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## **Psycho-Social Variables and Pre-Retirement Anxiety of Public Senior Secondary School Teachers in Rivers State**

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### **ABSTRACT**

*This study examined psycho-social variables and pre-retirement anxiety of public senior secondary school teachers in Rivers State. Four objectives, four research questions and four hypotheses guided the study. Correlation research design was utilized for the study. The population of the study consisted of all public senior secondary school teachers in Rivers State, with 2,791 males and 2,978 females, making it a total population of 5,769 teachers. The sample size was 414, using Taro Yamane formula to determine the sample. Multi-stage procedure was adopted, while proportionate sampling technique was used to determine the number of teachers from each of the selected public school in Rivers State for the study. Self-structured instrument titled " Psycho-social Variables and Pre-Retirement Anxiety among Senior Secondary School Teachers" (PVPASSST), was used for data collection. The instrument was validated by two experts from Department of Educational Foundations, Faculty of Education, Rivers State University. The reliability of the instrument was determined using Cronbach Alpha for a measure of internal consistency, which yielded reliability coefficient of 0.81 for Stress, 0.83 for Depression, 0.82 for Social Support, 0.84 for Family Responsibility, and 0.85 for Pre-Retirement Anxiety. Pearson's Product Moment Correlation was used to answer the research questions and test of null hypotheses at 0.05 level of significance. The findings revealed that social support had a negative relationship with pre-retirement anxiety, while stress, depression and family responsibility had a positive relationship with pre-retirement anxiety of public senior secondary teachers in Rivers State. The study recommended amongst others that teachers should be guided on setting realistic post-retirement goals and engaging in structured retirement planning programmes to manage future-oriented anxiety. Teachers should be provided with financial literacy programmes, pension planning guidance, and family support resources to help manage family responsibilities and reduce associated pre-retirement anxiety.*

**Keywords:** Psycho-Social Variables, Pre-Retirement Anxiety, Stress, Depression, Social Support and Family Responsibility

### **INTRODUCTION**

Anxiety is a psychological and physiological state characterized by feelings of unease, worry, nervousness, or fear about an anticipated event or uncertain outcome. It often involves heightened arousal of the body's stress response system, which may manifest through physical symptoms such as increased heart rate, muscle tension, sweating, and restlessness, as well as cognitive symptoms like excessive rumination and difficulty concentrating (American Psychiatric Association, 2024). It is a normal adaptive response to perceived threats, enabling individuals to prepare for and cope with challenges; however, when excessive or persistent, anxiety can impair functioning and quality of life (Kendall, Hektke & Aschenbrand, 2021).

It can significantly influence cognitive performance, decision-making, and interpersonal interactions. Excessive anxiety disrupts attention and working memory, reducing problem-solving efficiency and academic or job performance. Physiologically, anxiety is associated with activation of the autonomic nervous system, leading to symptoms such as sweating, trembling, and gastrointestinal discomfort, which may further intensify the emotional distress (Owens, Stevenson & Norgate, 2020).

Anxiety is not merely an individual psychological challenge but also a public health concern, as with people in different career experience anxiety, with World Health Organization (WHO, 2023) estimating that over 300 million people globally experience anxiety disorders.

Pre-retirement anxiety affects employees of different organization, of which teachers in secondary schools are not exempted. Pre-retirement of teachers refers to the transitional period preceding a teacher's official exit from active service, often characterized by psychological, emotional, financial, and social adjustments in anticipation of retirement. This stage is considered a critical phase in a teacher's career because it involves preparation for the life changes that come with leaving the teaching profession (Akinade, 2019). During this period, teachers may begin to reduce their workload, plan financially for post-retirement living, and psychologically adapt to the shift from a structured work environment to a more flexible lifestyle (Eremie & Promise, 2021). Pre-retirement is deeply connected to both occupational and life-cycle theories, which emphasize that effective planning before retirement can significantly influence the quality of life in the post-retirement stage. For teachers, pre-retirement involves preparing emotionally for the potential loss of daily social interactions with students and colleagues, and ensuring that they have adequate financial security to sustain their standard of living (Omonijo, Uche & Rotimi, 2024). Failure to plan adequately during pre-retirement can result in anxiety, depression, and financial instability, which may hinder a smooth transition into retirement life. In the education sector, particularly in senior secondary schools, pre-retirement preparation is crucial as it enables teachers to exit the system gracefully while equipping them with the emotional resilience and practical strategies needed to navigate life after active service (Musa & Danjuma, 2023). Therefore, the review of psycho-social variables is important as it relates to pre-retirement of teachers in secondary schools.

