



**PSYCHOSOCIAL WELFARE COPING STRATEGIES AND PHYSICAL HEALTH
STATUS OF RETIRING TEACHERS: IMPLICATIONS FOR OCCUPATIONAL
HEALTH POLICY IN NIGERIA**

*Ugwa Ifeoma Voilet, **Ugwa Okezie Chinedu

*Department of Educational Management Michael Okpara University of Agriculture, Umudike.

**Department of Anatomical Pathology University of Port Harcourt, Rivers State.



*Corresponding Author: Ugwa Okezie Chinedu

Department of Anatomical Pathology University of Port Harcourt, Rivers State

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ABSTRACT

Background: Retirement transition presents multidimensional challenges for teachers in Nigeria, particularly concerning welfare preparedness, psychosocial adjustment, and perceived post-retirement wellbeing. Understanding how coping strategies influence perceived expectations before retirement is crucial for sustainable retirement planning and educational workforce stability. This study examined the relationship between selected psychosocial welfare coping strategies-political participation, union involvement, and social engagement, and post-retirement contract work- and retiring teachers' perceived expectations in public secondary schools in South-East Nigeria. **Methods:** The study adopted a correlational survey design involving 748 retiring teachers drawn from a population of 5,333 using multistage random sampling. Data were analyzed using Pearson Product-Moment Correlation, Multiple Regression Analysis and Chi-Square Tests to determine the relationships and predictive strengths of the coping dimensions. **Results:** Findings revealed that engaging in political activities ($r = 0.333$, $p < 0.05$), participation in pensioners' unions ($r = 0.421$, $p < 0.05$), and taking up contract appointments ($r = 0.310$, $p < 0.05$) significantly predicted perceived retirement expectations. Collectively, these welfare coping strategies accounted for 86.3% of the variance ($R^2 = 0.863$) in perceived expectations, indicating a strong joint influence. The most potent predictors was union participation ($\beta = 0.421$). **Conclusion:** Psychosocial coping mechanisms play a pivotal role in shaping retiring teachers' optimism and readiness for retirement. Strengthening union welfare structures, promoting community and faith-based engagement, and expanding flexible post-retirement work opportunities are vital policy measures for enhancing retirement wellbeing.

KEYWORDS: Perceived expectation, Psychosocial adjustment, Retirement preparedness, Retiring teachers, South-East Nigeria, Welfare coping strategies.

INTRODUCTION

Retirement represents a pivotal transition in the working life span, especially for educators whose professional identity is deeply tied to structured roles and sustained social engagement. As teachers leave active service, the shift in role, routine, and community interaction can profoundly influence both psychosocial well-being and physical health (Kim & Moen, 2002; Zhao, 2022; Adejumo & Olaoye, 2021). In the Nigerian context particularly among public secondary school teachers in the South-East this transition intersects with systemic issues such as delayed pension payments, limited post-

service support systems, and evolving welfare infrastructures (Ogunbameru & Eboiyehi, 2020; Akinyemi & Igbokwe, 2022). Understanding how retiring teachers adopt coping strategies and how these strategies relate to physical health outcomes is therefore both theoretically significant and practically relevant to occupational health policy (World Health Organization, 2021).

Psychosocial welfare coping strategies can be understood as the behavioral, social, and emotional mechanisms individuals deploy to maintain well-being in the face of

role change, loss of daily structure, and altered identity associated with retirement (Iwuagwu, 2022; Loue *et al.*, 2008). Key elements include social engagement (e.g., participation in civic or political activities), social support (e.g., involvement in pensioners' associations or peer networks), and continued productivity (e.g., taking up contract appointments post-service). These strategies resonate with established aging theories in gerontology. For instance, the Activity Theory posits that older adults who remain socially and physically engaged preserve self-concept and well-being (Havighurst & Albrecht, 1953; Social Sci LibreTexts, 2018). According to the theory, the loss of roles associated with retirement can be mitigated through substitution of other meaningful activities (Bath & Deeg, 2005). Complementarily, the Continuity Theory argues that older adults strive to maintain internal and external structures—stable patterns of behavior, social relationships, and identity—as they age (Atchley, 1989). In the context of teacher retirement, the shift from full-time teaching to a reduced role may be navigated more successfully when individuals can preserve aspects of their earlier identity or engage in meaningful post-service roles (Rowe & Kahn, 1997).

