

Education as a Correlate of Life Satisfaction among Retired Older People in Lagos State, Nigeria

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Abstract

This paper is based on a study of formal sector retirees in Lagos State where a significant proportion of the workers in paid employment works with the government, the highest employer of labour in Nigeria. Many Nigerians prefer paid employment to self-employment because of secure tenure and eligibility for retirement benefits at the end of their careers. This paper uses life course perspective and modernization theory of ageing as its theoretical framework. Using a systematic sampling method, a study was conducted through the use of questionnaire, focus group and structured interviews. Questionnaire was administered on 1321 retired older people complemented by 20 in-depth interviews and 8 focus group discussions. Results showed significant differences in life satisfaction and living conditions of retirees that had higher educational qualifications compared to retirees that were not as educated. Retirees with higher educational qualifications usually post-secondary school degrees reported better life satisfaction and enjoyed better quality of life than their counterparts with no formal or primary school leaving certificate. The importance of life course events to proper understanding of ageing issues was also discussed in the paper. The paper concludes with recommendations on the importance of continuous skills acquisitions and improved educational status in enhancing the status of Nigerian workers prior to and after retirement. Similarly, employers should encourage their workers to advance their educational status which greatly influences both occupational status and socio-economic well-being of older people in old retirement.

Key words: Retirement, Quality of life, Education, Retirees.

1. 1. Introduction

Retirement is an important stage in the occupational life cycle of every worker. It is also a period that is often characterized by simultaneous reduction in income and opportunity to engage in income-generating activities especially for active retirees. Therefore at this stage, there is need for adequate and often multiple sources of income, so that as people grow older, they can have access to resources through which they can meet their basic needs. Generally, sources of retirement livelihood include public or State pensions, private pension and income from current employment as well as assets or income remittances from family members among others. Studies have shown that the quantum and quality of retirement life of retirees are often determined by key factors such as educational attainment and income which also affects perceived level of satisfaction in life. Education has consistently been shown to be closely related to life satisfaction (Moody, 2002; Moen, 2001; Akeredolu-Ale and Aribiah, 2001; Adams, 1971). Education is positively related to life satisfaction, though there are conflicting views on its predictive power and nature of this relationship (Amaike, 2006; Ogunbameru, 2000; Adams, 1971). It is believed that the relationship between educational attainment and life satisfaction is minimal if statistical controls are introduced. In any case, educational attainment is directly related to health and retirees' subjective assessment of life satisfaction. Higher education is also related to lower negative feelings or effects such as disenchantment, disillusion and frustration associated with retirement. Clearly, education confers on individuals a lifelong advantage which provides the necessary assistance or platform through which life challenges and situations are addressed or negotiated in the life course. Educational status does not just determine the occupational status and income but it also affects every aspect of a retiree's life. Therefore, a retiree without post-primary education will likely have inadequate income (poor), be unhealthy and live in precarious situations usually below poverty level. This is against the backdrop that retirement is not just an event in the life course of an individual but also a process that ends the occupational life of an older worker and sets in motion different experiences that can either make or mar later life. Essentially, the main determinants of life in retirement are actually results of various life course events that individuals have passed through long

before they experience retirement. From the life course perspective, various opportunities and disadvantages people experience over the years are accumulated in such a way to determine their lives in later years. Historically, studies on the effects of educational status tend to focus on job satisfaction among workers with less emphasis on the impact of educational attainment on post-retirement life of workers. The level of education of men and women affect their 'lived' experiences at work and after work (retirement). This gap necessitated the present study on the relationship between educational attainment and life satisfaction among retired men and women in Lagos State. The plight and situations of retired older people in Nigeria are further exacerbated by little or no focus on their unique challenges and how to improve their living conditions and life satisfaction in retirement. This seeming neglect is largely based on the erroneous assumption that older people will be catered for by their immediate family members or extended family members. This is seldom the experiences of majority of older people in Nigeria (Akeredolu-Ale and Aribiah, 2001; Amaike, 2005). This is evident in the face of poor social supports and no comprehensive old age social security. Generally, the level of life satisfaction is based on individuals' appraisal of the situations in which they are involved or embedded especially if they perceive that they are receiving commensurate dividends from life and prior investments. Therefore, difficulties or challenges associated with old age (retirement) decrease access to health, social services and supports that can enhance positive appraisal of life satisfaction in retirement. These difficulties trigger off adverse effects that undermine quality of life and level of life satisfaction among older retirees in Lagos State, Nigeria.

