

## **Investigating the Variables Influencing Post-Retirement Satisfaction of Teachers**

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### **Abstract**

The general purpose of this study was to find out the factors that contributed to or accounted for post-retirement satisfaction among Ghanaian teachers; and whether female teacher retirees and male teacher retirees differ in their post-retirement satisfaction with all those factors that account for post-retirement satisfaction. After reviewing, the literature eight main research questions were formulated to guide the study. Simple random sampling procedure was used to select 230 respondents for the study. The instrument for the study was the questionnaire. Data were analysed using correlations, cross-tabulations and chi-square test of independence. The major finding from the study showed that retirees in general are quite satisfied with all the indicators of post-retirement satisfaction. However, apart from their accommodation status female teacher retirees and male teacher retirees differ in their satisfaction with all the measures of satisfaction in retirement.

### **Introduction and background to the study**

The withdrawal from working life, involves a profound change in an individual's life situation. This calls for an extensive adjustment effort on the part of the individual with regard to this life situation. It has been suggested that general post-retirement satisfaction is dependent on a successful adjustment process through the annexation of certain factors necessary for retirement life (Atchley, 1988).

A pensioner is usually seen as someone who has contributed to the development of society; therefore deserves reverence and respect by society. Not too long ago many a child, young adult and the middle aged felt honoured to have retirees or the elderly in their homes. This is because they were regarded as the custodians of wisdom, which would be applied in times of need. Mumuni (1999) observed that some 40-50 years ago, old age and retirement were regarded as a blessing and longevity was proof of righteousness. The retired were revered and generally regarded as custodians of all work place and traditional values.

In Ghana, the retired teacher was regarded by many as the community's secretary, often times the catechist of the local church, the opinion leader, the arbiter and even the advisor to the traditional authority. This was because of the perception that he is the custodian of knowledge, wisdom and the respect of all. This situation boosted the ego of the retired, helped him develop a positive self-concept and indeed gave him post retirement life satisfaction.

But increasingly, retirement has come to mean for most people the worst aspect of life; the most agonizing moments. According to Mensah (1998), most retirees explained that retirement signals a fast deterioration of most people instead of developing in them a good measure of life satisfaction. He pointed out that in times past, retirement was celebrated.

An occasion of a civil servant or a worker going on retirement was one for the popping of champagne and clinging of glasses.

It was indeed an honour to go on retirement and pension was regarded as a means of motivating the worker to give of his best, be responsible, avoid being corrupt and demonstrate a high degree of efficiency. The worker did not have to cut corners to make more money as an insurance against old age. Today it is entirely different. The mention of pension sends cold shivers down the spine of most workers.

Ofosehene (2000) mentioned that one of the things many workers dread most in their working career is the thought of going on retirement. According to Anyah (2000), people are refusing to go on retirement simply because; a retired person for example, does not only lose a job but also a routine. Such a retiree gets up in the morning and suddenly realizes, if he had not been sufficiently counseled about retirement preparation programmes prior to retirement, that he or she has nothing to do.

The foregoing explicitly indicates that the era during which retirement must be what every worker irrespective of sex, race or job so religiously craved for in his or his active working days is over.

In spite of the presumed resentment of workers to retirement today, the interesting development that existed at the onset of the introduction of the concept of retirement where people were enabled to retire early with reduced pension persist. In Ghana today, a lot more people are retiring early each passing day from their jobs because of perceived bleak the future holds for them if they stay put in their jobs until the mandatory retirement age. Mensah (1998) said conservative figures put the number of the voluntarily retired teachers in the last few months at over 1,000 and it is feared this trend would reach catastrophic level between now and the time the next budget is read. He indicated that teachers have become so apprehensive of going on retirement, so petrified by what they would receive as gratuity that instead of developing pension-phobia, they have rather become pension happy and are leaving the classrooms in droves.

