

## Original Article

## Mediatory Role of Social Support on Psychological Antecedents of Retirement Satisfaction among Police Retirees in Nigeria

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### Abstract

Poor remuneration packages, job hazards and a cycle of regular official transfers, sometimes leave members of the Nigerian police with physical/psychological challenges, as well as little or no time for social activities and enduring affiliations for retirement life. This study therefore examined exogenous determinants of retirement satisfaction among police retirees. An ex post facto design was adopted using cross-sectional survey. A validated instrument was used to obtain data from a representative sample of 230 members of the Association of Retired Police Officers of Nigeria (ARPON), Oyo State Chapter. Multiple regression analyses were used to analyze hypotheses of the study. Results showed that leisure satisfaction ( $\beta=.152$ ;  $p<.05$ ), quality of health ( $\beta=.168$ ;  $p<.05$ ) and career success ( $\beta=.210$ ;  $p<.01$ ) predicted retirement satisfaction among police retirees in Ibadan. Further results showed that social support partially mediated the influence of health quality ( $\beta_1=.168^*$ ,  $\beta_2=.112^*$ ) and career success ( $\beta_1=.210^{**}$ ,  $\beta_2=.189^*$ ) on retirement satisfaction, while it fully mediated the influence of leisure satisfaction ( $\beta_1=.146^*$ ,  $\beta_2=.006$ ) on retirement satisfaction among police retirees. Recommendations were proffered based on the study findings.

**Key words:** Retirement Satisfaction, Health Quality, Leisure Satisfaction, Career Success, Social Support

### Introduction

Retirement satisfaction has a long research history in social gerontology. Retirement satisfaction is defined as the extent to which a person is satisfied with the activities that constitute everyday life after retirement (Reitzes & Mutran, 2004). Every individual that retires from the private or public workforce experiences subjective levels in the quality of retirement satisfaction. The ageing of the population is therefore rapidly becoming a major social challenge that will, within this millennium demand vast resources to be directed towards the support, care and treatment of the elderly and the aged (Asonibare, 2008). Therefore, retirement issues need to be critically addressed and focused upon as part of the efforts to meet these demands (Abdulrazaq, 2005).

As Ogunbameru and Bamiwuye (2004) point out, retirement is still generally viewed as a rather negative event. It can represent a separation not only from the job, but from friends, colleagues, accustomed life patterns, accustomed physical environments, and even from habitual uses of time. For some, retirement additionally means a separation from the very things that give meaning and identity to their lives. Thus, many researchers such as Chen (2001) and Chamberlain (1992) see a link between advancing age and decreased subjective well-being because of the social, physical, and psychological losses that accompany the transition to old age. In other words, retirement could be associated with decreased satisfaction with life, as it is often accompanied with decreased physical strength, limited financial income,

separation from old friends and decreased social support.

Research on retirement satisfaction among the Nigerian police is scanty in the literature. The Nigerian Police, which is riddled with all sorts of challenges, is one of the most important sub divisions of the government. Its primary function of law enforcement and security in the society describes the magnitude of its importance. However, the hazardous nature of their job which entails maintaining law and order (24 hours daily) amidst regular official transfers sometimes leaves police officers with permanent physical/psychological health challenges as well as little or no time for social activities and enduring affiliations after retirement. Thus, an empirical insight into antecedents of retirement satisfaction among police retirees may serve to bridge the existing gap in the literature on retirement issues and provide a reference point for resolving areas of major challenges within the Force.

## Literature Review

### Career Success and Retirement Satisfaction

Career success may be conceptualized in terms of the desired work and psychological outcomes that individuals hold about their careers over the span of their lifetime (Allen et al., 2004). According to Ng et al., (2005) career success may be operationalized in terms of both extrinsic (tangible) and intrinsic (affective and less tangible) measures. Wallace (2008) examined the influence of objective and subjective measures of career success on general life satisfaction among a cohort of retirees. Results showed that both objective and subjective career success emerged as predictors of general life satisfaction of retirees; however subjective measures of career success emerged as a more potent predictor. Similarly, Baxter (2010) examined relationships of perceived career success and life satisfaction among a screened national sample of 1,043 U.S. retirees who completed an online survey. Results showed that retirees who reported higher levels of perceived career success had, on average, higher life satisfaction, and perceived financial control than those who reported lower levels of perceived career success.

