

Retirement Transitions and Anxiety among Teachers

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Abstract

The purpose of the present study is to assess the level of anxiety among pre-retiree and retired teachers at different stages of retirement among 200 teachers (100 pre-retiree and 100 retired) from educational institutions (Kendriya Vidyalayas, State Government Schools, PU and Degree Colleges) across Bangalore, Karnataka. The State Trait Anxiety Test (STAT) by Sanjay Vohra (1993) was used to assess 'anxiety' among these teachers. The analysis showed a significant difference between pre-retiree and retired teachers with higher level of anxiety among pre-retiree teachers. While, there was no significant difference in the level of anxiety among the two groups of pre-retiree (6 months and 3 years) and retired (6 months and 3 years) teachers within. Implications are discussed.

BACKGROUND

With the growing number of Indians currently retired and the number of older adults in India expected to increase from 11 per cent in 2009 to 22 per cent by 2050 (Ramakrishnan, 2011), the factors related to the psycho-social aspects of retirees have gained considerable attention from

the popular press and the academic literature. Also, epidemiological evidence suggests that anxiety is a common major health problem in later part of life which can substantially impair the quality of life and its consequences being potentially serious. In the above backdrop, the present study has attempted

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to understand the level of anxiety among teachers at different stages of retirement. This has implications for a smooth transition in life.

REVIEW OF LITERATURE

Retirement is a relatively new phenomenon, which evolved as a product of industrialisation of society. It is a social concept implemented primarily at the end of World War II due to changes in life expectancies and population demographics (Fontoura *et al.*, 2015). The gradual rise in the average life span over the past century has led to many challenging events and circumstances during the retirement phase of life which require sustained observation. Retirement forms an important milestone in life and has far reaching psychological and societal implications.

The usual definitions of retirement address withdrawal from the workforce and relying on the social security system for the remaining years of life. American Heritage Dictionary (2000), defines retirement as the withdrawal from one's occupation, business or office, and comes after having finished one's active working life. Retirement is an individual process, which depends on multiple factors like personality, work history, age, marital status, gender, culture, education etc, and which has different meaning to different people (Pratt and Norris, 1994). However, many others have referred to retirement as a developmental transition. It is a later life status

transition which may promote a sense of well-being of workers moving out of demanding and stressful career jobs. On the other side, it may lead to declined well-being for workers who lose their work-related recognition and social connections (Kim and Moen, 2002). According to Floyd *et al.*, 1992, it is a predictable normative change that involves redefinition of roles, depending on the context of different individuals. It is an ongoing social and psychological transformation.

Retirement has also been studied as a process comprising different phases. According to Atchley (1976), the natural process of retirement adjustment contains five phases: the honeymoon phase, characterised as an ecstatic period where retirees enjoy their new freedom of time and space; disenchantment phase, mirrors the emotional let-down as people face the actuality of life in retirement; reorientation phase, where individuals come to an understanding about the limitations of retirement and develop a practical view of the social and economic opportunities that the new stage offers; stability phase occurs when people show certain adaptation and habituation to retirement; and termination phase marks the gradual loss of autonomy due to ill health. Thériault (1994) explains three periods of psychosocial responsiveness to retirement—the pre-retirement period which is anxious in nature, intra-retirement period which brings about a declined

sense of responsibility in individuals and the post-retirement period in which there is enhanced capability of performing activities that people find desirable in their lives. Victor (1994) describes five stages in the transition to retirement— initial stage characterised by a heightened curiosity as the end of occupational life approaches; the beginning joy and elation; some trauma and disappointment; coping with the new way of life and finally adapting and regularising in to the new life style. What is common to the above theories, however, is the idea of finally getting used or adjusted to retirement.

To be successful in retirement, one needs to move through the phases of transition. The retiree has to face many changes that occur at once; the status, influence, and power associated with our professions disappear. The varied pleasure and benefits that work provides such as purpose, structure, social and intellectual engagement, an experience of pride and accomplishment, health insurance and a paycheck are suddenly no longer accessible when the retiree still longs for it (Cullinane and Fitzgerald, 2007). Such a scenario is likely to produce psychological concerns that need to be addressed if retirees are to optimise their life satisfaction. According to Harris (1983), the two main types of reaction that retirement could trigger include— 1) A more severe depression requiring psycho-therapeutic treatment. However, retirement in itself may not be the

only reason for breakdown. 2) An adjustment reaction to the next phase of life characterised by mild anxiety and uncertainty about future plans.

