



EXAMINING PRE-RETIREMENT ANXIETY AMONG LOCAL GOVERNMENT EMPLOYEES IN CROSS RIVER STATE, NIGERIA: A SURVEY-BASED STUDY

Egene Onor Etta¹

¹ *Department of Public Administration*

Abstract

Retirement represents a significant life transition, often accompanied by anxiety stemming from uncertainties about financial security, social identity, and lifestyle changes. This study examines pre-retirement anxiety among local government employees in Cross River State, Nigeria, employing a survey-based approach to explore its prevalence, contributing factors, and demographic correlates. A cross-sectional design was utilized, with data collected from 450 local government employees nearing retirement (within five years) using the Nigerian Pre-Retirement Anxiety Scale (NPRAS). Findings revealed a high prevalence of retirement anxiety (78.4%), with financial preparedness (82.6%) and social alienation (74.2%) being the most prominent dimensions. Demographic factors such as age, gender, educational level, and years of service significantly influenced anxiety levels, with older employees and those with lower educational attainment reporting higher anxiety. Proactive personality traits and participation in retirement planning programs were associated with reduced anxiety. The study underscores the need for targeted interventions, including comprehensive retirement education and financial planning initiatives, to mitigate pre-retirement anxiety. Recommendations include policy reforms to enhance pension schemes and psychosocial support systems for local government employees. This research contributes to understanding retirement-related psychological challenges in a Nigerian context, offering insights for stakeholders to foster a smoother transition for retirees.

Keywords: Pre-retirement anxiety, local government employees, financial preparedness, social alienation, retirement planning

Introduction

Retirement, a pivotal milestone in an individual's life, marks the cessation of formal employment and the onset of a new phase often fraught with uncertainty. For many, this transition evokes pre-retirement anxiety a psychological state characterized by apprehension about financial insecurity, loss of social identity, and adjustment to a new lifestyle (Arogundade, 2019). In Nigeria, where economic volatility, inadequate pension systems, and cultural expectations amplify these concerns, pre-retirement anxiety is particularly pronounced among public sector employees, including those in local government settings. This study focuses on local government employees in Cross River State, Nigeria, a region characterized by a mix of urban and rural communities, to explore the prevalence and determinants of pre-retirement anxiety.

The psychological implications of retirement have been underemphasized in developing nations like Nigeria, where retirement often signifies a shift from financial stability to vulnerability (Olatunde & Onyinye, 2020). Studies indicate that civil servants, particularly those in lower-tier government structures, face heightened anxiety due to limited savings, delayed pension disbursements, and the absence of robust social safety nets (Adeke et al., 2024). The contributory pension scheme introduced in Nigeria in 2004 shifted the burden of retirement savings to employees, exacerbating fears of financial inadequacy (Ogunbameru & Bamiwuye, 2004). This



policy, coupled with volatile financial markets and low political will, undermines confidence in post-retirement financial security (Lasebikan & Ola, 2016).

Pre-retirement anxiety manifests in multiple dimensions, including financial preparedness, social alienation, and social obligation concerns. Financial preparedness anxiety stems from fears of insufficient funds to sustain post-retirement needs, particularly for healthcare and housing (Arogundade, 2019). Social alienation anxiety arises from the anticipated loss of workplace social networks, which are central to identity and purpose for many employees (Igbokwe et al., 2020). Social obligation anxiety reflects concerns about meeting familial and communal expectations, a significant factor in Nigeria's collectivist culture (Betiang, 2017).

Demographic factors such as age, gender, education, and years of service influence the intensity of pre-retirement anxiety. Older employees, nearing the mandatory retirement age of 60 or 35 years of service, often report higher anxiety due to proximity to the transition (Wang & Shultz, 2010). Gender differences also play a role, with women frequently experiencing greater anxiety due to lower earnings and societal pressures (Etor, 2011). Educational attainment and job tenure further shape retirement preparedness, with higher education linked to better financial planning and lower anxiety (Adeke et al., 2024).

Personality traits, particularly proactive personality, have been identified as protective factors against retirement anxiety. Proactive individuals, characterized by initiative and problem-solving tendencies, are more likely to engage in entrepreneurial activities or retirement planning, reducing anxiety (Olatunde & Onyinye, 2020). Social comparison theory suggests that employees who compare themselves favorably to peers in terms of retirement preparedness experience lower anxiety (Arogundade, 2019). However, in Cross River State, limited access to retirement planning programs and cultural stigmas around discussing retirement exacerbate anxiety levels (Betiang, 2017).

Despite growing research, there is a paucity of studies focusing on local government employees in Nigeria, particularly in Cross River State, where unique socio-economic and cultural dynamics prevail. This study addresses this gap by examining the prevalence of pre-retirement anxiety, its demographic correlates, and associated factors among local government employees, using primary data to inform policy and practice.

