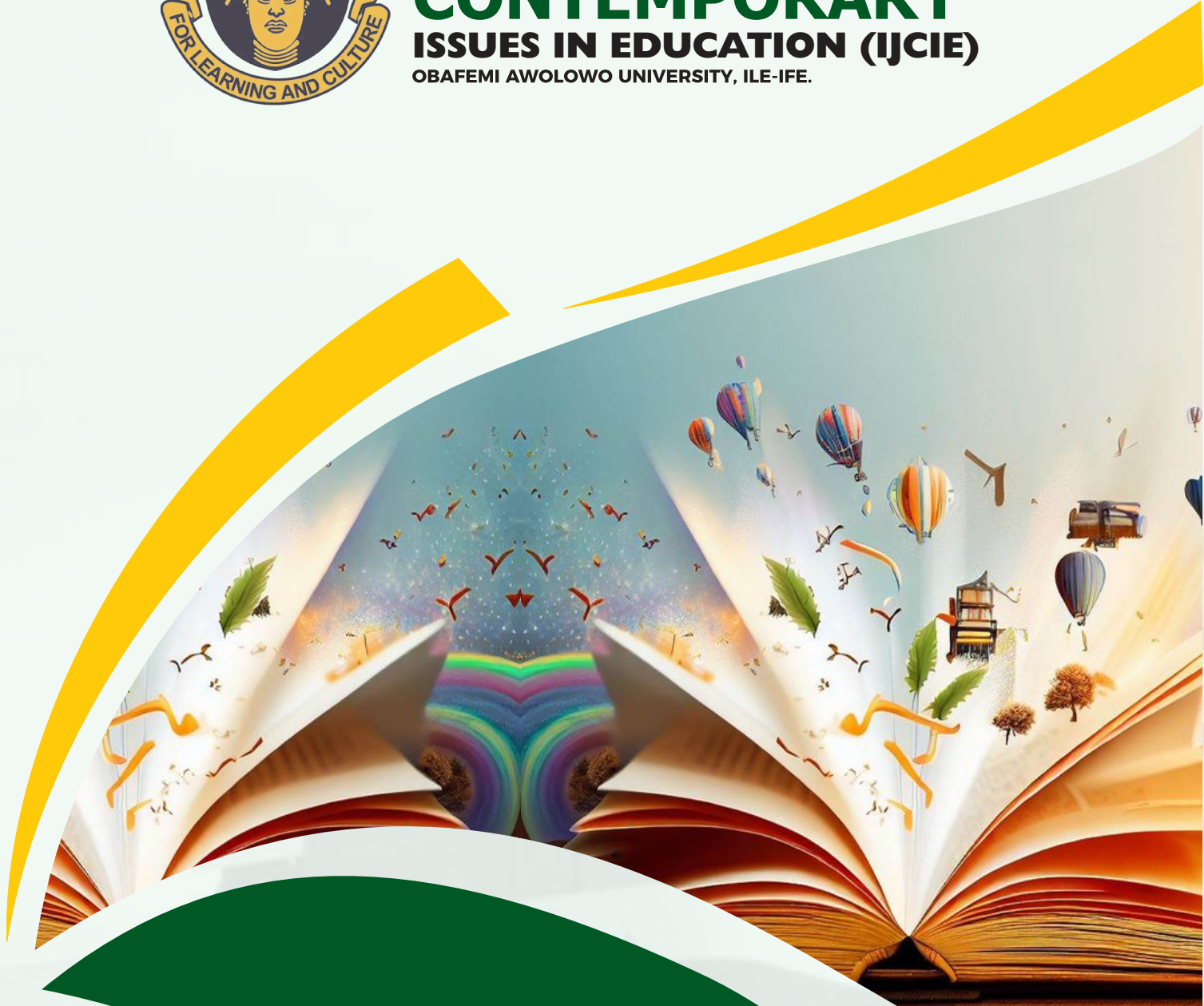




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## PSYCHOSOCIAL ADJUSTMENT OF RETIRED UNIVERSITY STAFF AFTER RELOCATING FROM UNIVERSITY STAFF QUARTERS IN SOUTHWESTERN NIGERIA