Psycho-social variables are crucial as they determine pre-retirement anxiety among senior secondary school teachers. It is a combination of psychological and social variables. In this context, psychological variables include; stress and depression, while social variables include; social support and family responsibility. All these variables relate to the pre-retirement anxiety of teachers in senior secondary schools.

Stress is a psychological and physiological response that occurs when individuals perceive a gap between the demands placed upon them and their ability to cope with those demands. It raises when a situation is appraised as threatening or overwhelming, triggering emotional, cognitive, and behavioral changes. For senior secondary school teachers approaching retirement, stress can be particularly pronounced as they navigate uncertainties related to financial readiness, health concerns, role changes, and the anticipated loss of professional identity. Furthermore, chronic stress during the pre-retirement phase can affect decision-making, leading teachers to postpone retirement planning or avoid confronting difficult issues such as estate management or lifestyle adjustments. This avoidance behavior tends to worsen anxiety because the underlying issues remain unresolved (Kim & Moen, 2022).

Okafor (2019) found significant positive relationship between stress and pre-retirement anxiety of senior secondary school teachers. When teachers feel helpless or incapable of influencing their future, they develop anxiety about retirement adjustments and perceived loss of purpose. Nwankwo (2021) found strong positive relationship between occupational stress and pre-retirement anxiety of teachers. When individuals are already mentally and physically exhausted, the thought of transitioning into retirement becomes an additional burden, thus increasing anxiety levels. Bamidele (2022) also found significant positive relationship between workplace stress and pre-retirement anxiety of senior secondary school teachers. Teachers under financial pressure or uncertainty about pension benefits experience higher stress levels, which translate into anxiety about sustaining their livelihood after retirement. Financial stress often serves as a major predictor of pre-retirement anxiety.

Depression is a mood disorder characterized by persistent feelings of sadness, hopelessness, and a loss of interest or pleasure in previously enjoyed activities, often accompanied by cognitive and physical symptoms such as fatigue, poor concentration, and changes in sleep or appetite (American Psychiatric Association (APA. 2024). It can significantly affect an individual's emotional and functional well-being, particularly during major life transitions. For senior secondary school teachers approaching retirement, depression may emerge or worsen as they anticipate leaving their professional roles, facing financial uncertainties, or confronting health-related concerns. Teachers with depressive symptoms may exhibit heightened pre-retirement anxiety because depression often fosters negative thought patterns and

pessimistic expectations about the future. Depression can impair coping mechanisms, making it more difficult for teachers to engage in proactive retirement planning or to seek social and emotional support. As a result, unresolved financial, health, and lifestyle concerns can persist into the pre-retirement phase, amplifying anxiety levels. In some cases, the anticipation of post-retirement isolation or inactivity may itself serve as a trigger for depressive episodes, creating a cyclical relationship between depression and anxiety (Beehr & Bennett, 2020).

Okeke (2019) revealed significant positive relationship between depression and pre-retirement anxiety of senior secondary school teachers. James (2021) found strong positive correlation between depression and pre-retirement anxiety of public senior secondary school teachers. Consequently, depressed teachers find it difficult to cope with the psychological and lifestyle changes associated with retirement, leading to greater anxiety about the transition. Nwankwo (2023) corroborated that there is strong positive relationship between depression and pre-retirement anxiety of senior secondary school teachers in Rivers State. As retirement approaches, they perceive themselves as unproductive or no longer useful to society, leading to stronger pre-retirement anxiety.

Social support is a social variable which deals with perception and reality of being cared for, valued, and having access to assistance from family, friends, colleagues, and the community. The absence of social support can have profound consequences on an individual's psychological, emotional, and even physical well-being. Social support functions as a protective buffer against stress, facilitates coping, and provides resources necessary for navigating life's challenges. Without it, individuals may face heightened vulnerability to mental health problems such as anxiety, depression, and feelings of isolation. A lack of emotional encouragement from friends, family, or colleagues can leave individuals feeling undervalued and disconnected, which may lead to reduced self-esteem and a diminished sense of purpose (Holt-Lunstad, Smith, Baker, Harris & Stephenson, 2022). For senior secondary school teachers, particularly those approaching retirement, not having social support can intensify pre-retirement anxiety. Without emotional or practical guidance, they may feel unprepared for the lifestyle and financial changes that retirement brings. Zube (2019) found strong negative correlation between perceived social support and pre-retirement anxiety. Wuzi (2020) also found significant negative relationship between social support and pre-retirement anxiety among teachers. Olabisi and Lawal (2022) corroborated that strong family support correlate negatively with pre-retirement anxiety among teachers in secondary school. Teachers with strong social networks tend to adopt healthier coping strategies, such as sharing concerns or seeking advice. This prevents feelings of isolation or helplessness that exacerbate pre-retirement anxiety.

