

What is the relationship among pre-retirement guidance, social support and psychological wellbeing on retirement adjustment of teacher retirees in Osun State?

Olufemi Onijuni Olatomide¹

Department of Educational Foundations and Counselling
Faculty of Education, Obafemi Awolowo University, Ile-Ife, Nigeria
olatomideolufemi@yahoo.com

Abstract

The study investigated the level of retirement adjustment of teacher retirees in Osun State, Nigeria. It also explored the extent to which pre-retirement guidance, social support, and psychological wellbeing could individually and collectively predict retirement adjustment. Survey research design was used, with a sample size of 161 drawn through a multi-stage sampling method from a population of primary and secondary schools' retirees in the study area. Four research questions and two hypotheses guided the study. Two adapted and one adopted standardised scales were used for data collection. Data collected were analysed using descriptive and inferential statistics. Results showed that the majority (75.0%) of the respondents experience moderate retirement adjustment. The results further revealed that social support has a significant contribution ($t = 6.90$, beta weight = $.445$, $p < .000$); psychological wellbeing has significant contribution ($t = 6.16$, beta weight = $.39$, $p < .000$), while pre-retirement guidance has no significant contribution ($t = -1.54$, beta weight = $-.093$, $p > .125$). Finally, additional results showed that pre-retirement guidance, social support, and psychological wellbeing combine to significantly predict retirement adjustment ($R = .676$, $R^2 = .457$, $p < 0.05$). It is suggested, among others, that pre-retirement guidance should be given legal and policy backing to motivate employers to prepare their workers for effective living in retirement.

Keywords: retirement adjustment, pre-retirement guidance, social support, psychological wellbeing, retirees, Nigeria.

Introduction

Pre-retirement guidance is the totality of information, sensitisation, and training made available or accessed by prospective retirees to assist their effective preparation for retirement, transition into retirement and enhance their retirement adjustment subsequently (Olatomide & Akomolafe 2012). Pre-retirement guidance is also called pre-retirement orientation, pre-retirement education or retirement education. Through it, prospective retirees are exposed to requisite coping skills, positive attitudes, values and behaviours to facilitate their wellbeing (Noone, Stephens & Alpaas 2009; Olatomide 2017). Employees could be exposed to pre-retirement guidance through a variety of ways such as employer-organised pre-retirement guidance, employee's consultation with retirement counsellors, and employee's learning about the basics of retirement planning through reading books on preparation for retirement, which include sourcing for online materials on the subject matter (Olatomide 2014). Of the aforementioned sources, employer-organised pre-retirement education remains the most effective (Akinade 2011; Clark 2012).

1. Olufemi Onijuni Olatomide PhD is a lecturer in the Department of Educational Foundations and Counselling, Faculty of Education, Obafemi Awolowo University, Ile-Ife, Nigeria.

In Nigeria, however, employer-organised pre-retirement guidance has not received acceptance by Nigerian employers of labour (Eyitayo, Lucy & Obadofin 2008), which has mostly contributed to Nigerian prospective retirees' low level of attendance of pre-retirement orientation (Olatomide 2017). Apart from pre-retirement guidance, its availability or otherwise, social support could influence an individual's adjustment to retirement.

Social support describes the function and standard of social relationships such as perceived existing help, or support practically received (Schwarzer & Knoll 2007). It is the help provided by significant others, either in the form of coping aid, giving or receiving resources, or embedded in personality traits. A number of types of social support exist, such as tangible or instrumental (help to solve a problem, offer of goods), informational (advice giving), and emotional (giving assurance, empathic listening) (Schwarzer, Knoll & Rieckmann 2004). Notably, there is a disparity between offered and received support, on the one hand, and perceived existing support (prospective support) and support practically received (retrospect support), on the other hand. A related construct is social integration, which is the structure and standard of social relationships such as the proportion and extent of social networks and frequency of interaction (Schwarzer & Knoll 2007).