Retirement anxiety refers to a vague feeling of apprehension, worry, fear, panic, insecurity, uncertainty and irritability exhibited by some public servants as they proceed towards the compulsory age of retirement. The thought of retirement to some workers creates anxiety, fear and disappointment (Osumah, 2015). Furthermore, the issue of where to retire to, loss of work identity, decline in monthly earnings, lessened social life, decreased social status, lonely life, deterioration in health associated act as main factors connecting to the retirees adjustment to the new phase of life, which seem to generate anxiety among and declined health among workers (Johnson 1958; Townsend, 1955; Tunstal, 1966; Cox and Bhak, 1979; Miller 1965).

Some of the vital sources of retirement anxiety, according to Ode (2004) include, insufficient finance and complete dependence on present salary, ignorance of financial planning, challenges of managing role change and a shift in social status, time regulation, inadequate planning and preparation for retirement, attitude of friends and family. Some other studies have reported the main problems of retirees as lack of social support, fear of social negligence, fear of losing one's spouse, mental tension and stress (Hepner W., 1969; Sharma *et al.*, 2015).

For many pre-retired workers, both in public and private sector, maintaining a sense of identity and honor, without a full-time job is a single most hard challenge to face, resulting in feelings of loneliness, isolation and anxiety. A few researches stated that pre-retired workers, perceived retirement as a punitive outcome, which must be avoided; and that they become shivery at the approach of retirement. This in turn forms the basis for pre-retirement nervousness, uncertainty, uneasiness, security induced confidence and lack of motivation for retirement preparation (Kolawole and Mallum, 2004; Denga, 1996; Okorodudu, 1998; Akpochofo, 2005; Clifford, Ogbemor, and Enakpoya, 2010).

According to Machima (2012), retirement anxiety is a result of workers' understanding of retirement and what it requires. It is one concept with several psychological implications. From the occupation point of view, it is a marker of the concluding stage of the formal work cycle at which certain materials; vocational and experiential attainment is expected of the retiree (Oniye, 2001). It is important to note from the onset that among various categories of workers in the force, the workers approaching retirement and the retired should be our great concern because of the anxiety they may encounter. In order to overcome the anxiety, the workers device means to continually remain in the

service or work even in retirement. This seems to be one of the major reasons for falsification of records and age by workers in accordance to remain in service even after attaining the retirement age.

Thus, anxiety being a significant emotion during retirement transition, the present study seeks to explore the dimensions of anxiety at different stages of retirement among teachers, which may further aid in developing strategies for managing the issues of pre and post-retirement apprehension, leading to smooth transition.

The present study seeks to answer the following research questions.

RESEARCH QUESTIONS

- Do pre-retiree and retiree teachers differ on their anxiety?
- Do pre-retiree teachers who are going to retire in less than 6 months of time differ in anxiety from those who are going to retire in 3 years?
- Do retired teachers who have retired from service in less than 6 months of time differ in anxiety from those who have retired from service 3 years back?

OBJECTIVES

- To study the differences in anxiety of pre-retiree and retiree teachers.
- To study the differences in anxiety of pre-retiree teachers who are going to retire in less than 6

months of time and those who are going to retire in 3 years.

- To study the differences in anxiety of retired teachers who have retired from service in less than 6 months of time and those who have retired from service 3 years back.

HYPOTHESES

H01: There is no significant difference between pre-retiree and retired teachers in their anxiety.

H02: There is no significant difference in anxiety between pre-retiree teachers who are going to retire in less than 6 months of time and those who are going to retire in 3 years.

H03: There is no significant difference in anxiety between retired

who have retired from service in less than 6 months of time and 50 teachers who have retired from service 3 years back) selected using disproportionate stratified random sampling technique. Anxiety was measured using The State-Trait Anxiety Test (STAT) by Sanjay Vohra (1993). It has 40 items and measures 5 dimensions namely: Tension, Guilt Proneness, Maturity, Suspiciousness and Self control.

RESULTS AND DISCUSSION

The results are discussed hypothesis wise as follows—

Hypothesis 1:

There is no significant difference between pre-retiree and retired teachers in their anxiety.

Table 1: Significance of Difference between Pre-retiree and Retired Teachers on Anxiety Levels

Teachers	N	Mean	S.D	S.E.m	df	t	p value
Pre-Retiree	100	21.65	7.9	.80	198	6.67	0.000
Retired	100	14.90	6.2	.62			

teachers who have retired from service in less than 6 months of time and those who have retired from service 3 years back.