### Leisure Satisfaction and Retirement Satisfaction

Gokce and Orhan (2011) define leisure satisfaction as the satisfaction gained as a result of choosing leisure time activities of which one has a positive perception. Nimrod (2007) examined the structures of leisure activities and leisure benefits among 383 retirees in an Israeli national sample survey. She also explored the contribution of leisure activities and benefits to a higher life satisfaction at this phase of life. Results indicated that six of the activity factors contributed significantly to retirees' life satisfaction (high culture and 'dolce-vita', free out of home activities, spirituality and enrichment, popular culture, following generation, and independent home activities). The results support and enhance understanding of the role of leisure in achieving a high level of life satisfaction, which is equivalent to a successful adaptation to retirement. Also, Lapa (2013) determine the relationship between life satisfaction, leisure satisfaction and perceived freedom in leisure. The sampling of the study consisted of a total of 397 participants. It was found that there was a positive linear relationship between life satisfaction and leisure satisfaction and perceived freedom in leisure.

### Quality of Health and Retirement Satisfaction

World Health Organization (2009) defines Quality of Health as a multi-dimensional concept that includes an individual's health status in domains related to physical, mental, emotional, and social functioning. Dorfman (1995) investigated the effects of specific health conditions on perceived quality of life in retirement as measured by dimensions of retirement satisfaction. Pulmonary disease was a predictor of dissatisfaction with health for both sexes. Pulmonary disease and heart attack were the strongest predictors of dissatisfaction with health for men, followed closely by stroke. Arthritis was the strongest predictor of dissatisfaction with health for women. Stephan (2008) hypothesized that quality of health as an evaluative summary of the individual's somatic experiences, is positively related to retirement satisfaction through the mediation of subjective health. Regression analysis demonstrated that quality of health was positively related to retirement satisfaction through the partial mediation of subjective health.

**H<sub>1</sub>:** Exogenous variables (perceived career success, leisure satisfaction and quality of health)

will jointly and independently influence retirement satisfaction among police retirees

### Social Support and Retirement Satisfaction

Social support is defined as (i) the perceived qualitative functions performed for the individual by significant others, including emotional and instrumental support; and (b) the perceived quantitative structure of one's social ties, including the number and frequency of contacting friends and family, marital and parental status, and group membership (Kafetsios & Sideridis, 2006). Taylor, Goldberg Shore and Lipka (2008) examined the effects of social support on post-retirement adjustment via a longitudinal study. Results suggested that social support consistently and significantly predicted satisfaction early and later in retirement. Similarly, Obodo (2017) investigated social support as a predictor of preretirement anxiety among two hundred and twenty eight (228) prospective retirees in the civil service within in Enugu metropolis. Results revealed that social support negatively predicted pre-retirement anxiety; implying that prospective retirees with poor social support/network have high levels of anxiety towards retirement. Furthermore, Amorim, França and Valentini (2017) examined predictors of happiness among retirees from urban and rural areas in Brazil Results identified health social support and economic situation as important predictors of happiness, but no moderation effects of urban and rural areas were found. Based on the review of social support literature on retirement satisfaction, it could be hypothesized that social support is a potent mediator in the relationship between retirement satisfaction and its antecedents.

**H<sub>2</sub>:** Social support will mediate the independent influence of the exogenous variables (perceived career success, leisure satisfaction and quality of health) on retirement satisfaction among polices retirees

### Research Methods

An ex post facto design was adopted using cross-sectional survey. The population of the study comprised of retired police officers in Ibadan. Adopting the Krejcie and Morgan (1970) sample size formula, a representative sample of 230 members of the Association of Retired Police Officers of Nigeria (ARPON), Oyo State Chapter

was obtained. Random sampling techniques were employed in the selection of the participants. This was achieved using the ballot technique. By liaising with the executives of the association, data collection procedures were effectively done. The study participants consisted of both male and female police retirees.

### Instruments

A structured questionnaire was used to collect data for this study. The questionnaire was made up of validated scales that measured constructs of perceived career success, leisure satisfaction, quality of health, social support and retirement satisfaction. The scales were pre-tested via a pilot study to validate its psychometric properties for the study population. Properties of the instruments are described below.