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### **Abstract**

*The study investigated psychosocial adjustment issues of retired university staff who relocated from university staff quarters after retirement. The study adopted the survey research design. The study population comprised retirees who relocated from university staff quarters within the last six years from six federal universities in Southwestern Nigeria. Five hundred (500) retired university staff were selected from five federal universities using purposive, convenience and snowball sampling techniques, in which year of establishment and availability of staff quarters in the university were among the selection criteria. A research instrument titled the Psycho-social Adjustment of Retired University Staff Questionnaire (PARUSQ) was used to collect information from the retirees. Data collected were analysed using frequency counts, percentages and t-test statistics. The results showed that 60% of retired university staff who relocated from staff quarters experienced psychosocial challenges in retirement, with “dehumanising looks and disrespect from others” (89.3%) as the most dominant challenge, while “decreased strength and problems associated with ageing” was the least experienced challenge (57.4%). The results also showed that factors such as sex and marital status had no significant effect on the psychosocial adjustment of retirees, while religion and paternal/maternal status had a significant influence on their psychosocial adjustment. From the study, it is recommended that university management should incorporate mandatory retirement counselling into their staff induction programmes to help them deal with psychological, social, physical and emotional issues to avoid problems in retirement.*

**Keywords:** Retirement, adjustment, psychosocial adjustment, maladjustment, relocation

### **Introduction**

Life unfolds in stages, each with distinct challenges and opportunities. Among the stages of life is the retirement period, a critical stage marking the end of employment and the beginning of later life. It comes after one has actively engaged his or her time in work as an employee, with the inevitability of ageing making retirement a natural phenomenon in the world of work. Retirement is a stage in life that is normal for any worker (public or private). This stage is necessary because, as a worker ages, their Marginal Physical Productivity of Labour (MPPL) declines. In Nigeria's university system, retirement typically occurs at 65 years for non-teaching staff and 70 years for academic staff on the professorial cadre, as stipulated by the Universities (Miscellaneous Provisions Amendment Act, 2012), which implies that the Nigerian university system operates on retirement by age. Despite retirement being a natural phase, many retirees struggle to adjust to life after leaving university staff quarters, which had been their home throughout their careers.

Observation by the researchers revealed a disturbing trend in the lifestyles of some retired university staff, especially those who lived in university staff quarters all through their working years. Over the years, many retired university staff have often had difficulty vacating university staff quarters after retirement, even when the accommodation they occupied had already been re-allocated to someone else. On many occasions, such staff are most often ejected forcefully from university accommodation. These difficulties are compounded by financial instability and psychological distress, often stemming from pension delays and can persist for months after retirement (Adetunji & Gumedé, 2025; Okolie & Idibra, 2022). Loneliness, loss of routine, retirement stress, psychological breakdown, social isolation, anxiety about residential home

and inactivity, among others are also some of the difficulties encountered (Henning et al., 2022; Mokhtari & Mirzaei, 2020). Studies indicate these factors increase anxiety and depression during retirement transitions (Wang & Shi, 2018; Kim et al., 2021). Some others who relocate to other places find adjusting to a new environment and retirement life equally challenging because retirement in Nigeria comes with challenges and expectations, and has brought hardship and untimely death to many who relocated.

Relocation is vacating a fixed location and settling in a different one. A move can be to a nearby location within the same neighbourhood, a much farther location in a different city, or sometimes a different country. Some retirees relocate to rented accommodation because they cannot get personal residential housing in the town/city due to financial concerns, and others relocate to their home town because they feel they need to be nearer their aged parents or relatives. These changes are so intense that many live in a mirage, having no one to assist them. Some suffer from loneliness because they probably do not interact well with their neighbours in the new location where they now live. Some suffer from boredom, not having to attend seminars, lectures and social activities they were used to, therefore spending most of their time glued to their books far into the night to keep busy. Some others suffer from depression, experience anxiety, debilitating feelings of loss and other psychological issues, making their overall stress level potentially high.