The rush to go on retirement by these teachers is likely to render them inadequately prepared for their post retirement life; since they may not have the opportunity to participate in Pre-Retirement Preparation Programmes or Seminars. This also has implications for the school system because many good teachers may retire thereby affecting the quality of teaching the pupils may receive. Indeed, Ofosehene (2000), aptly confirms the preceding observation when he states in part that things are not so easy and those on retirement would tell you harrowing experiences they have to go through. A further signal of dissatisfaction among the retired in Ghana especially among retired teachers is their daily desire for 'contracts' either in the private or public schools. According to Anyah (2000), studies have shown that retired teachers like other pensioners do suffer from dissatisfaction for several subtle reasons. The same teachers will seek 'contract' teaching appointments in order to keep busy and augment their income. From the literature on retirement, good health, social status, marital status, occupational status, income, accommodation, attitude of spouse as well as pre-retirement preparation, are the variables, which correlate positively with satisfaction after retirement.

### *Pre-retirement preparation*

One major factor identified, as an overriding determinant of satisfaction in retirement is formal, pre-retirement preparation programme. Atchley (1988) says there is the need for the retiring to be offered information by formal institutions on his social security benefits and other employment avenues before it is too late for the individual to do anything about planning. According to Davidson and Kunze (1965), the few retirees who have had pre-retirement preparation tend to feel more positive about retirement. To Akuamoah-Boateng (1998), in Ghana people who participate in pre-retirement preparation programmes enjoy more organized retirement days than those who do not avail themselves for this orientation. Pre-retirement attitude of workers toward retirement will determine how they feel after retirement.

### *Marital status*

Another important determinant of satisfaction during retirement is the retiree's marital status. Beck (1982) says the aged certainly need a good amount of attention and support hence the presence of spouses will go a long way to strengthen the fulfillment of such in retirement. He maintained that divorced, widowed and separated retired men are more likely than married men to say they are unhappy. Shucster (1988) observed that the bereaved pensioners must as early as possible learn to deal with their painful "affects", settle their relationship with dead spouse, continue functioning effectively, adapt to changes in relationships through marrying of social cum recreational or religious activities so as to develop "an integrated, healthy self-concept and stable world view".

### *Occupational Status*

Upper, middle class and skilled workers who occupy higher positions and pay in employment will surely welcome retirement and have good experience in retirement.

### *Accommodation*

A suitable accommodation is necessary for the well-being of people of all ages and stations in life. However, the suitability of living accommodation becomes even more crucial for retired persons because of the proportionately greater amount of time they are likely to spend at home (Opoku-Agyemang, 2000). According to Brown (1987), some retired people spend almost every moment of their last year at home. Even when they do leave, they tend to limit their movement to their environs therefore lack of decent or as it were, an accommodation for the retired may go a long way to affect his self-concept, which will in turn influence negatively their life satisfaction. Fiawoo (1978) and Agbo (1982) said that many a pensioner look at their inability to own accommodation as a signal to the destruction of their families on their death. This leads to an impaired self-concept with its attendant dissatisfaction and depression.

### *Income*

McConnell (1981) observed that one's financial security in retirement is a very important factor of satisfaction among pensioners. He continues that income and health are important factors in successful retirement. According to Atchley (1988), "retirement is satisfying for most people if they have decent income, enjoy good health and were not forced to retire.

Some people are unhappy in retirement, but this occurs more because of income and health problems than because of loss of work role”.

### *Health*

The health of the individual retiree is a determining factor in his life satisfaction during the period of his or her retirement. Knesek (1978) said that poor attitudes, personality characteristics and health all affect the way a person adjusts to life of retirement. McConnell (1983) said retirement is likely to be pleasant for people who are relatively healthy, retire voluntarily and are not wedded to their work. Haynes (1978) supports this assertion when he says health is a primary determinant of satisfaction.

### *Attitude of Spouse*

Workers can adjust easily to retirement when his/her spouse does not see retirement as a problem. They both need each other even when they are both retirees.

### *Social Status*

Rowe (1972), Streigh and Scheider (1971) said that when work is a central force in life, as it is with many professionals and high status workers, retirement is more difficult at least initially. Higher status workers, they continue, derive greater intrinsic rewards from their jobs. Thus, they tend to resist retirement and retire as late as possible. They say that despite their greater work orientation and reluctance to retire, high status persons show increases over time in satisfaction with retirement. Low status workers, on the other hand, are more willing to retire but over time they show decreasing satisfaction with retirement, largely due to income problems.