- **The Satisfaction with Life Scale** (SWLS; Diener, Emmons, Larsen & Griffin, 1985) was adapted to measure satisfaction with life during retirement. The scale consists of 5-items rated on a 5 point likert scale ranging from '1=Strongly Disagree to 5=Strongly Agree'. Ogunbameru, (1999) obtained a reliability estimate of .83 as the Cronbach's alpha for the SWLS through measuring and applying the method of test-retest (.69) on a population of Ondo state civilians. For this study, the Cronbach alpha of the SWLS was 0.73.
- **Multidimensional Scale of Perceived Social Support** (MSPSS; Zimet, Dahlem, Zimet & Farley, 1988) was used to assess perceived social support. It consists of 12 items that measure factor groups relating to the source of the social support, such as family, friends or significant other. It is rated on a 5-point scale ranging from '1 = Strongly Disagree' to '5 = Strongly Agree'. Previous studies (Adejuwon, 2010), on a sample of the middle-aged working class adult Nigerian population, have established the internal consistency (Cronbach's alpha) of MSPSS at 0.92. For this study, the Cronbach alpha of the MSPSS was 0.88
- **Leisure Satisfaction Scale** (LSS; Beard and Ragheb, 1980) was used to measure the degree to which one is presently content or pleased with his or her general leisure

experiences and activities. It contains 24 items with a 5-Likert scale ranging from 1(never) to 5(very often). Keller (1983) reported the alpha reliability coefficient of the LSS to be 0.93. Content validity of the LSS was tested by Beard and Ragheb (1980) on a sample of 160 professionals and educators in the field of recreation with reactions reflecting "face" validity. In this study, the researchers obtained a cronbach alpha of .81.

- **Career Success Scale** by Turban and Dougherty (1994) was used to measure perceived career success among police retirees. The career success scale (CSS) measure the extent to which individuals perceive success in their career. The scale measures four dimensions of career success. The instrument is rated on 5-point likert scale with all the items positively worded. The scale correlates significantly with the perceived business success scale by Babalola (1998). The Cronbach alpha for the scale is 0.912 as reported by its original authors. In this study, the researchers obtained a Cronbach alpha of .79 for the entire scale.

- **EQ-5D** was used to measure quality of health among police retirees. The EQ-5D is a generic instrument used to measure health outcomes. It consists of five items: mobility, self-care, usual activities, pain/discomfort and anxiety/depression. Each item is scored on 3-point scale: no problems (score of 1), moderate problems (2) and extreme problems (3). Responses to these items can be converted to a utility score. Applicable to a wide range of health conditions, the scale provides a simple descriptive profile for health status. The EQ-5D Index has high reliability with Cronbach alpha ranging from .75 to .81.

## Data Analysis and Results

**Hypothesis One:** The exogenous variables (perceived career success, leisure satisfaction and quality of health) will jointly and independently influence retirement satisfaction among police retirees. This hypothesis was tested using multiple regression analysis. Results are presented in Table 1. Results from Table 1 show that leisure satisfaction, quality of health and career success jointly predicted retirement satisfaction among police retirees in Ibadan [ $F_{(3, 223)}=3.254; p<.05$ ]

with all three variables accounting for 3.8% of the variance in retirement satisfaction. Further results show that leisure satisfaction ( $\beta=.152; p<.05$ ), quality of health ( $\beta=.168; p<.05$ ) and career success ( $\beta=.210; p<.01$ ) independently predicted retirement satisfaction among police retirees in Ibadan with perceived career success emerging as the most potent predictor.

**Hypothesis Two:** Social support will mediate the independent influence of the exogenous variables on retirement satisfaction among polices retirees. This hypothesis was tested using Baron and Kenny's (1986) four step path analysis of multiple regression. Results are presented in the Table 2.