Relocation at any life stage is a major stressor, which can be traumatic for the newly retired staff. The physical and psychological burdens of retirement and moving from serene, familiar university quarters to unfamiliar environments often strip retirees of their social networks and exposés them to disruptive changes, such as increased noise level, social isolation, and difficulties forming new social ties. Research shows that these changes can contribute to elevated stress, depression, and overall reduced well-being among retirees (Wang & Shi, 2018; Kim et al., 2021). Earlier Nigerian research similarly reports that pension payment delays exacerbate retirees' financial and psychosocial hardship, with some resorting to informal work to cope (Adetunji & Gumedé, 2025; Emetaram & Ezenwa, 2023, Garba & Mamma 2014), while

global findings demonstrate that psychosocial factors like social support and physical health significantly influence adjustment outcomes (Kim et al., 2021; Mokhtari & Mirzaei, 2020).

Moreover, Henning et al. (2022) emphasise that loneliness and depressive symptoms are common during retirement transitions, especially when relocation disrupts established social connections. International reports further reveal that the world's ageing population is facing increasingly complex psychosocial challenges during retirement (Kinsella & He, 2020). These challenges are particularly acute when retirees are uprooted from environments they have known for decades, intensifying feelings of loss and disoriented (Wang & Shi, 2018).

Contemporary research confirms that older adults who relocate in later life often experience decreased physical mobility and increased functional limitations (Tieland et al., 2018; Plaza et al., 2023). Furthermore, Kim et al. 2021 specified that a person's health status is positively correlated with adjustment to retirement, and those with better physical and mental health tend to adjust better to psychosocial challenges. Coming close to this point are the feelings of social isolation or loneliness, depression and relationship problems that can accompany the many changes that occur to one as one retires and ages. Recent studies show that demographic factors such as marital status, religiosity, and family structure play important roles in shaping retirement adjustment and well-being (Emetaram & Ezenwa, 2023; Karen & Gary, 2013; Plaza et al., 2023; Idowu & Ogunleye, 2022).

In Nigeria, research on the psychosocial adjustment of retirees compelled to relocate after retirement remains limited. Understanding how these retirees cope with relocation-related challenges is vital for developing effective interventions and policies that can improve their quality of life. This study, therefore, seeks to fill this gap by examining the psychosocial adjustment processes of retired university staff in Southwestern Nigeria who have relocated from university staff quarters.

### **Purpose of the Study**

This study is aimed at determining the psychological and social processes involved in

adjusting to the transition of retirement and relocation of university staff. The specific objectives of the study are to:

- i. identify the psychological and social challenges experienced by retired university staff who relocated.
- ii. determine the influence of demographic variables (sex, marital status, religion, paternal and maternal status) on their psychosocial adjustment.

From the objectives of the study, one research question and one hypothesis were raised:

#### **Research Question:**

What are the psychological and social challenges experienced by retired university staff after relocating from university staff quarters in Southwestern Nigeria?

#### **Hypotheses**

Demographic variables (sex, marital status, religion, paternal and maternal status) do not significantly influence the psychosocial adjustment of retired university staff.

#### **Methodology**

This study adopted the survey research design. The population for the study comprised all the retired university staff who relocated from university staff quarters. The population

**Research Question:** What are the psychological and social challenges experienced by retired university staff after relocating from university staff quarters in Southwestern Nigeria? To answer this question, responses to Section B of the research instrument were scored, computed and analyzed. The scores were subjected to frequency count and simple percentages. The results are presented in Table 1.

**Table 1: Psychological and Social Challenges experienced by Retired University Staff after relocating from University Staff Quarters in Southwestern Nigeria**

<b>Psychological and Social Challenges</b>	<b>No</b>	<b>Yes</b>	<b>RSI</b>	<b>Rank</b>
Dehumanizing looks and disrespect from others	53(10.7%)	442(89.3%)	0.95	1
Difficulties arising from a reduction in the social network due to loss of contact with colleagues and neighbour	76(15.4%)	419(84.6%)	0.92	2
Feelings of dissatisfaction and unfulfilled life	79(16.0%)	416(84.0%)	0.92	3

consisted of academic and non-academic staff of the universities who retired from service within the last six years from Federal universities in Southwestern Nigeria. At the time of this study, the total number of retirees was 1,180, as shown in records obtained from the Pension Units of different Universities under study. A sample size of 500 retired university staff who had lived in university staff quarters before their retirement and relocation was selected for the study using the purposive sampling technique. A self-constructed instrument titled "Psychosocial Adjustment of Retired University Staff Questionnaire" (PARUSQ) was used to collect data. The instrument consists of three sections. Section A contains information on the demographic and occupational variables of the respondents. Section B contains information on Psychological and Social Challenges (PSC) to which respondents indicated Yes or No. Section C contains items on Psychological and Social Coping Strategies (PSCS) using a four-point Likert-type response format of "Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD)". The data collected were analysed using appropriate descriptive statistics, t-tests and ANOVA.