Family responsibility refers to the obligations, duties, and commitments an individual hold toward members of their family, which may include financial provision and the fulfillment of household roles. As teachers approach retirement, such obligations can significantly shape their emotional and financial readiness, influencing the degree of anxiety they experience in anticipation of this life transition. When family responsibilities are high, the pressure on teachers to maintain a stable income, provide for dependents, and sustain family well-being can amplify these feelings. For instance, teachers who still have children in school or university may worry about whether their pension or retirement savings will be sufficient to meet tuition and living expenses. Similarly, those caring for aging relatives may fear losing the financial resources or health benefits tied to active employment, further heightening anxiety (Topa, Moriano, & Morales, 2024).

Carrie (2019) revealed significant positive relationship between financial family responsibilities and pre-retirement anxiety of teachers. Teachers with high family responsibilities often face substantial financial obligations, such as funding children's education, supporting elderly parents, or maintaining household needs. The anticipation of reduced income upon retirement increases anxiety. Yakubu and Suleiman (2021) found significant positive relationship between family responsibilities and pre-retirement anxiety among teachers in secondary school. High family responsibilities may make teachers more aware of potential gaps in retirement savings or pension schemes. The fear of not being able to provide for family needs contributes to increased pre-retirement anxiety. Adebayo (2022) corroborated that family responsibilities correlate positively with pre-retirement anxiety among secondary school teachers. Teachers with significant family duties may worry about maintaining their current family lifestyle post-retirement. Concerns about lifestyle adjustments amplify feelings of uncertainty and anxiety.

Nevertheless, teachers experiencing pre-retirement anxiety may develop chronic stress, depression, and heightened emotional instability, which can impair their overall well-being. This

psychological distress may further manifest in physical symptoms such as headaches, hypertension, sleep disturbances, and a weakened immune system. Over time, such health challenges can affect both pre-retirement productivity and post-retirement quality of life. Teachers who are preoccupied with anxiety about retirement often become less focused, less innovative, and less motivated in their instructional duties. This decline in classroom effectiveness can translate into lower student engagement, reduced academic outcomes, and diminished mentorship for younger teachers. Financial decision-making may also be adversely affected. In Rivers State, where delays in pension disbursement and irregular payments are reported challenges, anxious teachers may attempt risky financial strategies to "prepare" for the worst, often with harmful results (Ajibola & Oyebanji, 2020). Therefore, there is need to examine the relationship between psych-socio variables and pre-retirement anxiety of senior secondary school teachers in Rivers State.

### **Statement of the Problem**

Retirement is a major transition in the life of every worker, and for public senior secondary school teachers in Rivers State, it signifies the end of an active professional career and the beginning of a new life phase. Ideally, this transition should be a period of satisfaction and fulfillment, as teachers look back on years of service and prepare for a well-deserved rest. However, in reality, many teachers in Rivers State approach retirement with fear, worry, and uncertainty (Adebayo & Amadi, 2023). Pre-retirement anxiety manifests in various forms, including emotional distress, loss of confidence, sleep disturbances, and pessimism about post-retirement life. This anxiety is often aggravated by a combination of psychological and social factors which is referred in this study as psycho-social variables.

The researchers with years of experience have also observed that retirees experiencing severe financial hardship, deteriorating health, social isolation, and even premature death due to stress linked to poor retirement preparation. All of these contributed to pre-retirement anxiety, stress, depression and emotional instability among teachers. Therefore, numbers of strategies have also been adopted by both government and non-governmental organization to proffer solutions to this nagging problem associated with pre-retirement anxiety, but has not achieved expected result yet. This may be partly due to the fact that researchers have not taken time to address problems related to psycho-social variables and pre-retirement anxiety of senior secondary school teachers. This study is one of the steps that will be taken towards filling the existing research gap, by identifying some of the related factors that might have influenced pre-retirement anxiety of senior secondary school teachers. Therefore, the study examined psycho-social variables and pre-retirement anxiety of senior secondary school teachers in Rivers State.