1.2. The State of Literature

There are many routes to retirement which may result in different definitions being adopted by researchers and respondents. For example, some older people considered as 'self-declared retirees' include those who had worked at some point in their lives but who are not presently working. It may also include those who did not work during a particular year, as well as older people who retired from paid employment but are currently self-employed. Although there is no consensus among scholars on the exact meaning of retirement because it varies significantly depending on the nature of employment and level of societal development, this study adopted

popular definitions cited in literature (Cumming and Henry, 1961; Atchley, 1976; Lemon et al. 1976; Ogunbameru, 1991; Adelowo, 2000; Akeredolu-Ale and Aribiah, 2001).

Essentially, retirement is defined as the withdrawal of persons aged 60 years and above from paid employment after a minimum of 10 continuous years of service either in the public or private sector regardless of their current occupational status. Retirement is also a stage in the life course that covers different life dimensions of former employees in terms of their livelihood strategies, socio-economic status and well-being which greatly affects their quality of life and level of life satisfaction in retirement.

1.2.1. Educational Attainment, Opportunities and Life Satisfaction of Retirees

Education is the process of transforming the totality of the human life to a state that makes the individual both responsible and relevant to his or her immediate social environment (Amaike, 2006, Nwabueze, 1999). Education can also be seen as the sum total of all processes and means by which members of a particular society develop abilities, special skills, attributes and other forms of behaviour which are inherently cherished by the society in which they live as well as empower them to actualize their goals in life. Education also means “the lifelong formal, informal and non-formal process of preparing human beings to adapt themselves to and transform their environment for the better. It involves teaching, learning, emulating, imitating and imbibing skills, ideas, information and other cultural forms” (Nwabueze, 1999:123). In essence, education involves both formal and informal modes of transforming and moulding individuals to conform to certain social and cultural norms and expectations. It also involves the act of equipping individuals with skills that enable them to discharge their socio-economic roles and find fulfilment throughout their life course (Cunha and Heckman, 2007). Education is equally an important predictor of living conditions which invariably leads to differences in income and life satisfaction of retired individuals. Similarly, performance of workers depends on the cognitive and non-cognitive skills they have acquired early in life usually through education and experiences. These skills affect people’s preferences, endowments, efficiency and productivity and indirectly, their income and ability to cope with life challenges and difficulties (Heckman, Stixrud and Urzua, 2006; Fujita and Diener, 2005). In

other words, education generates or raises people's aspirations and opportunities which invariably empower them to develop strategies to maximize their potentials provided the environmental factors are conducive.

The endowment of skills through education transforms objective opportunities into subjectively perceived and actualized opportunities which greatly enhance life chances and opportunities of older retirees. These skills are very important coping with the changing socio-economic transitions associated with retirement and managing the challenges thereof. Educational attainment is also a good predictor of individuals' occupational positions. This is because educational attainment enhances perceived opportunities and which invariably has positive effects on life satisfaction in retirement. High educational attainment and occupational status have been associated with positive subjective health appraisals and better living conditions in retirement (Akeredolu-Ale and Aribiah, 2001; Ogunbameru, 1993; Moore and Hayward, 1990; Ekerdt, 1983). One can therefore deduce that well-educated retirees will have adequate income which translates to better quality of life and higher life satisfaction in retirement. The reverse will be the situation of poorly educated individuals who engage in menial and manual jobs, usually without pensions and adequate income. In other words, educational status does not only affect people's lives while in service but it also impinges on their livelihood strategies, living conditions and life satisfaction in retirement.

This means that the experiences of people at one stage (retirement) of their lives should be situated within the context of their earlier (previous) experiences. Therefore, a consideration of life trajectories of individuals is important because they affect their endowments, aspirations, achievements and life satisfaction in retirement (Moen and Hofmeister, 2001; Moen, 1995, Ogunbameru, 1991). In this study, we argue that educational attainment does not only influence opportunities of retired workers but significantly determines their income, standard of living and life satisfaction in retirement. Since educational attainment is closely related to occupational positions, it influences people's perceived opportunities and coping strategies to adapt to major differentials and challenges in life. Hayward, Hardy and Grady (1990) found out that older people that are well-educated and in professional jobs wanted to keep their jobs and retire later, hence they often had