#### **Results**

The results of the study are presented based on the research question and hypothesis raised.

Psychological and Social Challenges	No	Yes	RSI	Rank
Inability to meet up with social responsibility	93(18.8%)	402(81.2%)	0.91	4
Experiencing psychosomatic and phobic reactions	98(19.8%)	397(80.2%)	0.90	5
Death anxiety	100(20.2%)	395(79.8%)	0.90	6
Loss of caring friendship	101(20.4%)	394(79.6%)	0.90	7
Hassles of packing and unpacking of ones belongings	102(20.6%)	393(79.4%)	0.90	8
Problem adjusting to new environment	118(23.8%)	377(76.2%)	0.88	9
Deteriorating health conditions such as poor diet, sickness etc.	122(24.6%)	373(75.4%)	0.88	10
Loss of prestige associated with work	126(25.5%)	369(74.5%)	0.87	11
Anxiety about suitable post retirement accommodation	136(27.5%)	359(72.5%)	0.86	12
Inadequate access to medical facilities	143(28.9%)	352(71.1%)	0.86	13
Feeling of constantly under stress	148(29.9%)	347(70.1%)	0.85	14
The feeling of unhappiness, loneliness, depression and emotional breakdown	148(29.9%)	347(70.1%)	0.85	15
Inability to meet up with huge family responsibilities	153(30.9%)	342(69.1%)	0.85	16
Inability to find paid jobs	144(29.1%)	351(70.9%)	0.84	17
Non-payment of retirement benefits like pension and gratuity	207(41.8%)	288(58.2%)	0.79	18
Facing physical disabilities, decreased strength and problems associated with ageing	211(42.6%)	284(57.4%)	0.79	19

*Decision Rule: (a) Any percentage above 80% is regarded as significant. (b) Score below 80% is regarded as not significant.*

The results as presented in Table 1 show a list of psychological and social challenges experienced by retired university staff who relocated from staff quarters after retiring from university service. It could be observed that not less than 60% of retired university staff who relocated from staff quarters to elsewhere experienced some psychological and social challenges. The most

significant of these challenges in order of prevalence are: Dehumanizing looks and disrespect from others (89.3%); Difficulties arising from the reduction in the social network due to loss of contact with colleagues and neighbours (84%); Feelings of dissatisfaction and unfulfilled life (84.0%); Inability to meet up with social responsibility (81.2%), On the other hand,

the least significant psychosocial challenges experienced by the retirees include “Inability to find paid jobs (70.9%); Non-payment of retirement benefits like pension and gratuity (58.2%); facing physical disabilities, decreased strength and problems associated with ageing (57.4%).

Hypothesis: Demographic variables (sex, marital status, religion, paternal and maternal status) do

not significantly influence the psychological adjustment of retired university staff who relocated from the university staff quarters in Southwestern Nigeria to their present place of abode. To test the hypothesis, respondents' psychosocial adjustment scores were analysed for differences based on each of the demographical variables using t-test and ANOVA as appropriate. The results are presented in Table 2.

**Table 2: Influence of Demographic Variables (sex, marital status, religion, paternal and maternal status) on Psychological Adjustment of Retired University Staff**

Retired University Staff Demographic Variables	Retired University Staff Adjustment Level					
	N	$\bar{X}$	SD	t	F	Remark
<b>Sex</b>						
Male	322	32.89	5.16	0.995		NS
Female	173	33.37	4.87			
<b>Marital Status</b>						
Divorced	138	32.69	5.00		1.27	NS
Widowed	90	32.70	5.70			
Married	236	33.23	4.91			
Separated	31	34.45	4.47			
<b>Religion</b>					4.11*	
Christianity	344	33.31	5.07			
Islam	142	32.23	4.98			S
Traditional	9	36.22	4.46			
<b>Paternal/maternal Status</b>						
No Child	80	34.70	4.79			
1-3 children	108	34.09	5.62		10.55*	S
4 and Above	307	32.27	4.71			

Key: \* = significant at 0.05 level

NS = Not Significant; S = Significant

The results as presented in Table 2 show that the differences in the psychosocial adjustment of retired university staff based on sex and marital status were not significant with t- and F- values of 0.995 and 1.27 respectively. This implies that retirees' sex and marital status did not significantly influence retired university staff's psychosocial adjustment. However, there was a significant influence of each of religion and paternal/maternal status on retired university staff's psychosocial adjustment. This is inferred

from the F values of 4.11 and 10.55 which are statistically significant at 0.05 level.

