments (Bischof, 1976). Physical impairments sometimes cause psychological disorders, especially when they affect sensory organs. Such changes may also affect motor capacities and central information processing functions, which are associated with cognition (Myerson et al; 1992). Some of the changes may be social or cultural such as the ones which occur in the individual's positioning in society, in belief, attitudes, personal qualities, behaviour and the

content as well as organization of one's experience and change of environment (Lovell, 1980).

The most important change brought about by aging and which have significant impact on adults' life is change of economic status. This change is brought about by gradual and eventual complete disengagement from economically productive life to economically unproductive life; from independent life to a dependent life. This stage of adults' life span is popularly known as 'retirement' in modern terminology (Havigurst, 1968). For some adults, especially the advantaged ones, retirement is a golden opportunity. It is a time, when such adults have ample time to relax, and participate in their family and community activities. But for most adults, retirement is a problem. For, it is a time when they find it difficult to manage themselves due to financial incapability, resulting from disengaging from work. As such, most adults fear retirement and begin to avoid it by either falsifying their birth records or avoiding jobs that entails early retirement (McConnell, 1983).

Since aging is a natural process that cannot be avoided, and the process reaches the stage that makes adults incapacitated physically and mentally to perform jobs they had mastery over, it implies that retirement, that is, disengaging from such jobs is equally unavoidable. The only remedy to the problems therefore, is to take measures that will avert the painful, and to some adults devastating effects of retirement.

The aim of this chapter is to discuss and analyse the effects of aging on adults, how aging culminates into retirement, and the effect of retirement on aging adults. The chapter also intends to proffer some suggestions on how the negative consequences of retirement could be avoided, drawing some lessons, and inferences from some developed countries of the world.

Physiological and Psychological Effects of Aging

Studies conducted by scholars such as Kidd (1977); Spence, (1989); Whitebourne, (1985); Corso, (1981); Perlmutter, (1990, 1992) have indicated that age brings about physiological changes and sometimes even impairments. The results of such impairments sometimes lead to psychological disorders to the affected adults. The most prominent of such changes is decline in sensory acuity, such as decline in vision and hearing.

Decline in Sensory Acuity

As people grow older, they experience sensory impairment as a result of deterioration in the sensory apparatus or problem in the central nervous system (Kidd, 1977). Some of the declines are caused or at least speeded up by disease, environmental abuse or disuse of the sensory system (Perlmutter, 1990). Perlmutter, (1992) has elaborated on the decline in sensory acuity with aging, thus:

Sensory information comes to us as energy changes in the environment. The changes are picked up by specialized receptors, converted into electrical nerve impulses, processed by structures in the nervous system. The sensory loss that usually accompanies aging may be caused by deterioration of the receptors, degeneration in the peripheral nervous system or changes in the central nervous system itself (p. 185).

Decline in vision and hearing are among the major problems that affect cognition and hearing as people age.

Decline in Vision

Many times people measure age through visual function, and it is generally believed that vision reduces with age, as majority of old people do not see clearly. As people grow older, there is increasing density of the eye tissue, loss of water, accumulation of amounts of inert materials in the eye tissue, as well as loss of fat and elasticity (Kidd, 1973).

Severe visual impairment has both cognitive and psychological effect on adults. It prevents learning and can sharply curtail older persons' independence (Perlmutter, 1990). Some of the visual changes experienced by old people are due to normal physiological changes, but some are to external factors that have nothing to do with the perceptual system itself (Whitebourne, 1985). Whitebourne, (1985) further added that age brings changes in both eyes structure and also the visual processes, thus:

Structural changes in the pupils and lens have a decided effect on the ability to receive visual

stimulation. With age, the pupils, the small opening in the centre of the iris that allows light to enter the eye, gets smaller. (p. 186)

Spence, (1989) shed more light on the changes of the eyes structure with age, he stated as follows:

By the age of 70, the amount of light that reaches the receptors at the back of the eye may be reduced by at least two-thirds, so that adults need a good deal more light to see as clearly as they once did. (p. 186)

Change in the lens of the eye is another structural change that affects vision of adults. According to Whitebourne, (1985): "Cells in the lens grow throughout life, but none are shed, so the lens of the eye gradually thickens, becoming densely packed with shrunken cells that have lost most of the water they once contained". The effect of this change, as indicated by the above cited scholar was a reduction in transparency of the eye lens in 60 percent of the population of the study he conducted above the age 65 years.