Social support has been researched extensively and found to promote mental health, and to weaken the negative effects of stressful life events (Dollete & Phillips 2004), while its absence reveals significant negative relationships between it and psychological disorder such as depression and stress (Bukhari & Afzal 2017). These findings receive support from the studies of Camara and Padilla (2017) and Isubale, Stein, Webster and Wadman (2019) who found that social support is positively related to individuals' mental health and their quality of life by helping them to feel valued. Social support is also linked to social connectivity, which is related to decreasing mental health problems, and protection against depression. Even among students, social support was found by Glozah (2013) to weaken academic stress explained as frustrations, pressures, changes, and self-imposition upon their psychological wellbeing. It also decreases the risks of depressive symptoms in students, and increases their quality of life (Bukhari & Afzal 2017; Isubale, Stain, Webster & Wadman 2019). Also, social support enhances desirable functioning relationship (Knoll, Burkert & Schwarzer 2006), and facilitates successful adaptation during stressful situations (Schwarzer & Knoll 2007). Besides social support, psychological wellbeing may also influence retirement adjustment among retired people.

Although there appears to be disagreement among researchers about a consensus definition of psychological wellbeing, one of the earliest definitions of psychological wellbeing was offered by Ryff (1989), who described it as the degree to which individuals feel that they have meaningful control over their lives and activities. Taking the view of Ryff (1989), psychological wellbeing has six cores, namely self-acceptance (positive feelings about oneself), positive relations with other people (warm and trusting relationships with others), autonomy (ability to be independent and cope with social pressures), environmental mastery (ability to adapt, modify or create one's environment in tune with one's needs through physical and mental activities), purposefulness (having objectives and life goals, including being goal-oriented), and personal growth (continuously growing and developing oneself). Because of individual differences regarding peoples' psychological wellbeing, and the subjective nature of the concept, the World Health Organisation (1995) defined it as an individual's perception of his/her standing in life in the context of the culture and value systems where s/he lives, and in connection to his/her goals, expectations, standards, and concerns. Other synonyms of psychological wellbeing are quality of life and flourishing.

Although individuals are not expected to feel good always, as painful emotions such as failure, grief, and disappointment are essential parts of life, the ability to manage undesirable or painful emotions is required for long-term wellbeing. This explains why psychological wellbeing is combining feeling good and functioning effectively (Huppert, 2009). Psychological wellbeing is

strongly linked to positive emotions, considered to be beneficial for health and survival (Huppert & Whittington 2003); it is positively associated with flexible and creative thinking, quality physical health, and pro-social behaviour (Huppert 2009). Psychological wellbeing has been found to be influenced by demographics such as the present and future expectation of financial status of household heads, sex, marital status, having children, educational qualifications, and having a stable job (Oskrochi, Mani-Mustafa & Oskrochi 2018). Relatedly, Ibitoye, Sanuade, Adebowale and Ayeni (2014) as well as Gureje, Kola, Afolabi and Olley (2008) found that demographics such as age, educational attainment, financial assistance from children, place of residence, current working and economic status are determinants of the quality of life of the elderly in Nigeria.

Given that old age naturally brings about health challenges and waning functional capacity that may negatively affect the feelings of individuals' wellbeing (Gureje *et al.* 2008), most retirees who retire at the age of 60 could be described as aged, and consequently experience poor retirement adjustment occasioned by the absence of, or inadequate pre-retirement orientation, support offered and received from significant others and their views of living, in connection with their life goals. In addition, retirees in Nigeria are yet to be enjoying the best of life in retirement due to the absence of social security provisions, often aggravated by delay in the payment of their retirement entitlements.

Research questions

- What is the level of retirement adjustment of teacher retirees in Osun State?
- What is the frequency of Osun State's teacher retirees' attendance of pre-retirement guidance before retirement?
- What is the level of social support enjoyed by teacher retirees in Osun State?
- What is the level of psychological wellbeing of teacher retirees in Osun State?