### Discussion of Findings

This study set out to identify the psychological and social challenges facing retired university staff after relocating from university staff quarters in Southwestern Nigeria, and to determine whether demographic factors influence their psychosocial adjustment.

The results revealed widespread

challenges among retirees, with loneliness, anxiety, and depressive symptoms being the most common. These findings are consistent with recent studies showing that relocation during retirement often leads to increased feelings of isolation and psychological distress (Henning et al., 2022; Wang & Shi, 2018). The high rates of loneliness and anxiety in this sample underscore the emotional toll of leaving a familiar environment after decades of residence.

Furthermore, the significant influence of marital status suggests that having a spouse or partner may buffer retirees against adjustment difficulties. Similarly, retirees with living children (paternal status) appear better equipped to navigate relocation challenges, possibly due to receiving emotional or practical support. These results align with Kim et al. (2021) and Mokhtari and Mirzaei (2020), who emphasised the protective role of social support in retirement adjustment.

The significant roles of religion and paternal/maternal status align with recent findings by Okolie and Idibra (2022) and Idowu and Ogunleye (2022), suggesting that religious involvement and supportive family ties play crucial roles in enhancing retirees' psychological and social adjustment. These studies emphasise that strong spiritual identity and active family engagement offer emotional support, a sense of purpose, and social stability during retirement and relocation transitions. Interestingly, variables like sex did not significantly influence adjustment, contrasting with some earlier studies (Adetunji & Gumede, 2025; Okolie & Idibra, 2022) that suggested gender differences in retirement experiences. This could reflect changing social dynamics or improved gender parity in professional roles among university staff in Nigeria.

The prevalence of psychological symptoms among retirees also mirrors patterns identified in international aging research (Kinsella & He, 2020), which shows that relocation stressors can intensify existing vulnerabilities, particularly in low and middle-income countries with inadequate retirement support systems.

These findings highlight an urgent need for universities, government agencies, and families to provide targeted interventions such as relocation counseling, social integration

programs, and timely pension payments to ease retirees' transitions.

### **Limitations**

While the study provides important insights, its reliance on self-reported data and the purposive sampling of retirees from select federal universities may limit generalizability. Future research should consider longitudinal designs and include retirees from other sectors to enhance representativeness.

### **Conclusion**

From the foregoing, it can be concluded from the findings of this study that retirement combined with relocation poses significant psychosocial challenges and can be very stressful for retired university staff in Nigeria. Also, demographic factors such as sex and marital status had no significant effect on the psychosocial adjustment of retirees while religion and paternal/maternal status had a significant influence on their psychosocial adjustment.

### **Recommendations**

Based on the study's findings, the following recommendations are proposed:

1. **Retirement Relocation Support Programs**  
Universities and pension administrators should establish structured relocation counseling and support services to prepare staff psychologically and practically for the transition out of staff quarters.
2. **Enhancing Social Connections**  
Community-based programs, such as retirees' clubs or neighborhood integration initiatives, should be developed to help retirees build new social networks, reducing loneliness and promoting social engagement.
3. **Prompt Pension Disbursement**  
Government agencies must address delays in pension and gratuity payments to ease the financial burdens that exacerbate adjustment difficulties during retirement and relocation.
4. **Family Involvement in Adjustment**  
Family members should be educated on the psychosocial challenges retirees face, encouraging proactive emotional and practical

support, especially for those who are unmarried or childless.

#### 5. Policy Reform

Policymakers should consider regulations that allow phased retirement or extended housing grace periods for retirees, giving them adequate time to plan relocation without undue stress.

#### 6. Further Research

Future studies should adopt longitudinal approaches to track retirees' adjustment trajectories over time, and explore interventions that effectively mitigate psychosocial challenges across diverse sectors.

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