## **Statement of Problem**

Retirement is an inevitable stage in every worker's life. However, many who have retired are complaining that their job had not been rewarding and as such; they feel highly dissatisfied with life in retirement. Those who are about to retire are also so apprehensive and petrified by what they are going to receive and face as retirees that they are seemingly, unwilling to retire. Yet, there are others who are anxious to retire long before their retiring age. If some people will feel satisfied after retirement and as such are rushing into it; others feel dissatisfied after retirement and wish pension had not come. If, others who are yet to go on retirement are apprehensive and scared, then several questions arise. This warrants an investigation into the factors that influence a retiree's satisfaction.

## **Purpose and Objective of the Study**

The study set out to investigate the variables that influence post-retirement satisfaction of teachers. The specific objectives were to find out factors responsible for satisfaction among Ghanaian teachers, and to find out whether female teacher retirees and male teacher retirees differ in their satisfaction with all the independent variables.

The following questions guided the study. Is a retired teacher's satisfaction with life related to his self-perceived financial security? Is a retired teacher's satisfaction with his accommodation status related positively to his satisfaction with life? Does the teacher retiree's health status relate positively with his satisfaction? Does the teacher retiree's pension

relate positively, with his satisfaction? Do pre-retirement preparation programmes relate positively with a retired teacher's satisfaction? Does a teacher retiree's spouse's financial contribution relate positively with his satisfaction in retirement? Does a retired teacher's satisfaction with his responsibilities for his dependants relate positively with his satisfaction with retirement? Do female teacher retirees and male teacher retirees differ in their satisfaction with all the variables listed above?

### **Methodology**

*Sample and Sampling Procedures:* The list of all registered pensioners in the Agona, New Juaben, Tema and Adjumako districts were obtained. The simple random sampling by way of lottery was used to select the districts. From this population of pensioners, a sample size of 230-70 females and 160 males – was selected. The stratified Random Sampling technique was employed to stratify subjects by their sex. From the stratum, 230 subjects were randomly selected for the study.

*Instruments:* Questionnaires were used to capture relevant information for the study. The questionnaire was made up of three sections, A, B and C with 26 items. These consisted of 23 close ended and 3 open –ended questions. Section A, which was made up of nine items, mainly sought information on the demography of the subjects. It was used to determine the gender, employment (teachers and non-teaching) marital status, rank at retirement, their background, communities they live in and occupation (if any) in retirement. The information was captured on the nominal scale to help describe the sample. The reliability of the instruments was tested using the Cronback's alpha. A correlation co-efficient of 0.87 was obtained. All the variables were derived from the literature.

*Procedure:* The questionnaires were distributed personally to some of the respondents. Some also had theirs mailed. The majority, however, were delivered by four trained assistants through the respective district secretariats of the Pensioners Association to which the respondents belonged. They were received through the same processes. However, five of the respondents failed to return their completed questionnaire thereby giving us a return rate of 97.8%.

*Variables:* The dependent variable is post-retirement satisfaction. This was measured with the question "considering your success and failure in life, as well as your present social and economic well being, to what extent as a retired person, do you feel satisfied with your life now?" The response categories were "very satisfied", value 6, "satisfied, 5", "Quite satisfied, 4," "Dissatisfied,"3; "very dissatisfied" 2, and "Totally Dissatisfied" 1.

The independent variables are degree of satisfaction with such conditions as financial security, accommodation status, health status, pension, pre-retirement preparation; spouse's financial contribution and dependency. All the continuous variables were measured on a 6-point Likert scale on which a score of 6 indicated the highest level of satisfaction and a score of 1 indicated total dissatisfaction.

*Analysis of Data and Results:* The data analysis was done, first to seek answers to the first 7 research questions which sought to establish relationship between the dependent and the independent variables. This was followed by further analysis to determine whether female teacher retirees and male teacher retirees differ in their levels of satisfaction with all the independent variables. To derive answers to the first seven Research questions, zero order correlations between post retirement satisfaction and the various measures of satisfaction were computed.(Table 1)

**Table 1: Pearson's Zero order correlations between of Retirement satisfaction and the other variables**

Variable	Correlation Coefficient
Satisfaction with financial security	r = .59***
Satisfaction with accommodation status	r = .56***
Satisfaction with health status	r = .33***
Satisfaction with pension	r = .41***
Satisfaction with Pre-retirement preparation	r = .53***
Satisfaction with spouse's financial contribution	r = .42***
Satisfaction with dependency	r = .24***
***p < .001	

The correlation coefficients range from moderate to strong. The strong ones being satisfaction with financial security, accommodation status, and pre-retirement preparation. While the moderate ones were satisfaction with pension, health status, spouse's financial contribution and dependency. However, the correlations were statistically significant.