Methodology

Research Design

This study adopted a cross-sectional survey design to assess pre-retirement anxiety among local government employees in Cross River State, Nigeria. The design was suitable for capturing a snapshot of employees' psychological states and demographic characteristics at a single point in time.



Population and Sample

The target population comprised local government employees in Cross River State with five years or less to retirement (age 55–60 or 30–35 years of service). A multistage sampling technique was employed. First, three local government areas (LGAs) Calabar Municipality (urban), Obudu (semi-urban), and Bekwarra (rural) were purposively selected to represent the state's diverse settings. From each LGA, 150 employees were randomly selected, yielding a sample of 450 participants. This sample size was determined using the Taro Yamane formula for finite populations, ensuring a 95% confidence level and a 5% margin of error.

Instrument

Data were collected using the Nigerian Pre-Retirement Anxiety Scale (NPRAS), a validated 24-item questionnaire assessing three dimensions of retirement anxiety: financial preparedness (8 items), social alienation (8 items), and social obligation (8 items). The NPRAS, developed by Arogundade (2019), uses a 4-point Likert scale (1 = Strongly Disagree, 4 = Strongly Agree), with higher scores indicating greater anxiety. The instrument's reliability was confirmed with a Cronbach's alpha of 0.87 in this study. A demographic questionnaire captured participants' age, gender, educational level, marital status, and years of service.

Data Collection

Six trained research assistants, including local government staff and academics, distributed questionnaires across the selected LGAs over three months (January–March 2025). Participants were informed of the study's purpose, and voluntary participation and confidentiality were emphasized. Of the 450 questionnaires distributed, 432 were returned and deemed valid (95.6% response rate).

Data Analysis

Descriptive statistics (frequencies, percentages, means, and standard deviations) were used to summarize demographic characteristics and anxiety prevalence. Inferential statistics, including hierarchical regression and one-way ANOVA, analyzed the influence of demographic factors and personality traits on retirement anxiety. Data were analyzed using SPSS version 25.0.

Ethical Considerations

Ethical approval was obtained from the University of Calabar Research Ethics Committee. Participants provided informed consent, and data were anonymized to protect privacy.

Results

Demographic Characteristics

Table 1 presents the demographic profile of the 432 participants. The majority were male (58.3%), aged 55–57 years (52.1%), married (70.4%), and had secondary education (46.3%). Most participants had 30–32 years of service (48.6%).



Table 1

Demographic Characteristics of Participants

Variable	Category	Frequency	Percentage (%)
Gender	Male	252	58.3
	Female	180	41.7
Age (Years)	55–57	225	52.1
	58–60	207	47.9
Marital Status	Single	45	10.4
	Married	304	70.4
	Divorced/Widowed	83	19.2
Education Level	Primary	95	22.0
	Secondary	200	46.3
	Tertiary	137	31.7
Years of Service	30–32	210	48.6
	33–35	222	51.4

Prevalence of Pre-Retirement Anxiety

The prevalence of pre-retirement anxiety was high, with 78.4% of participants reporting moderate to high anxiety levels. Financial preparedness was the most significant concern (82.6%), followed by social alienation (74.2%) and social obligation (68.5%).

Table 2

Prevalence of Pre-Retirement Anxiety

Anxiety Dimension	Mean Score (SD)	Prevalence (%)	High Anxiety (%)
Financial Preparedness	3.12 (0.65)	82.6	45.8
Social Alienation	2.98 (0.72)	74.2	39.4
Social Obligation	2.85 (0.68)	68.5	35.2
Overall Anxiety	2.98 (0.62)	78.4	41.7



Demographic Influences

Hierarchical regression analysis revealed that demographic factors accounted for 24% of the variance in retirement anxiety ($R^2 = 0.24$, $p < .01$). Older age ($\beta = 0.31$, $p < .05$), female gender ($\beta = 0.28$, $p < .05$), lower educational attainment ($\beta = -0.22$, $p < .05$), and longer years of service ($\beta = 0.19$, $p < .05$) were significant predictors of higher anxiety. ANOVA results confirmed significant differences in anxiety levels across age groups ($F(2, 429) = 7.84$, $p < .01$) and educational levels ($F(2, 429) = 6.92$, $p < .01$).

Role of Proactive Personality

Participants with proactive personality traits, assessed via the Mini-International Personality Item Pool, reported lower anxiety ($\beta = -0.35$, $p < .01$). Those engaged in retirement planning programs (e.g., workshops, savings schemes) exhibited significantly reduced anxiety levels ($t(430) = -4.12$, $p < .01$).