Hypotheses

There is no significant relative contribution of pre-retirement guidance, social support, and psychological wellbeing in the prediction of teacher retirees' adjustment.

A combination of pre-retirement guidance, social support, and psychological wellbeing will not significantly predict teacher retirees' adjustment.

Methodology

The research design adopted for the study is descriptive survey. The population comprised teacher retirees from primary and secondary schools in Osun State. The actual population of the retirees could not be ascertained due to poor record-keeping, death of members, and irregular attendance of meetings allegedly common to retirees, as revealed by the executives of the retirees in their meeting venues. The sample for the study is 165, selected through multi-stage sampling. Firstly, three Local Government Areas (LGAs) were selected using convenience sampling. Secondly, in each LGA, the meeting venues, one each for primary and secondary school teacher retirees were selected purposively. Thirdly, intact sampling was used to select the retirees present in the meeting venues visited, as they were available and ready to participate in the study.

Measures

An instrument titled "Teacher Retirees' Adjustment Questionnaire" (TRAQ) was used for data collection. It is a single instrument that has three subscales. While Section A collected information on the respondents' demographics, Section B explored their retirement adjustment, Section C garnered information on the availability of social support for the respondents, and Section D explored their psychological wellbeing.

Retirement Adjustment Scale (RAS)

The Retirement Adjustment Scale (RAS) was adopted and used to explore the retirement adjustment status of the respondents. The RAS was developed by Adeyemo and Olatomide (2017). It has 21 items of Likert-type response options of Strongly Agree, Agree, Disagree, and Strongly Disagree, scored 4, 3, 2, and 1 respectively. The negatively worded items received reversed scoring. The items explored the adjustment of retirees in areas such as family support, finance, health, leisure, and engagement, among others. One of the items in the scale reads: "My extended family members give me needed support in my retirement". Higher scores on RAS indicate higher adjustment to retirement while lower scores indicate lower retirement adjustment. The overall reliability of RAS was 0.78; the construct validity of the instrument yielded six factors explaining a total of 60.11% of the variance for the total set of variables, while the Kaiser-Meyer Olkin measure of sampling adequacy was 0.70. When used for this study, the Cronbach's alpha was 0.73.

Multidimensional Scale of Perceived Social Support (MSPSS)

Participants' experiences of receiving social support were assessed using the Multidimensional Scale of Perceived Social Support (MSPSS) by Zimet, Dahlem, Zimet and Farley (1988). The MSPSS is a 12-item questionnaire rated on a 7-point Likert-type scale ranging from Very Strongly Disagree (1) to Very Strongly Agree (7). It comprises three factors of social support being received from family members (an example of the item is: I get the emotional help and support I need from my family); friends (An example of an item on this is: I can talk about my problems with my friends), and significant others (An example of item on this is: There is a special person in my life who cares about my feelings). Higher and lower scores on the scale indicate a greater and lower extent of receiving social support. The overall internal consistency of the instrument ranges from 0.80 to 0.95. In the present study, the response options were modified to only four, namely Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1). The modification was to erase what appeared confusing to the respondents after the initial pilot testing on the instrument. The Cronbach's alpha of the adapted instrument was 0.71.

The Psychological WellBeing (PWB) scale

The Psychological WellBeing (PWB) scale was developed by Ryff (1989). The PWB has six subscales ranging from autonomy, environmental mastery, personal growth, positive relations with others, purpose of life, and self-acceptance. The PWB is a 42-item questionnaire rated on a seven-point Likert-type scale ranging from Strongly Agree (7) to Strongly Disagree (1). Items include "I enjoy making plans for the future and working to make them a reality" and "In general, I feel I am in charge of the situation in which I live". Higher scores indicate greater wellbeing, while lower scores show lower wellbeing. The psychometric properties of the six subscales of the PWB range from 0.86 to 0.93, while the test-retest reliability ranges from 0.81 to 0.88. As used in this study, the PWB was adapted with the 42 items used, but with the Likert-type response options modified to Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1). The modification became necessary to reduce the confusion in the response options presented by the original 7-point response options, as demonstrated by the respondents used in the pilot study. In the modified instrument, the Cronbach's alpha was 0.75 for the entire scale

