

## Retirees and their Information Needs: A Survey

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### Abstract

Retirement is said to be a follow-up of industrialization of the 19<sup>th</sup> century European world. It is regarded as an aspect of social experiences in modern employment society with its patterns differing from one country to another. The need for increased attention to the roles fulfilled by retirees and their new social status necessitated the study of their information needs. This study investigated the information needs of retirees using a survey design. Five objectives were set for the study and questionnaire was used to elicit information from respondents. Findings show that 77.8% were male while 22.2% were female. Most respondents (18.5%) had Grade II Teachers' Certificate with a lesser percentage 9.3% of the respondents having Master's degree. 55.3% retired from government organizations. 65% never underwent pre-retirement seminar. Findings also reveal that information needs of retirees covered environment (100%), investment (100%), volunteer service (100%), news and current affairs (100%), health (97.1%), finance (95.9%) and religion (94.7%). Most preferred information channels on daily basis are television (98.2%), radio (93.7%), family (81.5%), face-to-face contact (82.1%), and newspapers (71.9%). Most constraints to meeting their information needs include little attention given to retirees' information needs (69.6%), finance (63.8%), poor involvement of retirees in policy affecting them (59.4%) and poor coverage of retirement matters (59.4%). Retirees' information needs are diverse. More attention should be given to these using the relevant channels. Public libraries are encouraged to have programmes for retirees that meet their information needs while they could possibly develop some private library for themselves.

**Keywords:** Information, Information needs, Information channels, Retirees, Retirement

## Introduction

Retirement is known in history to be an establishment of the 19<sup>th</sup> century European world, a follow-up of industrialisation, and also a by-product of many factors like economic, technological and demographic changes in the human society (Omoyeni, 1996 and Orukotan, 2001). It is also an aspect of social experiences in modern employment society. Several changes in different countries of the world have suggested the need for increased attention to the roles fulfilled by older people (Tinsley and Schwendener-Holt, 1992) and their information needs.

Several definitions have been provided for the term retirement. Omoyeni (1990) describes it as a “period of time when one gives up one’s work, position or business either the private or public sector of the economy, as contained in the employment regulation of any particular country.” Oniye (2001) opines that retirement means an official and formal ending of a work life. In Talaga and Beehr (1995), a retiree is said to be a person who is not gainfully employed full-time and he or she receives at least some retirement pension benefits as a result of prior employment. Generally, retirement can be regarded as a cessation of a full-time employment. The literature has argued that one definition of retirement is not more appropriate than others. The reasons advanced for this are many. For example, simplistic definitions hinder people’s understanding of its transitional nature; there is the difficulty in generalising the results obtained across different studies since retirement itself is multidisciplinary and that concerns on research on retirement is not only problematic but also in its early developmental stages (Tinsley & Schwendener-Holt, 1992).

Retirement pattern seems to vary from one country to another, from one culture to another and from one occupation to another (Omoyeni, 1996). This author states that retirement age in India is 55years. In Nigeria, it is 60 years for civil service, 65 years for non-professorial and 70 years for professorial staff in universities. In Algeria, Cameroon and China, it is 60 years while it is put at 70 years in Ireland and Norway. In Kenya for retirement age is between 55 and 75 years and this span may depend on which age a profession decides, for example, current retirement age in Kenya for professionals such as teachers, disciplined forces and civil servants is 60 (Thuku & Ileri, 2013).

Retirement may be repulsive to some workers, but it is altogether inevitable. Omoyeni (1990) identifies some of the problems people face in retirement as financial handicap, isolation, poor health, improper adjustment and anxiety among others. To what extent can access to relevant information alleviate these problems? Whether one is still working or is retired, one has a need for information just as food and water are basic necessities of life. The society is surrounded and constantly bombarded by messages and information. Devices, agencies and others are developed to filter information ranging from the mass media to computer-based information systems, from libraries to highly personalized information activities. Information thus becomes a new form of wealth just as critical as matter and energy. Retirees in Nigeria need information in the same way as workers who are still actively engaged in various jobs across the nation but possibly to meet different needs. Aina (1985) opines that effective dissemination of information requires not only the knowledge

of the characterisation of the target population but also their information needs. It is certain that knowledge cannot be acquired unless one gets information (Mchombu, 2000). Morrow (2001) states that knowledge is part of a continuum that runs from data to information to knowledge and to wisdom. Appropriate information empowers individuals towards actions that can transform lives and allow for a greater sense of independence (Mchombu, 2000). The retirement planning advocated by Asonibare and Oniye (2008) involves identifying wants and needs of prospective retirees. These needs of course are inclusive of information needs that such retirees may face during the retirement years. Retirement experiences have been described as individualised, and so research is expected to consider the “characteristics of individuals and groups with differing perceptions, expectations and needs” (Smith & Moen, 2015).