METHODOLOGY

The study used descriptive survey method for data collection to assess the Anxiety of Pre-retiree and Retiree teachers. The sample consisted of 200 teachers (50 teachers who are going to retire in less than 6 months of time and 50 teachers who are going to retire in 3 years; 50 teachers

An analysis of Table 1 indicates that the mean score of pre-retiree teachers is 21.65 and retirees is 14.90. In terms of standard deviation, pre-retirees have 7.9 and retired have 6.2. It means the spread of scores away from the mean is apparently more among pre-retirees suggesting that the variation is relatively more among the pre-retirees as compared to retired. In order to see whether the obtained mean difference is true of the population, the scores were

subjected to “*t*” test, which yielded 6.67, which is statistically significant at 0.01 level, in favor of pre-retirees. Therefore, the null hypothesis is rejected. This indicates pre-retirees and retired have differed significantly on anxiety in favor of pre-retirees. It means the pre-retirees are more anxious than the retired teachers.

The anxiety components that have been tested in the present study include: Tension (Tn), Guilt Proneness (Gp), Maturity (Ma), Suspiciousness (Su) and Self control (Sc).

on ‘Gp’ indicates the group to be over fatigued, easily downhearted and feels remorseful that people are not as moral as they should be. This could be because of the tiredness associated with the nature of work and long years of service; high task-orientation associated in teachers, hard work and diversified role expectation. Also teaching as a profession underpins strong morality and ethical behavior as a personality measure; teachers are described feeling guilty when they hold

Table 2: Mean scores of the 5 components of STAT among Pre-retiree and Retired Teachers

Teachers	Tn	Gp	Ma	Su	Sc	Total
Pre-Retiree	5.59	5.19	2.82	3.25	4.80	21.65
Retired	3.16	3.45	1.90	2.51	3.88	14.90

An analysis of Table 2 indicates that on the above dimensions, pre-retirees are more anxious than the retirees on the whole. High scores on ‘Tn’ indicates high Tension, ‘Gp’ indicates high Guilt Proneness, ‘Ma’ indicates lack of Maturity, ‘Su’ indicates high Suspiciousness and ‘Sc’ indicates lack of Self Control. Accordingly, high score on ‘Tn’ indicates the group to be short tempered, getting irritated by small things and may suffer from sleep disturbances. This could be because teachers are often highly conscientious people by nature who have an exceptional drive to help others, and so put unrealistic pressure on themselves. High score

themselves responsible for having upset their pupils. High score on ‘Ma’ indicates lack of maturity and the group to be easily annoyed by things and dissatisfied with the restrictions of life. This could be because of rigid thinking, rumination, insecurity and inadequacy of self in exposing to possible failures and mistakes. High score on ‘Su’ indicates the group to be suspecting, dogmatic and critical. This could be because, the teachers judge themselves more harshly than students and are generally rather self-critical in regard to their practice. High score on ‘Sc’ indicates lack of self control and the group to be less tolerant, less persistence and low on drive for achievement. This could

be because of work load, worries of work deadlines, less leisure time, decreased interpersonal relations due to work pressure, poor basic need satisfaction at work and home.

The above findings are consistent with the research literature. Generally, pre-retirement anxiety is characterised with fears of the unknown and worries about the future as a result of the cessation of active

less frustration and hopelessness in comparison to the retired, and post-retired elderly (Chadha and Easwaramoorthy, 1993).

Hypothesis 2

There is no significant difference in anxiety between pre-retiree teachers who are going to retire in less than 6 months of time and those who are going to retire in 3 years.

Table 3: Significance of Difference between Pre-retiree Teachers (6 months and 3 years) on Anxiety Levels

Teachers	N	Mean	S.D	S.E.m	df	t	p value
Pre-retiree 6 months	50	22.80	8.06	1.14	98	1.44	.15
Pre-retiree 3 years	50	20.50	7.82	1.10			

work life (Saidu, 2007). Compared with the pre-retirement phase, the level of anxiety and psychological distress in retirees remained low over time (Yeung, 2013). Similarly, a study by Vordzorgbe *et al.*, (2018) found that, insufficient fund, managing mental health, managing a novel social status, inadequate planning for retirement and difficulty in time management emerged as sources of pre-retirement anxiety among teachers. Other studies too have found a similar effect (Ode, 2004; Oniye, 2001; Ojo, 2001). Contrary to the above findings, some studies have shown that retirees are more likely to be anxious, tense and psychologically demoralised than working men (Dhillon and Mitbander, 1992) and the pre-retired group of elderly has

An analysis of Table 3 indicates that the mean score of pre-retiree (6 months) is 22.80 and pre-retiree (3 years) is 20.50. In terms of standard deviation, pre-retiree (6 months) have 8.06 and pre-retiree (3 years) have 7.82. It means the spread of scores away from the mean is apparently more among pre-retiree (6 months) suggesting that the variation is relatively more among the pre-retirees (6 months) as compared to pre-retirees (3 years). In order to see whether the obtained mean difference is true of the population, the scores were subjected to “t” test, which yielded 1.44, which is statistically not found to differ significantly. Therefore, the null hypothesis is accepted. This indicates that the pre-retiree (6 months) and pre-retiree (3 years)

do not differ significantly on anxiety. It means, whether the teachers are going to retire in 6 months or 3 years, their anxiety level remain the same more or less. This further shows that pre-retirees are one as a group on their anxiety level.