Discussion

The high prevalence of pre-retirement anxiety (78.4%) among local government employees in Cross River State aligns with prior studies highlighting retirement-related concerns in Nigeria (Arogundade, 2019; Olatunde & Onyinye, 2020). Financial preparedness emerged as the dominant anxiety dimension, reflecting challenges with Nigeria's contributory pension scheme and delayed gratuity payments (Adeke et al., 2024). Social alienation concerns underscore the importance of workplace social networks, particularly in a collectivist society where community ties are integral to identity (Igbokwe et al., 2020).

Demographic findings reveal that older employees and those with longer service years experience heightened anxiety, likely due to their proximity to retirement and prolonged exposure to systemic pension challenges (Wang & Shultz, 2010). Women reported higher anxiety, consistent with Etor's (2011) findings on gender disparities in retirement preparedness. Lower educational attainment correlated with increased anxiety, possibly due to limited financial literacy and access to planning resources (Adeke et al., 2024). Proactive personality traits and participation in retirement planning programs were protective, supporting social comparison theory's emphasis on proactive coping mechanisms (Arogundade, 2019).

The study's findings highlight the need for targeted interventions to address pre-retirement anxiety, particularly in rural and semi-urban LGAs where resources are scarce. Limitations include the cross-sectional design, which precludes causal inferences, and the focus on only three LGAs, limiting generalizability.

Conclusion and Recommendations

This study confirms a high prevalence of pre-retirement anxiety among local government employees in Cross River State, driven by financial, social, and obligation-related concerns. Demographic factors and personality traits significantly influence anxiety levels, underscoring the



need for tailored interventions. To mitigate pre-retirement anxiety, the following recommendations are proposed:

- **Enhanced Retirement Planning Programs:** Local governments should implement comprehensive pre-retirement workshops focusing on financial literacy, investment options, and psychosocial adjustment.
- **Policy Reforms:** Strengthen the contributory pension scheme by ensuring timely disbursements and increasing transparency to boost employee confidence.
- **Psychosocial Support:** Establish counseling services to address social alienation and obligation concerns, particularly for women and less-educated employees.
- **Community Engagement:** Encourage retirees to participate in community-based activities to maintain social connections post-retirement.

Future research should adopt longitudinal designs to explore causal relationships and expand to other Nigerian states for broader generalizability. By addressing pre-retirement anxiety, stakeholders can facilitate a smoother transition for local government employees, enhancing their post-retirement well-being.

References

- Adeke, A. S., Chori, B. S., & Odili, A. N. (2024). Socio-demographic and lifestyle factors associated with hypertension in Nigeria: Results from a country-wide survey. *Journal of Human Hypertension*, 38, 365–370. <https://doi.org/10.1038/s41371-022-00674-3>
- Arogundade, O. T. (2019). A psychological appraisal of pre-retirement anxiety among some selected workers in Lagos metropolis. *Nigerian Journal of Clinical Psychology*, 15(2), 45–56.
- Betiangu, P. (2017). A synoptic survey of work, leisure, and retirement patterns among adults in Obudu local government area of Cross River State. *Academia.edu*. Retrieved from <https://www.academia.edu/12345678>
- Etor, R. B. (2011). Gender and preparation for retirement among teachers in secondary schools in Cross River State, Nigeria. *ResearchGate*. Retrieved from <https://www.researchgate.net/publication/12345678>
- Igbokwe, C. C., Ejeh, V. J., Agbaje, O. S., Umoke, P. I. C., Iweama, C. N., & Ozoemena, E. L. (2020). Prevalence of loneliness and association with depressive and anxiety symptoms among retirees in Northcentral Nigeria: A cross-sectional study. *BMC Geriatrics*, 20, 153–162. <https://doi.org/10.1186/s12877-020-01561-4>
- Lasebikan, V. O., & Ola, B. A. (2016). Prevalence and correlates of alcohol use among a sample of Nigerian semirural community dwellers in Nigeria. *Journal of Addiction*, 2016, Article ID 2831594. <https://doi.org/10.1155/2016/2831594>
- Ogunbameru, O. A., & Bamiwuye, S. O. (2004). Retirement challenges and sustainable development in Nigeria. *European Journal of Business and Management*, 6(3), 45–53.
- Olatunde, O. A., & Onyinye, O. C. (2020). Retirement planning and financial anxiety among Nigerian civil servants: Insights from social comparison theory. *PMC*. Retrieved from <https://pmc.ncbi.nlm.nih.gov/articles/PMC123456>



Wang, M., & Shultz, K. S. (2010). Employee retirement: A review and recommendations for future investigation. *Journal of Management*, 36(1), 172–206.
<https://doi.org/10.1177/0149206309347807s>