### **Purpose of the Study**

The main purpose of this study was to investigate psycho-social variables and pre-retirement anxiety of senior secondary school teachers in Rivers State. Specifically, this study sought to:

1. Examine the relationship between stress and pre-retirement anxiety of public senior secondary school teachers in Rivers State.
2. Examine the relationship between depression and pre-retirement anxiety of public senior secondary school teachers in Rivers State.
3. Determine the relationship between social support and pre-retirement anxiety of public senior secondary school teachers in Rivers State.
4. Examine the relationship between family responsibility and pre-retirement anxiety of public senior secondary school teachers in Rivers State.

### **Research Questions**

The following research questions guided the study

1. What is the relationship between stress and pre-retirement anxiety of public senior secondary school teachers in Rivers State?
2. What is the relationship between depression and pre-retirement anxiety of public senior secondary school teachers in Rivers State?
3. What is the relationship between social support and pre-retirement anxiety of public senior secondary school teachers in Rivers State?

4. What is the relationship between family responsibility and pre-retirement anxiety of public senior secondary school teachers in Rivers State?

### Hypotheses

The following null hypotheses guided the study at 0.05 level of significance.

1. There is no significant relationship between stress and pre-retirement anxiety of public senior secondary school teachers in Rivers State.
2. There is no significant relationship between depression and pre-retirement anxiety of public senior secondary school teachers in Rivers State.
3. There is no significant relationship between social support and pre-retirement anxiety of public senior secondary school teachers in Rivers State.
4. There is no significant relationship between family responsibility and pre-retirement anxiety of public senior secondary school teachers in Rivers State.

### RESEARCH METHOD

The study adopted a correlation research design Obilor (2018) noted that correlational research design involves collecting numerical data to determine whether a relationship exists between two or more variables and to use such relationship in making future predictions. It seeks to find out the relationship between two variables and also the magnitude and direction of such relationship. The population of the study consisted of all public senior secondary school teachers in Rivers State, which is made up of 2,791 males and 2,978 females, making it a total population of 5,769 teachers. The sample size for this study was 414 public senior secondary school teachers. At first Taro Yamane formula was used to determine the sample size which yielded a value of 374. From the obtained number which is the minimum sample size, the researcher decided to increase the sample size to 414 to facilitate greater generalization of findings. Multi-stage sampling was used for the distribution of the sample. All the three senatorial districts in Rivers State were sampled, thus; Rivers East, Rivers West and Rivers South-East. In the first stage simple random sampling technique was used to sample one school based on twenty three L.G.As, making it a total of twenty three schools. In the second stage simple sampling technique was used to sample 414 teachers for the study. While in the third stage, proportionate sampling was used to determine the number of teachers from each school. Self-designed instruments titled "Psycho-social Variables and Pre-Retirement Anxiety among Senior Secondary School Teachers" (PVPASSST), was used for data collection. The instrument was validated by expert in Measurement and Evaluation, Department of Educational Foundations, Rivers State University. The reliability of the instrument was established using Cronbach Alpha for a measure of internal consistency which yielded reliability coefficient of 0.81 for Stress, 0.83 for Depression, 0.82 for Social Support, 0.84 for Family Responsibility, and 0.85 for Pre-Retirement Anxiety. Four hundred and fourteen (414) copies were distributed, while 395 copies were properly filled, representing 95% returned for data analyses. Pearson's Product Moment Correlation was used to answer research questions and test the null hypotheses at 0.05 level of significance.

### RESULTS AND DISCUSSION

**Research Question One:** What is the relationship between stress and pre-retirement anxiety of public senior secondary school teachers in Rivers State?

**Hypothesis One:** There is no significant relationship between stress and pre-retirement anxiety of public senior secondary school teachers in Rivers State.