Decline in Hearing

As people grow older they tend to slow up in their reactions to sounds. The decline is not only in the ability to hear sound but also in translating the measuring of the sounds and in responding to it. In older person, there is considerable loss at the highest frequencies of 125 cycles per second or less (Kidd, 1973). People receive information from the environment through their ears. Pelmutter, (1990) elaborates as follows:

Sound waves, caused by pressure changes in the atmosphere travel through the air and strike off eardrum, causing it to vibrate and transmit an amplified sound wave through the bones of the middle ear and they dip into the inner ear, where the sound receptors, called hair cells produce a signal that passes along the auditory nerve to the brain. (p. 193)

The researches of Corso, (1981); Whitebourne, (1985) have all submitted that age brings about decline in the ability to receive and interpret sounds. The decline begins

from the age of thirties and accelerates after the age of fifty. The psychological implication of impaired hearing is more significant than the physical ones. This is because it has influence upon adults' confidence and also increases his feelings that he cannot cope with new learning. It may also make an adult to develop marked sense of inferiority (Kidd, 1973). This problem has been clearly expressed by a 101-year old woman when interviewed by researchers. He observed that "it is difficult when you cannot hear well, because they ask you one thing and you answer another. You have no control of your hearing. Its embarrassing." (Barasch, 1983 in Perlmutter, 1990).

Such embarrassment, Perlmutter, (1990) added, can cause inferiority complex feeling among affected adults, thereby making them helpless in a social situation. Older people may also become withdrawn, insecure, depressed, and confused or isolated.

Meaning of Retirement

Retirement, according to Atchley, (1976) is a condition in which an individual is employed less than full- time (whatever they mean in his particular job) and in which his income is derived at least in part from a retirement pension earned through prior years of services as a job holder. The concept of retirement or withdrawing from the labour force yet continuing to be paid is a relatively new development, it started with the era of industrialization. Before industrialization, life expectancy was very low, and only very few people lived long enough to reach today's retirement age, as such people could continue working till the end of their lives. Those who lived long continued to work provided they are physically able and for many occupations, for example farming, there was always work for people to do (Perlmutter, 1992).

Reasons for Retirement

It can be argued that reasons for retirement are as many as people who retire. But, five reasons have been identified by researchers as the major causes of retirement. The reasons are: poor health; compulsory retirement; having a job discontinued as a result of retrenchment or termination; being dissatisfied with a job; preferring to retire to enjoy freedom and leisure or to take care of family obligations (Weeks, 1984).

Poor Health

Studies conducted in Britain, United States, and Denmark indicated that poor health is the major causes of retirement (Weeks, 1984). Poor health in this case does not

necessarily mean a person is critically ill or on his sick bed, it is interpreted relative to one's type of job or career. A driver for instance, can be considered to be of poor health if he has visual impairment that can prevent him from continuing with his driving career. Likewise, a bad back may make it impossible for a plumber to work effectively. A heart attack may also lead an executive to opt for a less stressful lifestyle. In each of these cases, the decision may be made in order to improve the quality of life (Weeks, 1984).

Any worker incapacitated by poor health to the extent that he cannot perform his job effectively, such a worker has to relinquish the job instantly. And his chances of finding another comparable full-time position are often bleak (Waldman and Avolio, 1986).

Compulsory Retirement

The second most important reason for retirement in many countries is compulsory retirement. This is a situation where certain age is fixed for people to retire indiscriminately (Weeks, 1984). In the developed countries, workers retire at the age of 65. In the third world countries however, people retire before they reach the age of 65, this might not be unconnected to the life expectancy in those countries and the strength of their economy. The major reason usually advanced by such countries for such retirements is to create job opportunities for the younger generations (Bettner, 1982a) in (Weeks, 1984, pp 122).

Unemployment or Involuntary Retirement

Another reason that makes people to retire is unemployment, as a result of workers being laid off or having their jobs discontinued, prior to reaching the mandatory retirement age. Unemployment may lead to retirement. For instance in 1951, 22% of all retired people in the United States had retired as a result of being laid off or having their jobs discontinued (Schultz, 1971).

Job Dissatisfaction

Among retirees studied, very few expressed the feeling that they retired because they were dissatisfied with their jobs. But, dissatisfaction has been found to be the major reason behind some people retiring. A person who retired for poor health may, in fact, have kept working if the job had been more satisfying.

Preference to Retire

People who retire voluntarily for personal family reasons are undoubtedly, the most enviable of all retirees. A study by Shanas and associates (1968), indicated that these people accounted for more than 20 percent of all retirees in the United States of America.