The above present finding is consistent with the research literature. Many studies indicate the presence of anxiety and apprehension in yet to retire teachers, irrespective of the time period left for retirement. This can be due to lack of general well being of employees and lack of planning and acceptance towards the challenges that the new phase may pose (Arogundade, 2016; Vordzorgbe *et al.*, 2018). Also, the thought of retirement itself breeds uneasiness in some workers which is accompanied by socio-psychological and economic anxieties (Waxman, 2016; Wijeratne and Peisah, 2013; Osumah, 2015; Dada and Idowu, 2010).

Hypothesis 3

There is no significant difference in Anxiety between the teachers who have retired from service in less than 6 months of time and those who have retired from service 3 years back.

An analysis of Table 4 indicates that the mean score of retired (6 months) is 15.32 and retired (3 years) is 14.48. In terms of standard deviation, retired (6 months) score is 4.9 and retired (3 years) score is 7.3. It means the spread of scores away from the mean is apparently more among retired (3 years) suggesting that the variation is more among the retired (3 years) teachers as compared to retired (6 months). In order to see whether the obtained mean difference is true of the population, the scores were subjected to “*t*” test, which yielded .67, which is statistically not found to be significant. Therefore, the null hypothesis is accepted. This indicates that retired (6 months) and retired (3 years) do not differ significantly on Anxiety. The results also indicate that no matter whether the teachers have retired 6 months back or 3 years back, their anxiety level remain the same more or less. This further shows that the retired teachers are one as a group.

The present finding is consistent with the research literature. The invariability in the level of anxiety in different stages of retirement can be attributed to many factors like better preparedness of retirees, individual’s

Table 4: Significance of difference between Retired Teachers (6 months and 3 years) on anxiety

Teachers	N	Mean	S.D	S.E.m	df	t	p value
Retired 6 months	50	15.32	4.9	.69	98	.67	.50
Retired 3 years	50	14.48	7.3	1.03			

perception and attitude towards retirement and psychological, social and economic environment of retirees. Many studies have reported that workers who are better prepared, who have favorable expectations from leisure and individuals with pre-retirement education have a positive attitude towards retirement (Glamser, 1981; Beehr, 1986; Ogunbameru O.A. and Bamiwuye, 2007; Machima, 2012). Gall *et al.*, (1997), reported less distress in retired individuals with an increase in energy level and social satisfaction in the first year of retirement. According to Neuhs, (1990), retirement readiness is a strong predictor of retirement self-efficacy among retirees.

Some studies have also shown enhanced health, higher life satisfaction and unchanged work-related role and re-engagement in areas of interest after retirement leading to better social, emotional and physical wellbeing too (Jayshree and Rao, 1991; Desai and Naik 1974, Batra, 2004).

CONCLUSIONS

The following conclusions are drawn based on the research questions raised.

- Pre-retiree teachers are more anxious compared to retired teachers. Pre-retiree teachers suffer higher tension, are more guilt prone, have less maturity, are more suspicious and poor on self-control compared to their retired counterparts.
- Pre-retiree (6 months) and pre-retiree (3 years) do not differ significantly on anxiety. It means, teachers are alike no matter whether they are going to retire in 6 months or 3 years. The duration before retirement of 3 years or less than 6 months is all the same among teachers on their anxiety.
- Retired (6 months) and retired (3 years) do not differ significantly on anxiety. It means, teachers are alike no matter whether they have retired 6 months back or 3 years back. The duration after retirement of 3 years or less than 6 months is all the same among teachers on their anxiety.
- Retirement transition among teachers is a significant phase in their life. This has implications for their future life.

IMPLICATIONS

The results of the present study indicate that pre-retirees are more anxious than retired teachers on all the dimensions of anxiety. There is a need to facilitate a smooth transition of the lives of teachers before retirement. To improve the well being of pre-retiree teachers, the following interventions may be helpful.

- Teachers should be encouraged to rekindle their interest in activities and pursuits outside the school.
- Conducting seminars and workshops to prepare the potential pre-retiree teachers on issues concerning retirement anxiety.

- Pre-retirement counselling in relation to retirement anxiety should be focused on by the authorities concerned.
- Education departments and teacher organisations have to take pro active initiatives in facilitating retirement transitions smoothly.

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