financial resources to meet their basic needs. For the disadvantaged group (poorly educated retirees), retirement merely reflects the culmination of previous life experiences of job insecurity and poor material resources (Waslander, 2007; Moody, 2002; Schultz, 2001). For example, manual labourers or blue collar workers will be eager to retire early from stressful, demanding and unpleasant jobs. Consequently, the health status of manual workers will be poorer than the health of professional or managerial workers which suggest that career patterns play an important role in determining health status, living conditions and life satisfaction of retired persons (Moore and Hayward, 1990). Literature also indicates that the proportion of Americans who were interested in and were actually working after retirement had since increased (Moody, 2002; Atchley, 1985; Carp, 1977). Among this group, it is interesting to note that “retirement is later for the self-employed, the better educated and those in higher job levels (Carp,1977:284).

A study in Quebec, Canada also found out that men in both public and private sector with indexed pensions, (that is pensions that incorporate inflationary trends and prevailing cost of living), had a positive attitude towards retirement and that more than half of higher-level (higher education and income) workers looked forward to retirement (Novak, 1988). The main motivation for these workers was found to be the good income which gave them a chance of being satisfied in retirement. Among other factors, their standard of living was also found to be maintained after retirement hence promoting their well-being and life satisfaction.

1.3. Theoretical Underpinnings

1.3.1. Life Course theory of ageing.

Life course theory emphasizes the importance of historical contexts (previous life events) to proper understanding of ageing issue. This perspective stresses how time, process and social contexts impinge on life chances and socio-economic well-being of men and women (Elder, 1992; Riley, Kahn and Foner, 1994; Moen, 1995). It further argues that the effects of life course events (educational attainment) on people’s lives in retirement are significantly different for individuals because of their different life cycles, socio-economic status

and opportunities among others (Elder, 1996; 1998). Therefore, the experiences of retired people are not necessarily results of a fixed stage in the life course (retirement) but a reflection of their previous accumulated experiences (Van Solinge, 2007; Moen, 2001; 1996; Minois, 1989). This means that the living conditions and subjective life satisfaction of retired people are results of events of earlier years, prior to retirement (Amaike, 2009; Elder, 1998; Simpson, Kurt and McKinney, 1966). These structural factors also set boundaries and constraints which influence the meanings and experiences of men and women throughout the life course. For instance, a girl-child is likely to be denied access to good education which translates to poor employment opportunities and low pay in adult life and ultimately little or no pension coverage in retirement (Russell, 2007; Waslander, 2007; Simpson, et al. 1966).

The life course theory also argues that some of the problems, constraints and deprivations associated with retirement are mostly by-products of past life experiences, especially before retirement. Simpson, et al (1966) provides evidence that social participation (involvement) among retired workers is directly related to their participation in earlier stages of the life cycle (Ginn and Arber, 1995; Arber and Ginn 1991). In other words, these previous life advantages and disadvantages become veritable factors that influence living conditions of people in retirement. Therefore, it is clear that life histories and work trajectory of individuals become the platform through which they can both negotiate their livelihood strategies and improve their living conditions in retirement. With this theory, we can infer that the level of life satisfaction of Nigerian retirees can be linked to their previous life experiences in terms of socio-economic status such as educational attainment. From this theory, retirees' cumulative life experiences are merely transferred and consolidated in retirement. One major criticism against this theory is that it is broad and it may be difficult to incorporate it into a single analysis of the diverse variables associated with old age challenges (Price, 2002; Bengtson, et al. 1997). Hence, this study adopted an eclectic theoretical approach to address some identified shortcomings of each of the two theories.

1.3.2. Modernization Theory

The quest to understand and explain the contradictory images of old age in modern society contributed to the emergence of modernization theory of ageing. For example, socio-economic status of older people was relatively low in hunting and gathering societies because of high mobility of band societies but it improved drastically in stable agricultural societies where land ownership was vested in family heads usually the oldest members of the family. With the advent of industrialization in the 18th Century, roles and statuses of older people were considerably streamlined and devalued (Lee and Shaw, 2003). Factors such as urbanization, industrialization, the changing nature of work, health advances, nature of the economy, and demographic transition combine to erode the position of honour, power, prestige and respect accorded older people in traditional African societies. Hence, the basic premise of modernization theory is that the status of older people and societal modernization are inversely related. With increasing modernization of society, it is expected that the roles and status of older people will decline because their skills, knowledge and wisdom will be considered obsolete and irrelevant in modern society (Ogunbameru, 2000; Moen, Kim and Hofmeister, 2001; Cowgill, 1974). Modernization theory has four subsidiary aspects which include scientific technology, urbanization, literacy and mass education as well health technology. Each of these aspects of modernization helps to produce the devalued status of older people in society (Cowgill, 1974).