**Table 1: Pearson's Product Moment Correlation of Stress and Pre-retirement Anxiety among Public Senior Secondary School Teachers in Rivers State**

	Stress	Pre-retirement
Stress	Pearson Correlation Sig. (2-tailed)	1 .776** .000

	N	395	395
	Pearson Correlation	.776**	1
<b>Pre-retirement</b>	Sig. (2-tailed)	.000	
	N	395	395

Significant at 0.05 (2-tailed)

Table 1 presents Pearson's Product Moment Correlation result of stress and pre-retirement anxiety of public senior secondary school teachers in Rivers State. The result revealed r-value of .776 with its corresponding p-value of .000<0.05 level of significance. This shows a strong positive relationship between stress and pre-retirement anxiety of public senior secondary school teachers in Rivers State. Again, since the p-value is less than the chosen level of significance, the null hypothesis is rejected. It therefore indicates that there is significant positive relationship between stress and pre-retirement anxiety of public senior secondary school teachers in Rivers State. This result also implies that as stress of teachers increases, there tend to be a corresponding increase in pre-retirement anxiety of public senior secondary school teachers in Rivers State

**Research Question Two:** What is the relationship between depression and pre-retirement anxiety of public senior secondary school teachers in Rivers State?

**Hypothesis Two:** There is no significant relationship between depression and pre-retirement anxiety of public senior secondary school teachers in Rivers State.

**Table 2: Pearson's Product Moment Correlation of Depression and Pre-Retirement Anxiety among Public Senior Secondary School Teachers in Rivers State**

		Depression	Pre-retirement
<b>Depression</b>	Pearson Correlation	1	.791**
	Sig. (2-tailed)		.000
	N	395	395
<b>Pre-retirement</b>	Pearson Correlation	.791**	1
	Sig. (2-tailed)	.000	
	N	395	395

Table 2 presents Pearson's Product Moment Correlation result of depression and pre-retirement anxiety of public senior secondary school teachers in Rivers State. The result revealed r-value of .791 with its corresponding p-value of .000<0.05 level of significance. This shows a strong positive relationship between depression and pre-retirement anxiety of public senior secondary school teachers in Rivers State. Again, since the p-value is less than the chosen level of significance, the null hypothesis is rejected. It therefore implies that there is significant positive relationship between depression and pre-retirement anxiety of public senior secondary school teachers in Rivers State. This result also means that as depression of teachers increases, there tend to be a corresponding increase in pre-retirement anxiety of public senior secondary school teachers in Rivers State

**Research Question Three:** What is the relationship between social support and pre-retirement anxiety of public senior secondary school teachers in Rivers State?

**Hypothesis Three:** There is no significant relationship between social support and pre-retirement anxiety of public senior secondary school teachers in Rivers State.

**Table 3: Pearson's Product Moment Correlation of Social Support and Pre-Retirement Anxiety among Public Senior Secondary School Teachers in Rivers State**

		Social Support	Pre-retirement
<b>Social Support</b>	Pearson Correlation	1	-.797**
	Sig. (2-tailed)		.000
	N	395	395

<b>Pre-retirement</b>	Pearson Correlation	-.797**	1
	Sig. (2-tailed)	.000	
	N	395	395

Significant at 0.05 (2-tailed)

Table 3 presents Pearson's Product Moment Correlation result of social support and pre-retirement anxiety of public senior secondary school teachers in Rivers State. The result revealed r-value of -.797 with its corresponding p-value of .000<0.05 level of significance. This shows a strong negative relationship between social support and pre-retirement anxiety of public senior secondary school teachers in Rivers State. Again, since the p-value is less than the chosen level of significance, the null hypothesis is rejected. It therefore indicates that there is significant negative relationship between social support and pre-retirement anxiety of public senior secondary school teachers in Rivers State. This result also implies that as social support of teachers increases, there tend to be a corresponding decrease in pre-retirement anxiety of public senior secondary school teachers in Rivers State

**Research Question Four:** What is the relationship between family responsibility and pre-retirement anxiety of public senior secondary school teachers in Rivers State?

**Hypothesis Four:** There is no significant relationship between family responsibility and pre-retirement anxiety of public senior secondary school teachers in Rivers State.