Studies have reported many issues such as social, psychological and physiological ones that retirees face but the most intense faced by them is financial or economic deprivation (Thuku and Ileri, 2013). According to these researchers, this is due to the fact that economic facilities or bank credit opportunities are not allowed as they are not sure of sources of income due to age and financial incapacity. Closely linked with this, is inflation with no obvious assistance from the government. Olatunde and Onyinye, (2013) in their study reveal that one of the problems facing retirees is loss of monthly salary. In another dimension, the literature states that health care and medical expenses gulp a huge part of the financial resource of the retirees (Celebrating our second prime, 2010). In a study on health and retirement, Lynch (2014) notes that

health is a number one ingredient for a good family living and financial security. However the research findings reveal that many retirees were engaging in healthier behaviours in the course of the study while respondents actively sought out information about ways of improving their health. This shows that health information is part of the information needs of retirees in the study.

Nicholas and Herman (2009) state that the study on information needs of users have been neglected. Generating reasons for this neglect, they include some factors such as preoccupation with information systems and not the users of the systems, the thought of not consulting the client in professional matters and the difficulty in getting hold of the necessary needs’ data. These are some of the factors that necessitated this study. As unraveled by Nicholas and Herman, (2009), there are divergent schools of thought on conducting information needs. While some believe it is necessary, others think it is not. The stand of this researcher that it is necessary to conduct studies on information needs from time to time as users and their information needs are liable to change also from time to time and information systems are also dynamic.

The literature reveals that researchers like studying the information needs of pin-downable and compliant user groups (Marden & Nicholas, 1997). However the retirees are not pin-downable and so, this supports why a study of retirees should be undertaken and their information needs should be studied. It is noted in the literature that concerns on research on retirement is problematic and in its early developmental stages (Tinsley & Schwendener-Holt, 1992). In their study on post-retirement stage, Asonibare and Oniye (2008) emphasise

counseling for retirees through many services like information service which should provide valid and reliable information on the nitty gritty of retirement such as retirement policies, how to retire and what to do after retirement among others. Studying the information needs of retirees and disseminating findings of such can also help the government when formulating retirement policies. Therefore there is the need for increased attention to the roles fulfilled by older people and their new social status. This has necessitated the study of their information needs. Efforts geared towards identifying the information needs of retirees have been scanty in Nigeria resulting to dearth of literature on it. This may be due to the tendency to think that such needs do not have to be catered for, or that retirees do not even need information for anything at all since they have retired from active service. Thus this study seeks to fill this gap by identifying these needs and suggesting possible ways of meeting them which can possibly enhance the use of library the more among retirees who are also part of the general public.

### **Objectives of the Study**

There are five objectives set for the study. They are as follows:

- i. Find out if respondents underwent retirement seminar before retirement;
- ii. Determine the information needs of retirees;
- iii. Identify the most preferred channels through which such information needs are met; and
- iv. Identify the problems faced by retirees in the bid to meet their information needs.

- v. Make some recommendations on the information needs of retirees.

### **Methodology**

This study employs a survey research design. It focused on the information needs of retirees using structured instrument in form of questionnaire administered on 150 retirees from Ondo and Ekiti States purposively determined as the total number of retirees in each state could not be ascertained because organizations were not willing to disclose the number of their retirees. Chatman (1992) refers to retirees as a specialized population who could be referred to as people of lower socio-economic status. The two states were chosen due to their importance in economic status with respect to the old Ondo State to which they were fused as one before the creation of Ekiti State from the old Ondo State. The instrument was randomly administered using collective administration method (Kumar, 2014). The captive audiences were questioned in the place where they normally gathered for monthly meetings in Ekiti and Ondo States with the express permission of their chairman in each meeting. The instrument was segmented into four areas. Section A was on retirees' profile. Section B sought information after retirement. Section C elicited information on specific areas in which pensioners need information. Section D focused on preferred channels for obtaining information in order to meet their information needs while Section E obtained information on problems or constraints encountered in meeting their information needs in Section C. Many trips were made to the meeting first in order to distribute the instrument and next to collect them back in each of Ekiti and Ondo States

of Nigeria in company of a retiree. This was due to the fact that the respondents had many things on their agenda for each meeting. It was very difficult to retrieve the instrument back as those who came to attend the meeting on a day might be absent the next meeting day. The primary data were analysed using the SPSS of descriptive statistics. The study was carried out towards the end of the year 2013.