Some tenets of modernization theory have been confirmed in some societies where elders experienced a drastic drop in their social status and power as the society industrialized (Cowgill and Holmes, 1972; Cowgill, 1974; Palmore and Manton, 1974; Riley and Riley, 1986). In any case, retirement is a global phenomenon that captures how roles and work are organized in modern societies based on the needs of the society. Therefore, the institutionalization of retirement serves as a means of phasing out relatively older workers from the workforce while creating opportunity for younger workers to assume the mantle of economic and social leaderships. This is in sharp contrast to what was obtainable in pre-industrial societies where elders were revered and socially relevant till death. (Kim and Moen, 2001; Phillipson, 1998). Essentially, some problems associated with low

level of satisfaction in retirement reflect the socio-economic changes that have occurred in the Nigerian society. The transition of the Nigerian society from an agrarian society to an industrializing society means that social roles and relevance of older people will be dependent on their level of integration into the society. Since education is one of the four subsidiary aspects of modernization, it follows that the more educated elderly are likely to be relevant (occupy better positions) in modern society and thereby improve their socio-economic well-being and life satisfaction. The importance of educational attainment in accessing opportunities and improving socio-economic well-being in retirement cannot be overemphasized. Therefore, education is a key predictor of life satisfaction in any industrializing society like Nigeria.

Modernization theory has been criticized as failing to demonstrate convincingly the aspects of pre-industrial societies that were considered as the ‘golden age’ for older people which had been lost as a result of modernization. Hence, the assertion that older people had high status in pre-modern society has been widely criticized and questioned. It also fails to explain the specific meanings attached to old age in different societies and epochs. Similarly, it has been accused of over-simplification of concepts such as modernization and status of older people. Generally, people’s experiences in old age vary considerably depending on the influence of a number of intervening variables such as gender, race, ethnicity and social class which shape the various meanings attached to old age. Older people in Africa and Asia still enjoy relatively high degree of respect and relevance in their communities. The provision of social welfare services in some societies has helped in improving the living conditions of older people in modern society.

1.4. Research Methods

This paper is an excerpt from the author’s doctoral work which was completed in March, 2009 and submitted to the school of postgraduate studies, University of Lagos. The findings reported in this paper emanated from respondents who were selected from three tiers of government (Federal, State and Local Government area) and organized private sector in Lagos State, Nigeria. The study used a multi-stage systematic sampling method

which involved a cross-sectional survey of 1321 respondents (retired older people) through the use of questionnaire. The sampling technique used ensured that the various levels and strata of the study population were fully represented. The respondents were stratified on the basis of socio-economic and demographic characteristics before selecting the respondents (units of analysis) from the payroll through systematic random sampling method. The importance of the sampling technique is to ensure that every element of the population was given equal chance and opportunity of being selected. This survey research was further complemented by qualitative research including twenty (20) in-depth interview sessions and eight (8) focus group discussion sessions with six (6) purposively selected participants in each session. Members of FGD groups were fairly homogeneous in terms of sex, marital status, age, social class, and educational status among others.

1.5. Discussion of Major Findings

Table 1: Socio-Economic Characteristics of respondents by sex

Characteristics	Male N= 848	Female N =473	Total N=1321
Age			
Less than 55	0.2	0.00	0.2
55-59	12.7	18.4	14.8
60-64	18.8	24.3	20.7
65-69	27.1	27.3	27.2
70-74	33.4	23.7	29.9
75-79	5.2	4.2	4.8
80+	0.9	1.5	1.1
Can't Say	1.7	0.6	1.3
Educational Attainment			
No formal education	9.8	10.8	10.1
Pry. Education	23.3	23.9	23.5
Secondary Education	31.8	28.8	30.7
Tertiary Education Degree	33.9	35.2	34.5
Others	1.2	1.3	1.2
Monthly Pension			
Less than N10, 000	31.6	28.1	30.4
N10, 000- 15,000	17.1	18.8	17.7
N15, 001-20,000	13.1	12.7	12.9
N20, 001- 25,000	9.9	10.1	10.0
N 25,001-30,000	8.3	9.7	8.8
N 30,001-35,000	3.4	3.2	3.3
N 35,001-40,000	3.9	3.0	3.6
N 40,001 and above	6.5	7.2	6.7
Can't Say	6.3	7.2	6.6
Total	100.0	100.0	100.0