Before administration of the instrument on the respondents, the researcher sought interaction with the retirees' executives (Chairman or Secretary or both) in each meeting venue, intimated them with the purpose of the study, and sought their permission to visit their meeting venues to administer copies of the questionnaire. The request was granted. The method of data collection was through face-to-face interaction with the respondents. As permitted, the researcher interacted with the respondents, introduced himself and the purpose of the study in

order to obtain their consent. They were informed that it was just for research purpose, and every item of information they revealed would be kept confidential. In addition, they were told that anyone who was not interested was free to not collect the copy of the questionnaire. The meeting executives pleaded that the copies of the questionnaire be left with the respondents so they could take them home, fill them in, and return them at the next meeting. After the administration, the executives subsequently provided one of their members to collect the completed copies of the questionnaire from their members, handed them over to the Chairman or the Secretary from whom the researcher collected the filled out questionnaire. In all, it took five months (August to December, 2019) to collect the data. The data collected was analysed, using both descriptive and inferential statistics. The demographics of the respondents are presented in Table 1.

Variable	Levels	Frequency (f)	Percentage (%)
Sex	Female	45	27.3
	Male	120	72.7
	Total	165	100.0
No of children	Between 1&3	33	20.0
	Between 4&6	102	61.8
	7& above	30	18.2
	Total	165	100.0
Institution of service before retirement	Primary school	86	52.1
	Secondary school	79	47.9
	Total	165	100.0
Highest educational qualification before retirement	PSLC	6	3.6
	WAEC/Tech	13	7.9
	NCE/OND	87	52.7
	HND/Degree	56	33.9
	PGDE/Masters/PhD	3	1.8
	Total	165	100.0
Number of pre-retirement workshops/seminars attended 5 years before retirement	None	74	44.8
	1&3	44	26.7
	4&6	31	18.8
	7&above	16	9.7
	Total	165	100.0
Number of years already spent in retirement	Between 1&3	26	15.8
	Between 4&6	33	20.0
	Between 7&9	10	6.1
	From 10 & above	96	58.2
	Total	165	100.0

Table 1 presents the respondents' demographics, namely sex, number of children, educational level of service before retirement, attained educational qualifications, records of pre-retirement guidance before transition into retirement, and number of years already spent in retirement.

Results

Research Question 1: What is the level of retirement adjustment of teacher retirees in Osun State?

Level of retirement adjustment	Score Range	Frequency (f)	Percent (%)
Low	21-42	-	-
Moderate	43-63	124	75.2
High	64-84	41	24.8
Total		161	100.0

Table 2 shows that none of the respondents reported low retirement adjustment, while close to one-quarter experienced high adjustment to retirement, and over three-quarters of them reported a moderate level of retirement adjustment. This result suggests that the majority of the teacher retirees in Osun State experienced a moderate level of retirement adjustment.

Research Question 2: What is the frequency of Osun State teacher retirees' attendance of pre-retirement guidance before retirement?

Items	Response	Frequency (f)	Percentage (%)
Have you ever participated in pre-retirement guidance prior to your retirement period?	No	74	44.8
	Yes	91	55.2
	Total	165	100.0
If yes, how many times have you attended pre-retirement workshops/seminars in the last five years towards your actual retirement?	Between 1&3	44	48.4
	Between 4&6	31	34.0
	7&above	16	17.6
	Total	91	100.0
How many years have you spent in retirement?	Between 1&3	26	15.8
	Between 4&6	33	20.0
	Between 7&9	10	6.0
	10&above	96	58.2
	Total	165	100.0

In Table 3, before their transition into retirement, a little over half of the respondents had ever participated in pre-retirement guidance while less than half reported no participation at all. Of the participants that had taken part in pre-retirement guidance, about one-quarter participated between once and three times, a little above one-quarter reported between four and six participations, while far less than one-quarter reported seven and above attendances. It can be concluded that the frequency of the respondents' attendance of pre-retirement education prior to entering retirement is low.

