

## **Conscientiousness, Extraversion and Retirement Stress among Retired Staff of the Defunct Power Holding Company of Nigeria**

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### **Abstract**

This study investigated conscientiousness and extraversion as predictors of retirement stress. Participants comprised 98 male and female retirees between the ages of 33 and 52 years ( $M = 42.5$ ) drawn from the defunct Power Holding Company of Nigeria workers who were forcefully disengaged in its Enugu Zonal Office (Enugu, Anambra, Imo, Ebonyi and Abia) using multi-stage sampling (cluster and systematic sampling). Conscientiousness and extraversion subscales of John, Donahue and Kentle (1991) 44-item big five personality scale, and Omoluabi (1996) 26-item retirement stress inventory were administered. Cross-sectional survey design was used. Results from multiple regression analysis indicated that extraversion independently at  $p < .05$  predicted retirement stress while conscientiousness independently at  $p > .05$  did not predict retirement stress. Considering these results, it was concluded that extraversion as an independent factor contributed to the variation in retirement stress and has implications for coping with retirement stress.

**Key words:** personality traits, conscientiousness, extraversion, retirement stress

### **BACKGROUND OF THE STUDY**

During the past decade, the number of workers retiring each year has increased dramatically (Feldman, 1994). Following this, more than 2.5 million people retire each year, and the proportion of those under the age of 65 who retire is increasing (Feldman, 1994). Retirement is an age long practice in both the private and public service (Osuala, 1985). Retirement is stopping to work after an employee attains a certain age and he is not willing to work anymore (Nzuve, 2010). According to Atchley (1977) retirement is the act of retiring or the state of being retired. That is to withdraw oneself from business, public life and to be removed from

active service and a final stage of life when one leaves an occupation, which one had been involved in for a considerable length of one's working life (Akinade, 1993). Thus, the process of retirement involves the transition of people's experience when they move from a job role performed for pay to the role of retired person. According to the Federal Government of Nigeria, the official age of retirement is 60 years (Osuala, 1985). Retirement is an inevitable stage of ageing where the individual gradually disengages from the main stream of active work or social life and is eventually replaced by a younger person in most cases. For older

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persons, retiring from their primary career jobs is a milestone, marking passage into the later stages of adulthood. This retirement passage itself may lead to diminished well-being as individuals lose their occupational attachment, their social network of co-workers and a major anchor for their identities (Kim & Moen, 2002). Retirement could be broadly categorized into voluntary, compulsory and forced retirement (Alutu, 1995). Voluntary retirement occurs when the employee decides to retire from service before the attainment of the stipulated retiring age or years of service. Compulsory retirement occurs when the employee retires because he has attained the maximum age of retirement or year of service. Forced retirement on the other hand, occurs when the employee is made to withdraw from service with or without benefits for example retrenchment as is the case of the employees of the defunct Power Holding Company of Nigeria (PHCN) who were forced to withdraw their services a couple of years ago.

In the first two (voluntary and compulsory) people in most cases are aware thereby making adequate preparations to cushion off the negative effects of retirement to an extent. However, in forced retirement, as experienced by employees of the defunct Power Holding Company of Nigeria, they were forced to withdraw their services. Thus, many of them did not make adequate preparations for the forced retirement. At the point of this study, some were paid off while others were yet to be paid. Among those who were paid off, they still found it difficult to come to terms with the fact that they have lost their jobs. For those who were yet to be paid, their case is better imagined than experienced considering the economic

recession in Nigeria, thus the likelihood of retirement stress.

Retirement especially when it is forced could have deteriorating effect on the workers and even their dependants. It could have significant effect on the health of workers (Neuman, 2004) such as emotional problems and stress (Smith & Kington, 1977), hence positive association between retirement and psychological distress (Kim & Moen, 2002; Okatahi, 2007, Onyewotu, 2005; Salami & Oduntan, 2001).

Moreover, when retirement is forced as in the case of the defunct Power Holding Company Nigeria workers, pre-retirement expectations and preparations are not made, thus retirement stress. This gives credence to the view that retirement involves a transition that may be viewed not only as a change in roles, but as an expansion and redefinition of previous career roles. Because career roles are associated with status, identity, power, and money, this transition could be seen as a potential period of crisis (Jenson-Scott, 1993). And loss of employment at retirement can be equally as devastating to the older individual as job loss at any time in life (Myers, 1992).