**Table 4: Pearson's Product Moment Correlation of Family Responsibility and Pre-Retirement Anxiety among Public Senior Secondary School Teachers**

		Family Responsibility	Pre-retirement
<b>Family Responsibility</b>	Pearson Correlation	1	.768**
	Sig. (2-tailed)		.000
	N	395	395
<b>Pre-retirement</b>	Pearson Correlation	.768**	1
	Sig. (2-tailed)	.000	
	N	395	395

Significant at 0.05 (2-tailed)

Table 4 presents Pearson's Product Moment Correlation result of family responsibility and pre-retirement anxiety of public senior secondary school teachers in Rivers State. The result revealed r-value of .768 with its corresponding p-value of .000<0.05 level of significance. This shows a strong positive relationship between family responsibility and pre-retirement anxiety of public senior secondary school teachers in Rivers State. Again, since the p-value is less than the chosen level of significance, the null hypothesis is rejected. It therefore implies that there is significant positive relationship between depression family responsibility and pre-retirement anxiety of public senior secondary school teachers in Rivers State. This result also means that as family responsibility of teachers increases, there tend to be a corresponding increase in pre-retirement anxiety of public senior secondary school teachers in Rivers State.

#### Discussion of Findings

In table 1, the research question one revealed strong positive relationship between stress and pre-retirement anxiety of public senior secondary school teachers in Rivers State, while the corresponding hypothesis indicated significant positive relationship between stress and pre-retirement anxiety of public senior secondary school teachers in Rivers State. This result also means that as stress of teachers increases, there tend to be a corresponding increase in pre-retirement anxiety of public senior secondary school teachers in Rivers State, indicating that stress increases pre-retirement anxiety of public secondary school teachers. This result is not surprising because stress triggers physiological and psychological responses such as restlessness, irritability and sleep disturbances. These symptoms overlap with those of anxiety, thereby intensifying pre-retirement anxiety among teachers nearing the end of their careers.

This finding is in line with the study of Okafor (2019) who revealed significant positive relationship between stress and pre-retirement anxiety of senior secondary school teachers. This result could be probably because stress often leads to burnout, which diminishes personal control. When teachers feel helpless or incapable of influencing their future, they develop anxiety about retirement adjustments and perceived loss of purpose. The study of Nwankwo (2021) also supported this present study when he found strong positive relationship between occupational stress and pre-retirement anxiety of teachers. This result is not surprising because chronic stress weakens teachers' emotional resilience and coping abilities. When individuals are already mentally and physically exhausted, the thought of transitioning into retirement becomes an additional burden, thus increasing anxiety levels. Bamidele (2022) also found significant positive relationship between workplace stress and pre-retirement anxiety of senior secondary school teachers. This might be because teachers under financial pressure or uncertainty about pension benefits experience higher stress levels, which translate into anxiety about sustaining their livelihood after retirement. Financial stress often serves as a major predictor of pre-retirement anxiety.

In table 2, the research question two revealed strong positive relationship between depression and pre-retirement anxiety of public senior secondary school teachers in Rivers State, while the corresponding hypothesis indicated significant positive relationship between depression and pre-retirement anxiety of public senior secondary school teachers in Rivers State. This result also means that as depression of teachers increases, there tend to be a corresponding increase in pre-retirement anxiety of public senior secondary school teachers in Rivers State, indicating that depression increases pre-retirement anxiety of public secondary school teachers. This finding could be probably because depression can cause fatigue, concentration difficulties and sleep disturbances. These symptoms make it harder for teachers to function effectively and plan for post-retirement life, reinforcing fears and anxiety about coping after leaving active service.

This finding is in accordance with the study of Okeke (2019) who revealed significant positive relationship between depression and pre-retirement anxiety of senior secondary school teachers. This result is not surprising because teachers experiencing depression often develop persistent negative thoughts and feelings of hopelessness about the future. As retirement approaches, these pessimistic beliefs heighten fears about financial security, social isolation, and health challenges, thereby increasing pre-retirement anxiety. James (2021) found strong positive correlation between depression and pre-retirement anxiety of public senior secondary school teachers. This result might be because depression weakens an individual's emotional strength and ability to handle stressful transitions. Consequently, depressed teachers find it difficult to cope with the psychological and lifestyle changes associated with retirement, leading to greater anxiety about the transition. Nwankwo (2023) corroborated that there is strong positive relationship between depression and pre-retirement anxiety of senior secondary school teachers in Rivers State. This is not surprising because depressed teachers often experience low self-esteem and feelings of inadequacy. As retirement approaches, they perceive themselves as unproductive or no longer useful to society, leading to stronger pre-retirement anxiety.