From table 1 above, the socio-economic characteristics of respondents are presented. Majority of the respondents were 60 years old and above. The table also shows the percentage distribution of respondents by sex on specific socio-economic characteristics in terms of age, monthly pensions and educational attainment. Clearly, only a few respondents were below 60 years old. From the sample, 195 respondents were aged between 55 and 59 years representing 14.8% of the total sample. Specifically, 108 male retirees (12.7%) and 87 female retirees (18.4%) were in the same age bracket. The next age group aged between 60 and 64 years included 274 retirees, accounting for 20.7% of the total sample. Disaggregating by sex, we had 159 male (18.8%) and 115 female retirees (24.3 %) which means that a higher proportion among female retirees was found in this age category. The age distribution also shows that a slightly higher proportion among female retirees was in the highest age category (80 years and above) which is in line with earlier findings that women generally live longer than men in most societies (Heslop, 1999; Amaike, 2005). Retirees aged between 65 and 69 years account for 27.2% of the study population with the following gender distribution for male retirees (27.1%) and female retirees (27.3%). The study also covered 395 retirees aged between 70 and 74 years old representing 29.9% of the sampled population. Out of this total, 283 (33.4%) were males and 112 retirees (23.7%) were females. There were other retirees who did not remember their exact age but only insisted that they were old based on some historical events they claimed they had experienced. Some of them also mentioned some historical events which they claimed occurred when they were born or started working.

Majority of the respondents (87.6%) had one form of formal education or the other. The minimum educational qualification in this category was basic primary education (23.5%) and retirees with secondary education had the highest percentage (30.7%). Only 134 retirees (10.1%) had no formal education and these retirees may have worked as cleaners or security officers, which required less formal education. A higher proportion among female retirees was without education (10.8%) compared to a close proportion among male retirees (9.8%). About a quarter of the respondents that is 311 (23.5%) had only primary education. Disaggregating by sex, 23.5% among men and 23.9% among women were found in this educational category. The next category of

retirees was retirees with secondary education, representing 30.7% of the study population. A slightly higher proportion among males was in this group (31.8%) compared to (28.8%) among females.

Interestingly, there was marginal difference between educational attainment of both male and female retirees at the tertiary education level. Out of a total of 454 respondents with tertiary education, 33.9% among male respondents had tertiary education compared to 35.2% among their female counterparts. The last category of educational qualifications captures products of previous educational systems in Nigeria. The marginal gender differentials in educational attainment can be linked to positive dividends of advocacy by various groups to encourage the education of the girl-child in a predominant patriarchal society. In the past, it was believed that female education would have negative effects on their reproductive roles after marriage. Women were also said to have small brains that were incapable of withstanding the rigour of higher education or college education. The myth was targeted at promoting the idea that formal education would reduce fertility levels of women (Henslin, 2005). The high proportion of respondents with formal education can be attributed to the location of the study, Lagos State which is a cosmopolitan State in the South-West of Nigeria where formal Western education was first introduced by former British Colonial administrators.

1.5.1. Discussions of Results of Pearson Chi-square Tests

The relationship between educational attainment and life satisfaction among older retirees was further tested through Pearson Chi-square and the results are discussed below:

1.5.1. a: Educated retirees will experience higher life satisfaction (using health status as an indicator).

The test of the relationship between educational attainment and life satisfaction, using subjective assessment of health status as an indicator, sought to determine the effect of education on the likelihood of older retirees of reporting higher satisfaction with life in retirement.