According to Ogunbameru (1987) retirement had indeed been considered a crisis situation for most retired public servants in Nigeria because there is an absence of pre-retirement counselling given by employers to employees, which would generate changes that normally facilitate the transition from work to retirement. And this could precipitate major stress resulting to severe depression among retirees (Okatahi, 2007), hence many people are not ready to stop working until they reach the mandatory retirement age of 60 years (Nzuve, 2010). And this leads to majority of the people not

prepared for retirement which results in stress among retirees.

Stress is a physical or psychological demand to which an individual responds (Okatahi, 2007). Major stress precipitated severe depression in retirees (Okatahi, 2007). For the last 10 years, there has been an increasing concern in the literature on stress at work both from a theoretical point of view and an empirical point of view, and the impact of work stress on organizational results and personal lives of workers especially retirees (Okatahi, 2007).

However, whether a person experiences retirement stress may depend on personality traits. Investigations of the links between the personality dimensions and stress-related processes (e.g. Hooker, 1994) have traditionally focused on how these dimensions relate to the use of various coping strategies. Extraversion has positively predicted problem-focused strategies such as rational action (Watson & Hubbard 1996), and negatively predicted emotion focused coping such as accepting responsibility (O'Brien & DeLongis, 1996). Conscientiousness has negatively predicted emotion-focused coping, particularly avoidance and substance use, and has positively predicted problem-focused coping such as direct action and planning (O'Brien & DeLongis, 1996, Watson & Hubbard 1996).

Conscientiousness was likely to buffer the stressor-strain relationship via positive cognitive appraisal (Penley & Tomaka, 2002) and/or adaptive coping (Watson & Hubbard 1996). Against this background this present study focused on personality traits (conscientiousness and extraversion) as predictors of retirement stress among workers of the defunct Power Holding

Company of Nigeria who were forced to retire.

### **Conscientiousness and Retirement Stress**

Goldberg (1990) in big five personality theory described conscientiousness as the construct most consistently related to performance across jobs and manifests in three related facets— achievement orientation (hardworking and persistent), dependability (responsible and careful), and orderliness (Barrick & Mount, 1991). Thus, conscientiousness is related to an individual's degree of self-control, as well as need for achievement, order, and persistence (Costa, McCrae, & Dye, 1991). Empirical evidence (e.g. Wanberg, Watt, & Rumsey, 1996) found conscientiousness to be related to effective job seeking behaviour, retention (Barrick, Mount, & Strauss, 1994), and attendance at work (Judge, Martocchio, & Thoresen, 1997), in addition its link with job performance. And Mount (1993) in a study found that conscientiousness is such kind of personality that is accountable, trustworthy, determined, vigilant and systematic, who concentrates on achievement and accomplishment which are major features needed for performing job tasks. Individuals who are high on conscientiousness tend to be more loyal and committed to their organization, and less likely to retire voluntarily. Maertz and Griffeth (2004) in a study also found that those employees who possess high conscientiousness will adhere themselves to their existing workplace because they believe that these contractual commitments exist, thus less likely to quit or retire voluntarily. And forcing such personality to retire might result in negative outcome, hence the hypothesis below:

- 1. Conscientiousness will positively predict retirement stress.*

### **Extraversion and Retirement Stress**

Meyer and Allen (1991) found that extroversion plays a very important role in individual satisfaction. And Individuals, who feel more satisfied with their work environment, often stick more to their organization and less likely to quit. As extraverts socialize with other workers in the organization (Louis, 1980), they would be less likely to retire voluntarily. Maertz and Griffeth (2004) found in a study of motivational forces affecting turnover that employees who always have negative views about their job environments are usually more probable to quit. Following these, therefore, forcing people who are high in extraversion to retire as in the case of the employees of Power Holding Company of Nigeria could have implications for retirement stress. In line with role theory (Taylor-Carter & Cook, 1995) roles people play have an influence on their life after retirement. In addition, retirement involves a movement from a worker role that has been an integral part of life for some time to the retiree role. And also in congruence with disengagement theory (Papalia & Windkos-Olds, 1992) retirees can become socially isolated when they find themselves in a sudden role discontinuity from work and social activities when they retire and no longer fill the same roles. This shift in roles resulting in social isolation may be detrimental to the health of retirees who are not properly prepared for it (Atchley, 1976) and this may lead to retirement stress.