**Table 1: Background information of respondents**

Item	Responses (%)	Item	Responses (%)
<b>Sex</b>		<b>Year of retirement</b>	
Male	77.8	≤ 1990	6.4
Female	22.2	1991-1995	22.5
<b>Age at retirement (in years)</b>		1996-2000	12.5
≤ 45	17.9	2001-2005	16.1
46-50	4.5	2006-2010	41.6
51-55	15.0	<b>Organisation retired from</b>	
56-60	55.1	Contributory pension scheme	1.6
61-65	6.0	Private	6.2
66-70	1.5	Government	92.2
<b>Educational Level</b>		<b>Seminar attendance before retirement</b>	
Grade II	18.5	<b>Yes</b>	35.0
Nigerian Certificate in Education	16.9	<b>No</b>	65.0
HND	9.2		
Bachelor's degree	16.9		
Master's degree	9.3		

Responses in Table 1 show that 77.8% of respondents were male while 22.2% were females. 55.1% were between 61 and 70 years of age while 31.5% were 70 years old others were younger than 61 years. Responses on age at retirement show that majority of them retired between 56 and 60 years of age. Their educational level reveals that those who had Grade II Teachers' Certificate were more (18.5%) while holders of Nigerian Certificate in Education (NCE) and bachelor's degree were attained by

## Findings and Discussion

### Background information of Respondents

The analysis of the results recorded a response rate of 50%. Respondents were asked to provide

their demographic information. Their responses are displayed in Table 1.

9.2%. Higher National Diploma (HND) and Master's degree were attained by 9.2% and 9.3% respectively. Findings from the type of organisations that respondents retired from results show that majority (92.2%) retired from government service while the rest retired from private organisations. When asked the year that respondents retired, results show that 41.6% retired between 2006 and 2010 while about half retired between 1991 and 1995. Other periods attract lesser percentages.

### Seminar attendance before retirement

When asked whether retirees attended any seminar or not before their retirement, 65% stated that

they never attended any seminar on retirement while 35% did.

### Information needs of retirees

It is generally believed that understanding information needs is basic to knowing or identifying how to satisfy such needs, therefore respondents were asked to state their information needs as displayed in Table 2.

**Table 2: Information Needs of Retirees**

Information needs of retirees	Response (%)
Environmental information	100
Investment information	100
Volunteer service	100
News and current affairs	100
Health need	97.6
Social need	96.9
Financial need	95.9
Religious need	94.7
Leisure	33.3
Education	17.4

The data in Table 2 reveal the first ten information needs of retirees. All the retirees need information ranging from environmental information, investment volunteer service, news and current affairs in the area of health, 97.6% need information on health, 96.9% need information in their social life, 95.9% and 94.7% need information on financial and religious matters respectively. However, 33.3% need information on leisure activities and 17.4% need information on education. The need for environmental information is obvious in the context of environmental degradation that has given rise to environmental problems in scales of altitude and magnitude making less and less resources available for humankind and

contributing negatively to sustainable development. Celebrating our second prime (2010) and Myeza (2010) note that health care and medical expenses are necessities that gulp huge part of retirees' funds. In the light of this, retired persons would want areas in which they can invest money in order to allow for other sources of income because reduced finance is a major problem to most of them. The researcher attests to the contributory scheme organised by the Federal Government of Nigeria for federal workers. This kind of programme can be established by the various arms of government in Nigeria for the work force. Sunden (2014) also corroborates the fact that financial literacy is essential for pre-retirement times. Olatunde and Onyinye

(2013) identify lack of occupation, dwindling status, decreased strength and income, physical disabilities and deteriorated health conditions as some of the problems often faced by retirees. These may therefore necessitate their need for news and current affairs in order to keep abreast of the goings-on, people to be around them, and attend religious services to avoid loneliness. Thus, retirees would need people to help them in their conditions particularly as they

build up in age. This may be why Olatunde and Onyinye (2013) conclude that social factor is the best predictor of adjustment in retirement among their respondents.

### Information channels used by retirees

Retirees were allowed to indicate the preferred information channels used by them and the frequency of use. Responses are shown in Table 3.

**Table 3: Preferred information channels and frequency of use**

Preferred information channel	Frequency of use (%)				
	Daily	Weekly	Monthly	Quarterly	Annually
Television	98.2	-	1.8	-	-
Radio	93.7	4.8	1.6	-	-
Fellow retirees	35.0	22.5	37.5	5.0	-
Newspaper	71.9	21.9	6.3	-	-
Workshop/Seminar	15.8	5.3	10.5	52.6	15.8
Informal discussions	56.5	8.7	17.4	8.7	8.7
Meetings	12.9	16.1	48.4	16.1	3.2
Ministry/Government Agencies	26.7	20.0	20.0	33.3	-
Friends	58.3	22.2	13.9	5.6	-
Family	81.5	7.4	7.4	3.7	-
Internet	62.5	18.8	6.3	12.5	-
Health professionals	24.0	8.0	44.0	24.0	-
Social care giver	15.4	15.4	46.2	7.7	15.2
Face-to-face contact	82.1	10.7	7.1	-	-
Library/Information Centre	12.5	50.0	37.5	-	-