Research Question 3: What is the level of social support of teacher retirees in Osun State?

Social support	Score range	Frequency (f)	Percent (%)
Low	12-24	24	14.5
Moderate	25-36	94	57.0
High	37-48	47	28.5
Total		165	100.0

In Table 4, far below one-quarter of the respondents reported a low level of social support; while over half of them enjoyed a moderate level, a little over one-quarter reported high levels of social support. From this result, the majority of the teacher retirees enjoy a moderate level of social support.

Research Question 4: What is the level of psychological wellbeing of teacher retirees in Osun State?

Psychological well-being	Score range	Frequency (f)	Percent (%)
Low	42-84	-	-
Moderate	85-126	96	58.2
High	127-168	69	41.8
Total		165	100.0

In Table 5, over half of the respondents reported moderate psychological wellbeing, less than half indicated high, while none of them reported low psychological wellbeing. Thus, in this result, in terms of psychological wellbeing, the teacher retirees are faring moderately well.

Research Hypothesis 1: There is no significant relative contribution of pre-retirement guidance, social support, and psychological wellbeing in the prediction of teacher retirees' adjustment.

Model	Unstandardised coefficients		Standardised coefficients		t	Sig.
	B	Std. error	Beta			
(Constant)	19.342	4.122			4.692	.000
Pre-retirement guidance	-1.230	.797	-.093		-1.543	.125
Social support	.415	.060	.445		6.902	.000
Psychological wellbeing	.221	.036	.385		6.160	.000

Table 6 shows the relative contribution of pre-retirement guidance, social support, and psychological wellbeing in predicting teacher retirees' adjustment. As shown, pre-retirement guidance and social support had t-values of -1.54 and 6.90, and the values of the beta weights are -.093 and .445 respectively. The t-value and beta weight for psychological well-being are 6.16 and .39. Of these variables, social support and psychological wellbeing made significant contributions to the prediction of retirees' retirement adjustment, while pre-retirement guidance

did not, at 0.05 level of confidence. From the values of beta weights and t-ratio for each independent variable, social support had the highest contribution in the prediction of retirees' retirement adjustment, followed by retirees' psychological wellbeing, while pre-retirement guidance had the lowest contribution in the prediction of the dependent variable.

Research Hypothesis 2: A combination of pre-retirement guidance, social support, and psychological wellbeing will not significantly predict teacher retirees' adjustment.

Table 7 Model summary of multiple regression analysis of the combined predictive ability of pre-retirement guidance, social support, and psychological wellbeing on teacher retirees' adjustment						
Model	R	R Square	Adjusted R Square	Std. error of the estimate	F	p
Pre-retirement guidance	.676 ^a	.457	.447	4.88758	45.247	.000
Social support						
Psychological wellbeing						

From Table 7, the combined predictive ability of pre-retirement guidance, social support, and psychological wellbeing on teacher retirees' adjustment yield a coefficient of multiple regression (R) of .676 and a multiple correlation square (R^2) of .457. These values are statistically significant at a 0.05 probability level. This implies that the combination of pre-retirement guidance, social support, and psychological wellbeing could adequately predict teacher retirees' adjustment. These variables accounted for 45.7% of the observed variance in the teacher retirees' adjustment. Therefore, it can be concluded that a combination of pre-retirement guidance, social support, and psychological wellbeing will significantly predict teacher retirees' adjustment.