### **Research Question 8**

*Do female teacher retirees and male teacher retirees differ in their satisfaction on all the variables listed above?* The literature suggests that women and men do not equally absorb the shocks accompanying changes in fortune after retirement (Fiawoo et al., 1978; Agbo, 1982; Schuchter, 1988). Plausibly then, one cannot expect men and women to be equal in all the various indicators of satisfaction. In view of this, male retirees and female retirees had to be compared on their levels of satisfaction with the indicators in question. First, the variable satisfaction with accommodation was cross-tabulated with sex as shown in. Table 2:

**Table 2: Satisfaction with Accommodation Status by Sex**

		Satisfaction with accommodation status	
		Low Satisfaction	High Satisfaction
Sex	Male	16.4	83.6
		(26)	(133)
	Female	68.3	31.7
		(45)	(21)

$$X^2 (df = 1, N = 225) = 52.28, p < .01$$

The difference is statistically significant  $X^2 (df = 1, N = 225) = 52.28, p < .01$ . The results showed that more male retirees show high satisfaction with their accommodation than the female retirees. The variable satisfaction with responsibility for dependants was cross-tabulated with the variable sex. Table 3 below shows the results of the cross-tabulation:

**Table 3: Satisfaction with Responsibility for Dependents by Sex.**

		Satisfaction with responsibility for dependents	
		Low Satisfaction	High Satisfaction
Sex	Male	51.8	48.2
		(82)	(77)
	Female	19.5	80.5
		(13)	(53)

$$X^2 (df = 1, N = 225) = 41.90, p < .01$$

The difference is statistically significant  $X^2 (df = 1, N = 225) = 41.90, p < .01$ . The result showed that more female retirees have higher satisfaction with their responsibility for dependants than male retirees do. The variable satisfaction with financial security, was also cross-tabulated with the variable sex. Table 4 presents the result of the cross-tabulation:

**Table 4: Satisfaction with Financial Security by Sex**

		Satisfaction with financial security	
		Low Satisfaction	High Satisfaction
Sex	Male	48.5	51.5
		(77)	(59)
	Female	10.5	89.5
		(7)	(59)

$$X^2 (df = 1, N = 225) = 40.33, p < .01$$

This difference is statistically  $X^2 (df = 1, N = 225) = 40.33, p < .01$ . The results showed that both male and female retirees have high satisfaction with their financial security. However, the proportion of female retirees who have high satisfaction with their financial satisfaction was larger than the proportion of male retirees who have high satisfaction. The next measure of satisfaction to be cross-tabulated with the variable sex was the variable satisfaction with spouse's financial contribution (Table 5)

**Table 5: satisfaction with Spouse's Financial Contribution by Sex.**

		Satisfaction with spouse's financial contribution	
		Low Satisfaction	High Satisfaction
Sex	Male	44.8	55.2
		(71)	(88)
	Female	6.0	94.0
		(4)	(62)

$X^2 (df = 1, N = 225) = 41.90, p < .01$

This difference is statistically significant  $X^2 (df = 1, N = 225) = 41.90, p < .01$ . The results showed that both male and female retirees have high satisfaction with their spouses' financial contribution to the household income. This means that female retirees are more satisfied with their spouse's financial contribution than are male retirees. The variable satisfaction with health status was cross-tabulated with the variable sex (Table 6):

**Table 6: Satisfaction with Health Status by Sex.**

		Satisfaction with health status	
		Low Satisfaction	High Satisfaction
Sex	Male	45.7	54.3
		(73)	(86)
	Female	6.1	93.9
		(4)	(62)