Challenges of Retirement

Retirement no doubt, poses a number of challenges to aging adults. Some of the challenges can be considered positive. For example, retirement guarantees freedom from long term career activity, relief from job stress, and the opportunity to develop new interests and activities. Some of the challenges are however, negative. For instance, retirement is accompanied by reduction in income, change in routine, loss of employment status, and loss of contact with work associates (Donahue et al., 1960).

The transition from work to leisure, the loss or reduction of income, occupational identity, social status, associates, and the daily structure of time and activities is sometimes seen as negative process of retirement (Robinson, Coberly and Paul, 1985).

Studies conducted on retirees have indicated that retirement is good for many people, has no influence on others, and is bad for the rest (McConnell, 1983). Prior attitudes, personality characteristics, economics and health all determine the extent to which a retiree adjusts to the challenges of retirement. For some retirees, the sudden loss of the work role, with its prestige and the belief that their work is very essential, can result to a troubled transition.

The challenges of retirement is not limited to retirees only, even their spouses must also make adjustments especially with regards to the reduction in the household income and the loss of free time, but the opportunity to spend more time with and to nurture the spouse as well (Keating and Cole, 1980). These adjustments do not take place overnight however, it has to be gradual.

It has been suggested that the major factors in pleasant retirement are as follows: comfortable income, health, voluntary retirement, not to be too much wedded to work, and making some sort of plans for new lives (McConnell, 1983). The significance of steady income to pleasant retirement has been emphasised by Forner and Schwab (1981), when they stated that retirees who did not have steady income

opted to return to work when inflation increased between 1974 and 1978 in the United States of America.

For many people, adjustment to retirement is traumatic, they experience stress as a result of the abrupt change connected with the shift from workers to retirees. The sudden removal of a useful social role may make a worker feel hopeless, useless and unhappy. Studies have indicated that, workers prefer a phase and gradual retirement to abrupt one. Phased retirement is a situation whereby workers gradually reduce their working hours during several transitional years. During these transitional years such workers would have started experiencing some challenges of retirement (Weeks, 1984). A similar study indicated that 25 percent of the older men and women in the social security administration's massive pre-retirement history started work on a new job (either full or part-time) after they left their major employer (Quinn, Burkhauser and Myers, 1990). This was probably due to inability to endure and adjust to the challenges of retirement.

Planning for Retirement

From the above discussions, it was quite clear that retirement is full of challenges, some of which are positive and others negative. The negative challenges of retirement include poor health, idleness or redundancy, loss of social status, loss of contact with associates, and reduction of income. Since retirement is a natural developmental process like aging, it cannot be avoided. It has to come, and with all its attendant challenges. The only solution therefore, is for adult learners to avert the negative effects of its challenges.

In view of this, adult learners are strongly urged and encouraged to prepare in advance for retirement, at least 10 years or more before the onset of retirement. Many workers do plan for retirement, but others never have any thought for it. Preparing in advance for retirement is part of the socialization process (Keating and Marshall, 1980). In advanced societies, people make advanced planning for retirement; that is why many are not adversely affected by post-retirement challenges. People need to prepare for three things, if their post-retirement life is to be successful. The three things are: income; health; and activity (Sheldon et al., 1975). Having enough savings or steady sources of income to maintain a reasonable standard of living is one of the major steps in planning for retirement (Lamb and Duffy, 1977). Having enough savings or steady income does not necessarily mean amassing wealth through whatever means. It simply requires person's living moderate and modest life and

combining work with some vocational activities that would enable them supplement their benefits and pensions.

In a study on physical fitness and retirement, Shanas and her associates (1968) found that, people who have physical disabilities are least likely to enjoy retirement. The study suggested that, people who try to enhance their physical fitness when younger will probably adjust to retirement better. The researchers elaborate further that "It is not so much the occupational background that determines what men enjoy in retirement. Rather, it is their degree of capacity, their ability to get about that influences their retirement attitudes".

One of the major cornerstones to retirement therefore, is approaching it in good physical condition. Many people are of the opinion that retirement is itself bad for health; several studies however, have supported the idea that retirement is, in fact, good for health. The stories of some retirees dying shortly after retirement is typically referring to people who retired due to poor health, in which case the problem may not be due to retirement itself (Donahue, *et al.*, 1960).

The third important aspect of planning for retirement is developing goals for activities. It is very important for adults to have plans of activities before retirement regardless of its nature. The plans may be to relax in a garden, take up a specified hobby, indulge a love of literature or art, travel, build better family relationships, or whatever. People who have foresight usually prioritise their goals from highest to lowest, and this help them to avoid the dilemma of sudden retirement, which is the most difficult situation to handle (Atchley, 1976, Donahue, *et al.*, 1960). Some adults go to the extent of developing leisure skills as a pre-requisite to adjustment to retirement (Atchley, 1976).