In table 3, the research question three revealed strong negative relationship between social support and pre-retirement anxiety of public senior secondary school teachers in Rivers State, while the corresponding hypothesis indicated significant negative relationship between social support and pre-retirement anxiety of public senior secondary school teachers in Rivers State. This result also means that as social support of teachers increases, there tend to be a corresponding decrease in pre-retirement anxiety of public senior secondary school teachers in Rivers State, indicating that social support does not increase pre-retirement anxiety of public secondary school teachers. This result is not surprising because teachers with robust social support often benefit from shared resources, mentorship, and guidance that help navigate financial, social, or psychological uncertainties associated with retirement. This support diminishes the perceived threats, leading to lower pre-retirement anxiety.

This finding is in line with the Zube (2019) who found strong negative correlation between perceived social support and pre-retirement anxiety. This result could be probably because teachers who receive emotional support from family, friends, and colleagues tend to feel more secure and valued, which reduces feelings of fear or uncertainty about retirement. Wuzi (2020) supported that

there is a significant negative relationship between social support and pre-retirement anxiety among teachers. This result is not surprising because social support often includes tangible assistance such as financial advice, help in planning retirement benefits, or guidance on alternative income sources. This practical support reduces concerns about post-retirement survival, decreasing pre-retirement anxiety. Olabisi and Lawal (2022) corroborated that strong family support correlate negatively with pre-retirement anxiety among teachers in secondary school. This result could be probably because teachers with strong social networks tend to adopt healthier coping strategies, such as sharing concerns or seeking advice. This prevents feelings of isolation or helplessness that exacerbate pre-retirement anxiety.

In table 4, the research question four revealed strong positive relationship between family responsibility and pre-retirement anxiety of public senior secondary school teachers in Rivers State, while the corresponding hypothesis indicated significant positive relationship between peer relationship and pre-retirement anxiety of public senior secondary school teachers in Rivers State. This result also means that as family responsibility of teachers increases, there tend to be a corresponding increase in pre-retirement anxiety of public senior secondary school teachers in Rivers State, indicating that family responsibility increases pre-retirement anxiety of public secondary school teachers. This result is not surprising because the pressure to meet family expectations after retirement increases anxiety about financial and social adequacy.

This finding is in accordance with the study of Carrie (2019) who revealed significant positive relationship between financial family responsibilities and pre-retirement anxiety of teachers. This result could be probably because teachers with high family responsibilities often face substantial financial obligations, such as funding children's education, supporting elderly parents, or maintaining household needs. The anticipation of reduced income upon retirement increases anxiety. Yakubu and Suleiman (2021) found significant positive relationship between family responsibilities and pre-retirement anxiety among teachers in secondary school. This result is not surprising because high family responsibilities may make teachers more aware of potential gaps in retirement savings or pension schemes. The fear of not being able to provide for family needs contributes to increased pre-retirement anxiety. Adebayo (2022) corroborated that family responsibilities correlate positively with pre-retirement anxiety among secondary school teachers. This result might be because teachers with significant family duties may worry about maintaining their current family lifestyle post-retirement. Concerns about lifestyle adjustments amplify feelings of uncertainty and anxiety

## Conclusion

The study examined psycho-social variables and pre-retirement anxiety of public senior secondary school teachers in Rivers State. The findings revealed that social support had a negative relationship with pre-retirement anxiety, indicating that higher levels of this factor reduce teachers' anxiety as they approach retirement. Conversely, stress, depression and family responsibility had a positive relationship with pre-retirement anxiety, showing that increases in these factors heighten teachers' anxiety about retirement. Collectively, these results underscore the need for interventions that enhance teachers' social and peer support networks, and ensure effective retirement policy implementation. At the same time, addressing stress, depression and the burden of family responsibilities can mitigate pre-retirement anxiety. By targeting protective and risk psycho-social factors, policymakers, school administrators, and stakeholders can better support teachers in achieving a smoother and less stressful transition into retirement, thereby promoting their psychological well-being and overall quality of life.

## Recommendations

- 1 Schools should implement stress management programmes, including counseling services, relaxation techniques, and workload adjustments, to help teachers cope with occupational stress and lower pre-retirement anxiety.
- 2 Psychological support services such as counseling, therapy sessions, and mental health awareness campaigns should be made accessible to teachers to address depressive symptoms that may increase pre-retirement anxiety.
- 3 School management and community organizations should promote strong social networks among teachers, including mentorship, peer support groups, and family involvement, to provide emotional and practical support that reduces pre-retirement anxiety.
- 4 Teachers should be provided with financial literacy programmes, pension planning guidance, and family support resources to help manage family responsibilities and reduce associated pre-retirement anxiety.

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