Results from step 1 of the model show that leisure satisfaction ( $\beta=.152; p<.05$ ), quality of health ( $\beta=.168; p<.05$ ) and career success ( $\beta=.210; p<.01$ ) independently predicted retirement satisfaction among police retirees in Ibadan with perceived career success emerging as the most potent predictor. The results indicate that the first condition for mediation is supported. Results from step 2 of the model show that that quality of health ( $\beta=-.111; p<.05$ ) and career success ( $\beta=.172; p<.05$ ) independently predicted the mediator (social support). There was however no significant independent influence of leisure satisfaction ( $\beta=.031; p>.05$ ) on social support among police retirees in Ibadan. These results support the second condition for mediation. Results from step three of the model show that the mediator (social support) emerged as a significant independent predictor of retirement satisfaction among police retirees in Ibadan ( $\beta=.490; p<.01$ ). Hence the third condition for mediation was supported. Results from step 4 of the model show that quality of health ( $\beta=.112; p<.05$ ), career success ( $\beta=.189; p<.05$ ) and social support ( $\beta=.229; p<.01$ ) had independent influence on retirement satisfaction among police retirees in Ibadan; while leisure satisfaction ( $\beta=.031; p>.05$ ) did not emerge as a predictor of retirement satisfaction among police retirees in Ibadan.

To confirm the impact of social support as a mediator between the exogenous variables (leisure satisfaction, quality of health, career success) and retirement satisfaction, the beta ( $\beta$ ) weights and p-value of the exogenous variables in Step 1 and Step 2 of the model were compared Results are presented in Table 2b

**Table 1: Multiple regression showing predictive influence of exogenous variables on retirement satisfaction**

Predictors	R	R <sup>2</sup>	F	Sig	β	t	sig
Leisure Satisfaction					.152	2.679	.008
Quality of Health	.195	.038	3.254	.022	.168	.913	.021
Career Success					.210	1.126	.001

**Table 2a: Summary of multiple regression path analysis**

	Predictors	R	R <sup>2</sup>	F	P	β	t	p
<b>Step 1</b> $Y = B_0 + B_1X + e$	Leisure Satisfaction					.152	2.679	<.05
	Quality of Health	.195	.038	3.254	<.05	.168	.913	<.05
	Career Success					.210	1.126	<.01
<b>Step 2</b> $M = B_0 + B_1X + e$	Leisure Satisfaction					.091	1.27	>.05
	Quality of Health	.093	.009	.669	<.05	-.111	-.045	<.05
	Career Success					.172	.786	<.05
<b>Step 3</b> $Y = B_0 + B_1M + e$	Social Support	.511	.261	112.4	<.01	.490	22.619	<.01
<b>Step 4</b> $Y = B_0 + B_1X + e$	Leisure Satisfaction					.031	1.237	>.05
	Quality of Health	.597	.356	.762	<.05	.112	.310	<.05
	Career Success					.189	.211	<.05
	Social Support					.229	4.402	<.01

**Table 2b: Summary of path coefficient showing difference β weights in Step 1 and Step of the model**

	Step 1		Step 4		Path Coefficient
	β	P	B	P	
Leisure Satisfaction	.152	<.05	.031	>.05	.121
Quality of Health	.168	<.05	.112	<.05	.056*
Career Success	.210	<.01	.189	<.05	.021*
Social Support (Mediator)			.229	<.01	.229**

NB: \*\* = p<.01 \* = p<.05

An examination of the comparative analysis of results from Step 1 and Step 4 shows that the predictive value of quality of health ( $\beta_1=.168^*$ ,

$\beta_2=.112^*$ ) on retirement satisfaction decreased after controlling for the mediator. Similarly, the predictive value of career success ( $\beta_1=.210^{**}$ ,

$\beta_2=.189^*$ ) on retirement satisfaction decreased after controlling for the mediator. These results are consistent with partial mediation. However, the predictive value of leisure satisfaction on retirement satisfaction was nullified with the introduction of the mediator ( $\beta_1=.146^*$ ,  $\beta_2=.006$ ) which is consistent with full mediation. The results therefore suggest that social support partially mediates the influence of health quality and career success on retirement satisfaction among police retirees while there is a full mediation of social support on the influence of leisure satisfaction on retirement satisfaction among police retirees.