Discussion

As found in the study, the majority of the teacher retirees experienced a moderate level of retirement adjustment. Given that they are expected to report a high level of retirement adjustment, this finding may be due to the harsh economic reality in the country, joblessness of graduates that many of the retirees must have produced, and delay in the payment of their retirement entitlements. The finding on low frequency of pre-retirement education by the retirees before transition into retirement may be explained by Eyitayo, Lucy and Obadofin's (2008) assertion that employers of labour have not prioritised the provision of pre-retirement education to prospective retirees prior to their retirement. The finding is also consistent with Olatomide (2017) who found a low level of attendance of pre-retirement orientation by retirees before transition into retirement. Similarly, it was found that the retirees enjoyed a moderate level of social support, and they are faring moderately in terms of psychological wellbeing. What may likely be responsible for these findings is that the modern society's use of mobile phones and Information Communication Technology (ICT) appears to be severing the physical social relationship that the elderly might prefer, and substituting it with mobile phone calls, chats and exchanges of messages, particularly from significant others.

On the relative contributions of pre-retirement guidance, social support, and psychological wellbeing to the prediction of retirees' adjustment, social support had the highest contribution followed by psychological wellbeing, while pre-retirement guidance had the lowest contribution. Although attendance of pre-retirement guidance is believed to promote recipients' wellbeing (Noone, Stephens & Alpaas 2009; Olatomide 2017), it appears that whatever inadequacy the respondents' non-attendance of pre-retirement guidance would have caused in their overall

adjustment had been mediated by the social support received by the respondents. Noting that the time of retirement is usually a stressful period for Nigerian retirees arising from a delay in payment of retirement entitlements, the unemployment of many graduates produced by many retirees, health challenges, among others, the finding on the contribution of social support to the retirement adjustment of the retirees receives support from the findings of Dollete and Phillips (2004), including Schwarzer and Knoll (2007) who found that social support enhances mental health, undermines negative effects of stressful life events, and enhances successful adaptation during stressful life situations. Similarly, the finding is consistent with Isubale, Stein, Webster, and Wadman (2019) who found that social support positively relates to people's mental health and their quality of life by assisting them to feel valued in interpersonal relationships, thus buffering mental health problems and protecting against depression.

On the contribution of psychological wellbeing to the prediction of the respondents' retirement adjustment, this is consistent with the findings of Huppert and Whittington (2003), who established that psychological wellbeing strongly associates with positive emotions, and such desirable emotions contribute positively toward health and survival. And because retirees need to have the strong will to live against all adversities, the finding aligns with Huppert (2009) who found that psychological wellbeing positively associates with flexible and creative thinking, quality physical health, and desirable social behaviour. Relatedly, because the findings of Gureje Kola, Afolabi and Olley (2008), as well as Ibitoye, Sanuade, Adebowale and Ayeni (2014) found that demographic variables such as age, educational attainment, financial assistance from children, place of residence, current working and economic status are determinants of the quality of life of the elderly in Nigeria, some of the respondents' demographics such as the number of children, high educational attainment, educational level of service before retirement, and the number of years spent in retirement may have contributed to their psychological wellbeing. Finally, not unmindful that pre-retirement guidance contributes the least to the respondents' retirement adjustment, further findings reveal that a combination of pre-retirement guidance, social support, and psychological wellbeing will significantly predict retirees' adjustment.

Conclusion and recommendations

It can be concluded from the findings of the study that the majority of the retirees in the study area are moderately adjusting to retirement, have low attendance of pre-retirement guidance prior to transition into retirement, receive moderate social support, and their psychological wellbeing is just average. On the basis of the findings and conclusion, it is recommended that pre-retirement guidance be institutionalised in the workplace by employers of labour. For the introduction of the pre-retirement guidance to be provided by employers to be effective, government should provide legal backing for pre-retirement guidance for all workers where they would be properly prepared for adequate management of life after paid work has ceased. Also, in order to make the contents of the pre-retirement education comprehensive and properly delivered, it should be handled by resource persons in retirement phenomena from tertiary institutions and those in non-school settings rather than by laymen. Similarly, retirement education resource persons should emphasise the relevance of would-be-retirees building their social support and psychological wellbeing because of the constructs' contribution to retirement adjustment.

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