Table 2: Percentage distribution of respondents by educational attainment and life satisfaction (health status)

Educational Status	Excellent	Good	Fair/Ok	Poor	No response	Total
No formal education	51(38.1%)	26(19.4%)	50(37.3%)	7(5.2%)	0(0.0%)	134(100.0%)
Primary Education	64(20.6%)	114(36.7%)	121(38.9%)	10(3.2%)	2(0.6%)	311(100.0%)
Secondary Education	87(21.4%)	152(37.4%)	154(37.9%)	9(2.2%)	4(1.0%)	406(100.0%)
Tertiary Education	99(21.8%)	233(51.3%)	110(24.2%)	10(2.2%)	2(0.5%)	454(100.0%)
Others	6(37.5%)	8(50.0%)	2(12.5%)	0(0.0%)	0(0.0%)	16(100.0%)
Total	307(23.2%)	533(40.3%)	437(33.1%)	35(2.6%)	1(0.1%)	1321(100.0%)
X ² =88.948, df=6 P= 0.000***						

The above table shows that there is a statistically significant relationship between educational attainment and likelihood of older retirees reporting higher level of life satisfaction. This shows that the highly educated retirees are more likely to have excellent and good health status which greatly influences their positive attitude to retirement and subjective appraisal of their life in retirement as satisfactory.

1.5.1. b: Educated retirees will report higher satisfaction with life in retirement.

The test of the relationship between educational attainment and degree of life satisfaction aimed at examining the extent of satisfaction of retirees with life in retirement.

Table 3: Percentage distribution of respondents by educational attainment and degree of life satisfaction

Educational Status	Very Satisfied	Satisfied	Undecided	Dissatisfied	Very Dissatisfied	Indifferent	Total
No formal education	1(0.7%)	9 (6.7%)	20 (14.9%)	79 (59.0%)	22(16.4%)	3(2.2%)	134(100.0%)
Primary Education	3(1.0%)	26 (8.4%)	56 (18.0%)	119(38.3%)	102(32.8%)	5(1.6%)	311(100.0%)
Secondary Education	12(3.0%)	65(16.0%)	70 (17.2%)	153(37.7%)	105(25.9%)	1(0.2%)	406(100.0%)
Tertiary Education	53(11.7%)	128 (28.2%)	81 (17.8%)	104 (22.9%)	80(17.6%)	8(1.8%)	454(100.0%)
Others	3 (18.8%)	6(37.5%)	4(25.0%)	1(6.3%)	2(12.5%)	0(0.0%)	16(100.0%)
Total	72(5.5%)	234(17.7%)	231(17.5%)	456(34.5%)	311(23.5%)	17(1.3%)	1321(100.0%)
X ² =258.164; df=6 P= 0.000***							

The table above on relationship between educational attainment and degree of subjective life satisfaction reveals a statistically significant relationship which means that retirees with tertiary education are more likely to express satisfaction (28.8%) with life than their counterparts with no formal education (6.7%). Similarly; the level of dissatisfaction with life in retirement was higher among retirees without formal education (59.0%) than among tertiary graduates (22.9%). This shows that education is a key determinant of life satisfaction in retirement.

1.5.1.c: Educated retirees will report higher life satisfaction (using views on if life in retirement was dehumanizing as an indicator).

The test of the relationship between educational attainment and life satisfaction, using retirees' views on if their lives in retirement had been dehumanizing aimed at showing if education affects the general assessment of retirees about life in retirement.

Table 4: Percentage distribution of respondents by educational attainment and life satisfaction (views on life in retirement is dehumanizing).

Educational Status	Strongly Agree	Agree	Undecided	Disagree	Strongly disagree	Indifferent	Total
No formal education	16 (11.9%)	48 (35.8%)	56 (41.8%)	10 (7.5%)	1 (0.7%)	3 (2.2%)	134(100.0%)
Primary Education	60 (19.3%)	146 (46.9%)	85 (27.3%)	19 (6.1%)	0 (0.0%)	1 (0.3%)	311(100.0%)
Secondary Education	66 (16.3%)	184 (45.3%)	105 (25.9%)	41 (10.1%)	3 (0.7%)	7(1.7%)	406 (100.0%)
Tertiary Education	65 (14.3%)	183 (40.3%)	86 (19.0%)	101 (22.2%)	13 (17.6%)	8(1.8%)	454(100.0%)
Others	2 (12.5%)	2 (12.5%)	5 (31.3%)	5 (31.3%)	1 (6.3%)	1 (6.3%)	16 (100.0%)
Total	209 (15.8%)	563 (42.6%)	337 (25.5%)	176 (13.3%)	18 (1.4%)	18 (1.4%)	1321(100.0%)
X ² =159.788; df=6 P= 0.000***							