However, Goldberg (1990) theory also describes extraversion as sociable, active, impulsive, dominant and ambitious. Extraversion is related to the experience of positive emotions, and extraverts are more likely to take on leadership roles and to have a greater number of close friends (Watson &

Clark, 1997). In line with these characteristics, therefore retirees high on extraversion may cope with stress because they are likely to socialize, interact, reach out and engage in other life endeavors, hence the hypothesis below:

2. *Extraversion will negatively predict retirement stress.*

### **METHOD**

#### **Participants**

Ninety-eight participants comprising 50 males and 48 females between the ages of 33 and 52 years with a mean age of 42.5 were drawn from the defunct Power Holding Company of Nigeria workers who were forcefully disengaged in its Enugu Zonal Office (Enugu, Anambra, Imo, Ebonyi and Abia) using multi-stage sampling (cluster and systematic sampling). Cluster sampling is a type of sampling technique where the population is divided into homogenous clusters or groups (Larson & Majors, 1998). Systematic random sampling is a type of sampling technique where a researcher might select every third or every tenth case in the list or population of interest after randomly selecting a starting point in the list (Gingerenzer, 1993).

#### **Instrument**

Two instruments were administered namely conscientiousness and extraversion subscales of John, Donahue and Kentle (1991) 44-item big five personality scale, and Omoluabi (1996) 26-item retirement stress inventory.

#### **Conscientiousness subscale**

This comprised items 18 to 26 on John, Donahue and Kentle (1991) 44-item big five personality scale. Some of the items are:

1. *Someone who does a thorough job.*

2. *Someone who does things efficiently.*
3. *Someone who makes plans, follows through with them*
4. *Someone who is a reliable worker*
5. *Someone who perseveres until the task is finished.*

Umeh (2004) reported divergent validity of .11 for the subscale.

### **Extraversion subscale**

This comprised items 1 to 8 John, Donahue and Kentle (1991) 44-item big five personality scale. Some of the items are:

1. Someone who is outgoing and sociable.
2. Someone who is talkative.
3. Someone who has an assertive personality.
4. Someone who generates a lot of enthusiasm
5. Someone who is full of energy.

Umeh (2004) reported divergent validity of .11 for the subscale.

However, John, Donahue and Kentle (1991) reported Cronbach Alpha of .80 and test-retest coefficient of .85 for the whole 44 items. John, Donahue and Kentle (1991) 44-item big five inventory have mean convergent validity coefficient of .75 and .85 with the big five instruments authored by Costa & McCrae (1992) and Golberg (1992) respectively. The present researchers in a pilot study using 85 participants reported Cronbach Alpha of .69 for the 44-items. They also reported item total correlation ranging from .74 to .76 for the 44-items. In addition the researchers reported Cronbach Alpha of .62 for conscientiousness subscale and Cronbach Alpha of .69 for extraversion subscale.

Direct scoring was used for all the items, hence a score of disagree strongly = 1, disagree a little = 2, neither agree nor

disagree = 3, agree a little = 4 and agree strongly = 5. The researchers summed the values of the numbers shaded in each item to obtain the participant's score in each of the subscales.

### **Omuluabi (1996) 26-item Retirement Stress Inventory**

Omuluabi (1996) 26-item retirement stress inventory measuring retirement stress associated with voluntary or mandatory or compulsory or forced disengagement from paid employment or self-employment was administered. Some of the items are:

1. *Not having much to do.*
2. *Reduced interaction with colleagues/professionals.*
3. *Lack of opportunities for creativity.*
4. *Lack of opportunities to contribute my quota to society.*
5. *Declining health.*

Omuluabi (1996) reported reliability coefficients with Cronbach Alpha of .87 and Guttman Split-half of .70.

Direct scoring was used for all the items, thus a score of not at all = 0, a little bit = 1, moderately = 2, very much = 3 and extremely much = 4. The researchers summed the values of the numbers shaded in each item to obtain the participant's score.