### Discussion

The study set out to identify exogenous determinants of retirement satisfaction among police retirees in Ibadan. Based on the outcomes of the analysis, the initial hypothesis of the study was supported. Leisure satisfaction, quality of health and career success jointly and independently predicted retirement satisfaction among police retirees in Ibadan. The results may be justified by the intrinsic value that the independent variables are capable of offering. For instance, the quality of leisure among aged populations has been associated with a number of benefits which include establishing and maintaining physical fitness and cognitive alertness. Similarly, since ageing is associated with a wide range of health depreciations, it is expected that retirees who experience relatively good health are likely to express higher levels of retirement satisfaction. Finally, perceived levels of career success are borne out of an individual's review of his/her life career; and contribute to the *integrity vs. despair* crisis during old age. Moreover, career success, leisure satisfaction and health quality are mutually inclusive in their predictive roles on retirement satisfaction. This is because, perceptions of career success often determine the type of leisure that retirees engage in, as well as the subsequent satisfaction derived from such leisure activities; while the type/quality of leisure is also dependent on the health status of the individual. These results are supported by similar outcomes of some related empirical studies (Baxter, 2010; Dorfman, 1995; Gokce and Orhan, 2011; Lapa, 2013; Nimrod, 2007; Stephan, 2008; Wallace, 2008)

Findings from this study also showed that social support is an important mediator of retirement satisfaction. Several studies have reported related findings regarding the role of friendship and family in contributing to the degree of satisfaction with life in older adults (Siebert, Mutran & Reitzes, 1999). Social support, which includes both support from friends and family in particular, has been shown to mediate the effects of health-related issues on the mental health of the elderly. In this study, social support mediated the influence of leisure satisfaction, quality of health and career success on retirement satisfaction of police retirees. This implies that the presence of social support is likely to make up for limitations in leisure satisfaction, health quality and career success among police retirees. These findings are supported by research on human relationships, such as the MacArthur studies of aging (Rowe & Kahn, 1998), which validated the link of social relationships to loneliness and depression. Those who have a great deal of social support, such as quality relationships, financial resources, and a network of supportive family members, tend to be healthier than individuals who lack such support (Bosworth & Schaie, 1997). This current study also confirms and extends the findings of previous studies which suggest that disruptions in social relationships are important predictors of unfulfilled ageing processes (Tinley, 2002).

### Recommendations

- Practitioners in recreation, park and leisure service delivery systems are directly involved in the provision of programs for older clients. Thus more commitment should be focused upon this sector by the government. Emphasis should be placed on the meaning of the activity or the impact of the program to the participant, rather than just activity for activity sake. Older persons do not simply need to be kept busy or entertained. Their daily activity, including recreational activities must also have value, worth and appropriateness to them. It must offer intrinsically motivated, freely chosen experiences that produce positive feelings.
- The results of this study also indicate that the government should pay close attention to effects on the compensation of non-unionized employees such as police officers. Findings from the study point to the fact that retirement

satisfaction is significantly affected by the perceived career success of retirees which is often based on the strength of individual income and savings over time.

- The Government should provide formal avenues for retirement education programs which would include modules of retirement preparation, counseling and training. Such programs should include an emphasis on the retiree's responsibility over their own quality of life. They should be taught to conceptualize their retired life as satisfying and meaningful according to their own control over the quality of their daily lives. This suggests that retirement education should help people gain control of their lives and learn to compare their progress against their own standards, not those of others.
- While both formal and informal support groups for aged populations should be promoted by the government and the community respectively, there is need for serving police officers to establish and invest in quality relationships that would be of value in the long run.

### Conclusion

It should be noted that no single institution on its own can shoulder the responsibility for the population of older persons as their heterogeneity makes their problems complex. The responsibility for tackling ageing issues lies not solely with the Government but also involves the surrounding society, family and, most importantly, each individual. The key problem in retired life is the dearth of positive and creative roles for the retirees to play until they succeed in carving out new roles for themselves. Hence, if an older person is capable replacing his or her former role with activities that add purpose in the years of remaining life, there will be no danger of feeling isolated, lonely, useless and unhealthy, which together can threaten the very survival of the retiree. It is the challenge of the retiree to adjust to a new life instead of mourning whatever has been lost. At the same time, it is the responsibility of the society to provide the retiree with the opportunity to play a meaningful role in society – one with a sense of function and value embedded in it. The dazzling progress of science and technology has

made it possible to add years to life, but the victory will be incomplete if we fail to add life to years.

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