The data from the test of the relationship between educational status and assessment of life in retirement shows that most retirees assessed their experiences in retirement as dehumanizing irrespective of educational status. Interestingly, a negative relationship was observed in the table above because as the level of education

increased, the positive assessment of life in retirement decreased. This shows clearly that the more educated retirees experienced more disappointments in retirement than their counterparts who had no formal education. This findings also buttress the fact that education and perceived opportunities in retirement may have adverse effect on assessment of life situations of older retirees after basic literacy level (Fujita and Diener, 2005; Blanchflower and Oswald, 2004). This means that the impact of education on *experienced utility* (life satisfaction) begins to decline after compulsory education leading to regret in later life largely due to gaps between *perceived opportunities* (aspirations) and *actual or subjective opportunities* of educational qualification. Some participants in the qualitative research opined that social segregation and low socio-economic status are synonymous with old age (retirement). Hence, educational attainment may be a “*liability rather than an asset*”.

One retired male federal civil servant angrily said,

If you are educated and unable to meet your family and personal needs, you will be more disappointed than uneducated persons because you don't have what you need to be happy. As a worker, I used to have money to take care of my needs while in service but today I am not so sure of how I will meet my needs in retirement.

Another female retirees from the teaching commission in Lagos State said,

If you live from hard to mouth you will be disappointed and angry with yourself and the government for neglecting you. It is more painful when you have education but your society or employer does not want you around. Your high expectations about life may lead to disappointment.

In conclusion, although education is an important determinant of life chances and opportunities available to individuals, it also has its elasticity which addresses the gaps between perceived opportunities and received or actual opportunities (benefits and socio-economic well-being) in later life. From the findings, we can deduce

that once the elasticity of education is stretched beyond its limit, there will be dire consequences and adverse effects on the life and situations of retired persons in Lagos State, Nigeria.

1.5.2. Logistic regression of adequacy of livelihood and life satisfaction in retirement

Logistic regression is used to buttress statistical analysis earlier discussed.

Table 5: Logistic regression of adequacy of resources and life satisfaction in retirement

Variable	Coefficient (B)	Standard Error (S.E.)	Odds Ratio (Exp. B)
Sex			
Male (RC)	-	-	1.00
Female	0.028	0.98	1.029
Educational Qualification			
None (RC)	-	-	1.00
Primary	- 0.253	0.284	0.777
Secondary	0.068	0.242	1.071
Tertiary	0.859	0.227	2.361***
Can't Say	0.054	0.665	1.056

Notes: *P < 0.05, **P < 0.01, ***P < 0.001

Table 5 shows the logistic regression of likelihood of having adequate livelihood in retirement and invariably experiencing higher life satisfaction in retirement. In the logistic regression results, tertiary educational attainment was found to be very significant in influencing likelihood of having adequate livelihood in retirement. Specifically, retirees with tertiary educational qualifications were more than two times likely to have adequate livelihood compared to other educational categories. This logistic regression model further strengthens and validates the results of Pearson Chi-square.

1.6. Conclusions

Education was found to be a major stabilizing factor in adjusting to life challenges in retirement, most retirees who assessed their health status as positive (excellence or good) were retirees with higher (tertiary) education

while others with no formal education or primary education rated their health status poorly. This clearly shows that educated retirees will have adequate livelihood and report higher life satisfaction in retirement than retirees with less educational qualifications. This is because education assists in equipping older people with skills and resources which help them to adjust to changes in their socio-economic status occasioned by retirement. In general, the statistics point to the pivotal role of education as a determinant of life satisfaction among older retirees in Lagos State.

The paper concludes with the following recommendations:

- Continuous staff training (education) of workers should be an integral part of personnel management and staff welfare programmes in both public and private sectors in Nigeria.
- Government and all employers of labour should encourage their workers to plan adequately for life after paid employment. Incentives and programmes should be designed to encourage workers in this regard.
- Workers should realize that retirement is not an event but a process that starts from the month (year) of first appointment. Early preparation prevents bad planning and disappointment!
- Workers should be empowered with livelihood strategies and coping mechanisms which can be used to address retirement challenges they are bound to face after paid employment.
- Deliberate policies should be formulated to ensure that the gaps between perceived opportunities and actual opportunities are reduced. This will greatly reduce the high degree of frustration among retired workers and anti-social activities prevalent among current workers who engage in any means to amass wealth against the raining season like old age.

1.7. References

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