Some Strategies for Educating Retiring Adults in the United States of America

In order to encourage adults to plan for retirement in the United States of America, a programme tagged "Rust Proof Your Retirement" was organized by Harry Gray, the chairman and executive officer of United Technologies Corporation. A similar effort was undertaken by Unity Savings Association of Chicago, where an agency was formed to conduct seminars on retirement planning. There are many other organizations that offer counseling and corporations for retiring adults as part of their personnel services.

The William Wrigle Jr. company of Chicago for instance, allows employees to ease into retirement by taking a month's leave of absence besides their regular vacation when they turn 65; in the next year, they may take a two month leave, and in the following year, three months off. The employees are not paid during their time off, but it helps them to acclimate themselves to having greater leisure time (Stevens, 1979).

A similar organization called Polarado Corporation has also initiated a programme that provides several routes to retirement, in order to cushion its negative effect (Clendinan, 1983; Lewin, 1990). In their programme, employees may take a 'rehearsal retirement' up to three months' leave of absence with all their benefits intact. If they cannot properly adjust, they may come back to work. Another way involves tapering off working hours. In this arrangement a worker may cut back to a four-day work week, taking a 20% salary cut.

Xerox Corporation also allows people at the age of 55 and have served the company for at least 15 years to move to less demanding jobs that do not involve arduous shift work. Such employees receive less than what they use to, but their pay use to be higher than the workers performing the same jobs (Lewin, 1990). Another company called IBM in the United States also sponsors educational programmes that help train workers approaching retirement for alternative career or post-retirement hobbies. Two years full company benefits and partial salary are also provided for employees willing to teach.

Retirement in Nigeria

From the available records, there seems to be little official efforts at helping retiring adults on how to plan for retirement or how to live in retirement. The greatest emphasis as far as employers (public and private) are concerned has been to retire workers due for retirement, and pay them their benefits, as well as their monthly pensions. There has not been much concern from employers on how such workers would live their retirement lives.

There seems to be very little effort, if any at all, from both the Nigerian government and private employers as to how to educate retiring adults on the importance of planning ahead for retirement, as is done in most developed countries of the world.

In fact, there is no fear of contradiction if one says that previous governments did not perceive retirement as an important issue to worry about. Once retirees are paid their

benefits they are no longer seen to have any problem whatsoever. Prior to the recent establishment of a Pension Commission through the Pension Reform Act of 2004, there has been no official effort at helping adults to save for retirement.

Recommendations

In view of the challenges inherent in retirement and the need for retiring adults to avert the effects of the negative challenges of retirement, the writer finds it imperative to offer the following recommendations for the benefit of potential retirees, employers, as well as the government of the Federal Republic of Nigeria:

1. Retiring adults should attempt a modest lifestyle to make them adjust to retirement easily.
2. Retiring adults should try to acquire vocational occupations to supplement their pensions when they retire.
3. Retiring adults should improve upon their health through periodic medical check-ups and recreational or physical exercises.
4. Retiring adults should have a plan of activity at retirement to avoid idleness and redundancy.
5. Employers should introduce educative programmes to potential retirees on the need to prepare them for retirement.
6. Employers should introduce a system of phased retirement to enable aging adults retire gradually.
7. Government should ensure that the newly introduced Contributory Pension Scheme works efficiently for the benefits of retiring adults.
8. Government should also ensure that licensed pension fund administrators live up to the expectations of retiring adults.
9. Government should continue to contribute its own part of the pension scheme to supplement the savings of retiring adults.
10. Government should establish a social security fund within which wealthy individuals and philanthropic organisations can donate for the general welfare of retirees.

Conclusion

In view of the above, it is pertinent for adult learners to plan for retirement by asking themselves questions such as: how am I going to live in retirement? What am I going to do with my retirement years? Unrealistic fantasies (emanating from poor planning)

can be disastrous; but realistic answers to the above questions can lead to successful adjustment and meaningful leisure activities in retirement.

Similarly, employers, whether government or private can assist adults to retire happily and enjoy pre-retirement lives; they can do that by organizing pre-retirement programmes similar to those taking place in developed societies. Social security schemes should be enriched and made more efficient, especially in third world countries. Retiring workers should be encouraged to practice self-sustaining vocations and trades in preparation for retirement. They should also be encouraged to live a modest lifestyle so that they can easily adjust themselves after retiring.

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