### **Procedure**

The researchers discussed with the coordinator of each state (cluster). They were informed that the research was for academic purpose and also their consent were sought hence a written approval was obtained. In each cluster, a systematic sampling was used to draw every third case (name) on the list starting from number one. For instance in Enugu (cluster), the researchers with the assistance of the coordinator made use of the list of members.

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Thus, every 3<sup>rd</sup> case (name/member) on the list was given copies of the questionnaires measuring conscientiousness and extraversion personality traits as well as retirement stress. The participants were asked to go home with the copies, complete them and return them in the forthcoming meeting. This was the procedure in all the states (clusters). Of the 115 participants comprising males and females who collected

the questionnaires, only 102 participants returned theirs. Finally, 98 (85.22%) copies of the questionnaires that were properly completed were used for data analysis.

**Design/ Statistics**

This study is a cross-sectional survey design. Multiple regression was used as statistical test for data analysis.

**RESULTS**

Table 1

Multiple regression table on conscientiousness and extraversion as predictors of retirement stress.

Criterion Variable	Predictor Variables	B	Beta	t	P	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	p
Retirement Stress	Conscientiousness	-.157	-.097	0.904	>.05	.27	.07	.022	1.45	>.05
	Extraversion	-.174	-.129	-1.205	<.05					

Table 1 above shows that personality traits (conscientiousness and extraversion) jointly did not predicted retirement stress  $R^2 = .07$ ,  $F(2, 77) = 1.45$  at  $p > .05$ . These results indicated that jointly there was no relationship between the predictor variables (conscientiousness and extraversion) and the criterion variable (retirement stress),  $R = .27$ .

Moreover, the regression coefficients for conscientiousness (b) was  $-.157$  ( $t = 0.904$ ) at  $p > .05$ , and extraversion (b) was  $-.174$  ( $t = -1.205$ ) at  $p < .05$ . Considering these results, the standardized regression coefficients indicated that extraversion negatively predicted retirement stress. And it accounted for 13% (Beta =  $-.129$ ) variation in

retirement stress. Thus, the first hypothesis was not confirmed while the second hypothesis was confirmed.

**DISCUSSION**

Contrary to the first hypothesis and previous findings (e.g. O'Brien & De Longis 1996, Watson & Hubbard 1996) which found conscientiousness predicting problem-focused coping and empirical evidence (e.g. Penley & Tomaka, 2002) which found conscientiousness likely to buffer stressor-strain relationship, the findings of this present study indicate that conscientiousness did not predict retirement stress. In fact no association was observed between conscientiousness and retirement stress. As shown, a retiree being organized,

dependable and aimed for achievement did not predict retirement stress.

However, in congruence with the second hypothesis and previous findings (e.g. O'Brien & De Longis 1996, David & Suls, 1999) which found extraversion to influence adaptive outcomes positively and to be related to positive emotion (Watson & Clark, 1997) extraversion negatively predicted retirement stress. The negative prediction/association indicates that the higher the extraversion, the lower the retirement stress.

This negative prediction while contrary to disengagement theory (Papalia & Windkos-Olds, 1992) which suggests that retirees can become socially isolated when they find themselves in a sudden role discontinuity from work and social activities when they retire and no longer fill the same roles and this shift in roles resulting in social isolation which may be detrimental to the health of retirees who are not properly prepared for it (Atchley, 1976), supports the tenet of Goldberg (1990) theory which describes extraversion as sociable, active, impulsive, dominant and ambitious. And this could of course explain why being extraverted negatively related to retirement stress among these staff of the defunct Power Holding Company of Nigeria who were forced to

retire. Following this, as their level of extraversion increased, their level of retirement stress decreased.

#### **Limitations of the study**

This study relying on cross-sectional survey could not establish cause-effect relationship between the personality traits (conscientiousness and extraversion) and retirement stress. And the sample which comprised retirees drawn from Enugu zone only suggests that generalization of the findings is limited.

#### **CONCLUSION AND RECOMMENDATIONS**

The findings of this study showing that extraversion negatively predicted retirement stress have practical implications for employers of labour, job managers, human resource managers, industrial psychologists etc. Following these findings, the higher one is in extraversion traits such as sociability and friendliness the lower the retirement stress. Thus, these people as mentioned who determine the conditions under which work is done should encourage employees especially those who are retired to be more outgoing, sociable, and active and engage in other life endeavours in order to cushion off and cope with stress associated with retirement.

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