Table 3 reveals that respondents preferred different information channels and use them at different periods of time. The media such as television (98.2%), radio (93.7%), and newspaper (71.9%) are used on a daily basis. Other preferred channels for daily use are face to face contact (82.1%), family (81.5%). About 60% used the internet, health professionals, friends and informal discussions each. Half of the respondents

preferred community members every day. Other channels are not so popular for daily use among the respondents. The preferred channel of information used a weekly basis is the library or information centre used by half of study respondents. All other channels are not preferred for weekly use. The use of these channels on monthly, quarterly basis also are not so much favoured. About half favour the use of meetings and social care

worker on a monthly basis and workshop or seminar was used on a quarterly basis by about 53%. For annual use of preferred channels, few percentages were recorded while some others were not used at all. Nicholas and Herman (2009) have noted that commonly, people appreciate the need for face-to-face communication even for the purpose of obtaining information. They wrote:

*There's no substitute for the human touch, no substitute whatsoever...the electronic devices can help to decrease the need for human touch but they are no substitute for it...after all, you can't join forces with somebody you don't know, haven't met, haven't had coffee with.*

This finding on the media and the internet as preferred channels of obtaining information

also buttresses that of Nicholas and Herman (2009) who notes that over the years, information has been more transmitted on radio, television, and through electronic channels such as the internet. The low the use of library or information centre as a channel for information in this research sustains that of Park and Lee (2013) that their respondents preferred to use physical materials and their existing social networks as information source in satisfying their information needs in place of the library.

#### **Problems encountered in the bid to meet information needs**

Retirees were requested to identify the problems they encounter while meeting their information needs (Table 4).

**Table 4: Problems encountered by retirees in meeting their information needs**

<b>Constraints</b>	<b>Response (%)</b>
Inadequate sources of information	42.0
Poor involvement of retirees in decisions over matters that pertain to them	59.4
Little attention given to retirees and information needs	69.6
Low income of retirees	63.8
Poor publicity or coverage of retirement matters	59.4
Lack of ICT skills	26.1
Lack of awareness of available resources	29.0
Confusion about whom to consult	24.6
Ignoring of retirees' specific information needs	30.4
Inadequate access to information on retirement	34.8
Lack of awareness of available resources	29.0
Disjointed information being passed to retirees	31.9

The data in Table 4 show that a major constraint to meeting the information needs of retirees is the issue of giving them as well as their information needs little attention as attested to by 69.6%. Another constraint is

the low income that accrues to retirees (63.8%), poor publicity of retirement matters and poor involvement of retirees in decisions over matters that concern them (59.4%) respectively. Inadequate sources of

information posed a problem to 42%. All other issues were problematic to about a third or less of the respondents. Thuku and Ileri (2013) note in their study that adequate access to information can help reduce retirement problems that retirees often experience especially in their later life. Nicholas and Herman (2009) point out as aforementioned some factors responsible for the whys and wherefores of the neglect of information needs of users in their work. Such factors include not consulting the client on professional matters, preoccupation with information systems and not the users of the system and the difficulty in getting the necessary needs' data. These factors may be responsible for some of the constraints that study participants' experience. Olatunde and Onyinye (2012) find that levels of income and education are part of the significant indices that can determine the level of adjustment among sampled retirees.

### **Conclusion**

This study revealed that respondents' information needs are many and varied. All retirees need information in many matters such as the environment, investment, news and current affairs, and volunteer service. However a little less than a hundred percent need information on their health, social affairs, financial obligations, and religious commitments. Respondents seem not to need information on leisure and education. Their preferred information channels are diverse. Their preferred information channels are the news media such as the television which was most preferred, followed by the radio which today is an easy possession as technology has allowed for this to be part of the common handset, face-to-face contact, the Internet, family and friends. Retirees have shown that there some

constraints they experience in meeting their information needs. These include the issue of giving them as well as their information needs little attention (69.6%), low income that accrues to retirees (63.8%), poor publicity of retirement matters and poor involvement of retirees in decisions over matters that concern them (59.4%) respectively and inadequate sources of information posed a problem to 42%. Another possible factor that may responsible for the neglect of the information needs of retirees may be the non-attendance of pre-retirement seminar which would have gone a long way in meeting their various information needs.

### **Recommendations**

The study recommends that:

- Libraries or information centres especially public libraries should also play relevant and active roles in information provision and access to retirees in the information age more so that they are part of the general public.
- They should also advertise their services to these aged senior citizens.
- While still at work, librarians in various organisations and especially those in the public should undertake the investigation into the information needs of prospective retirees must be studied so as to enable these to be catered for during the retirement years.
- The retirees themselves could be encouraged to create an information centre of theirs where they could obtain relevant information from at their own will and discretion.

- More research is advocated in the area of the use of ICTs among retirees.

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