$X^2 (df = 1, N = 225) = 47.93, p < .01$

This difference was statistically significant  $X^2 (df = 1, N = 225) = 47.93, p < .01$ . The result of the cross tabulation indicate that both female and male retirees have high satisfaction with their health status. However, it is observed that the proportion of female retirees that have high satisfaction with health status was larger than the male retirees. This implies that the female retirees are more satisfied with their health status. Again, the variable satisfaction with pension was cross-tabulated with the variable sex (Table 7):



**Table 7: Satisfaction with Pension by Sex**

		Satisfaction with pension	
		Low Satisfaction	High Satisfaction
Sex	Male	44.9	55.1
		(71)	(88)
	Female	8.4	91.6
		(6)	(60)

$X^2$  (df = 1, N = 225) = 37.46,  $p < .01$

This difference was statistically significant  $X^2$  (df = 1, N = 225) = 37.46,  $p < .01$ . The result indicated that about 92% of female retirees as opposed to about 55% of male retirees have high satisfaction with pension. In other words though both male and female retirees are satisfied with pension the proportion of female retirees who are satisfied are larger than the male retirees who reported high satisfaction with pension. This means that female retirees are more satisfied with their pension than are male retirees.

Lastly, the variable satisfaction with pre-retirement preparation was cross-tabulated with the variable sex. Table 8 below presents the results of the cross-tabulation:

**Table 8: Satisfaction with Pre-Retirement Preparation by Sex**

		Satisfaction with pre-retirement preparation	
		Low Satisfaction	High Satisfaction
Sex	Male	63.5	36.5
		(101)	(58)
	Female	30.3	69.7
		(20)	(46)

$X^2$  (df = 1, N = 225) = 50.33,  $p < .01$

The difference was statistically significant  $X^2$  (df = 1, N = 225) = 50.33,  $p < .01$ . The result indicated that 70% of the female retirees have high satisfaction with their pre-preparation as compared to only 37% of the male retirees. This means that female retirees are more satisfied with their pre-retirement preparation than are male retirees. So, female retirees pay more attention to pre-retirement preparations than the male retirees.

The answer to research question 8 therefore is that female retirees and male retirees differ in their satisfaction with all the measures of satisfaction earlier on mentioned. Apart from the variable satisfaction with accommodation status where the proportion of the male retirees that reported high satisfaction was larger than the proportion of female retirees that reported high satisfaction, the proportion of female retirees that reported high satisfaction with the respective measures of satisfaction was higher than the proportion of male retirees that reported high satisfaction.

## **Summary and Conclusion**

The first major finding is that a teacher retiree's post-retirement satisfaction and satisfaction with his financial security are related. The more a teacher retiree feels she is financially secured the more satisfied he is with life.

Secondly, there is a positive relationship between teacher retirees' satisfaction with his accommodation and his satisfaction with retirement life. That is, retirees with decent accommodation are likely to have more satisfaction in retirement. The next finding is that there is a statistically significant relationship between retiree's health status and his self-concept of satisfaction with his pension relates positively to his satisfaction with life.

The fifth major finding is that there is a positive association between satisfaction with post-retirement preparation programmes and a retiree's satisfaction with life in retirement. The next major finding is that there is a positive association between satisfaction with the retiree's spouse's financial contribution and his self-concept of satisfaction with life.

The seventh major finding is that there is a positive relationship between a retiree's satisfaction with his responsibilities for his dependant and his satisfaction with life.

Another major finding of the study is that female retirees and male retirees differ in their satisfaction with all the measures of satisfaction earlier on mentioned. Apart from the variable satisfaction with accommodation status where the proportion of the male retirees that reported high satisfaction was larger than the proportion of female retirees that reported high satisfaction, the proportion of female retirees that reported high satisfaction with the respective measures of satisfaction was higher than the proportion of male retirees that reported high satisfaction.

## **Recommendations**

In view of the fact that pre-retirement orientation for prospective workers in Ghana to help them in their post-retirement life is not adequate, it is recommended to the two main teacher associations (GNAT and NAGRAT) to step up the organization of pre-retirement preparation programmes for their respective members to ensure that prospective retirees are adequately prepared to enable them adjust effectively to post retirement life. In this regard, it will be in the right direction if the government could institute a legislation to compel employers to organize such pre-retirement preparation programmes for their employees on a routine basis.

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