From a health perspective, physical health status among retirees is shaped not just by biomedical factors but also by social and psychosocial determinants. The interplay of social engagement, support networks, and productive activity has been shown to buffer against physical decline, maintain mental functional capacity, and enhance well-being (Havighurst & Albrecht, 1953; Ede *et al.*, 2023; Bath & Deeg, 2005). Integrating this with occupational health frameworks suggests that retirement coping strategies are a critical yet under-examined pathway to sustaining physical health among aging professionals (Adejumo & Olaoye, 2021).

In Nigeria, the teaching profession is confronted by unique structural and contextual challenges. Teachers often enter service with strong social networks and high civic involvement; retirement thus entails not only a change in income but also a reconfiguration of social identity and community role. There is emerging evidence that engagement in post-retirement activities and peer support networks can moderate the adverse health effects of retirement (Akinyemi & Igbokwe, 2022; Iwuagwu, 2022; Ogunbameru & Eboiyehi, 2020). However, the empirical linkage between specific psychosocial coping strategies and physical health outcomes among retiring teachers remains scarce, particularly within occupational health research in sub-Saharan Africa (Ogunbameru & Eboiyehi, 2020; Akinyemi & Igbokwe, 2022).

Given this background, the present study focuses on retiring secondary school teachers in the South-East zone of Nigeria, exploring how psychosocial welfare coping strategies relate to their physical health status. By examining social engagement (political activities), social support (participation in union of pensioners' activities), and post-retirement productivity (contract appointments),

the study aims to test their individual and combined associations with physical health outcomes. Importantly, the study contributes to occupational health policy by providing evidence from a teacher population in a developing country context where retirement preparatory systems are still evolving (Kim & Moen, 2002; World Health Organization, 2021; Adejumo & Olaoye, 2021).

MATERIALS AND METHODS

Research Design

This study employed a correlational survey design to investigate the relationship between psychosocial welfare coping strategies and the physical health status of retiring secondary school teachers in South-East Nigeria. The design was appropriate because it enabled the examination of natural associations among variables without manipulating participants' conditions (Creswell & Creswell, 2018). The study focuses on retiring rather than retired teachers providing valuable insight into how individuals prepare psychosocially for retirement while still in active service.

The main objective is to investigate the relationship between psychosocial welfare coping strategies and the physical health status of retiring teachers in South-East Nigeria. Specifically, the study will:

1. Determine the relationship between social engagement (political activities) and physical health outcomes among retiring teachers.
2. Examine the correlation between social support (participation in activities of union of pensioners) and physical health status among retiring teachers.
3. Investigate the relationship between post-retirement productivity (taking up contract appointments) and physical health outcomes among retiring teachers.
4. Evaluate the combined effect of psychosocial welfare coping strategies (social engagement, social support, and post-retirement productivity) on physical health status among retiring teachers.

The study was underpinned by three theoretical frameworks: the Activity Theory of Aging (Havighurst, 1961), which posits that continued participation in social roles promotes well-being; the Continuity Theory (Atchley, 1989), which emphasizes maintaining consistent behavior and lifestyle patterns into later life; and the Occupational Health Model, which links psychosocial factors to physical health outcomes within work environments. Together, these frameworks guided the conceptualization and analysis of how pre-retirement coping mechanisms influence perceived physical health and readiness for life after service.

Population and Sampling Procedure

The study population consisted of public secondary school teachers aged 55 years and above who were within five years of mandatory retirement (typically at age 60) in the South-East geopolitical zone of Nigeria. This category represents educators transitioning from

active service to retirement, a critical period for psychosocial adjustment and health management.

The study population comprised 5,333 public secondary school teachers in South-East Nigeria whose retirement years fell between 2017 and 2021. From this population, a sample of 748 retiring teachers was selected using a multi-stage random sampling technique.

Three states, Enugu, Imo, and Abia were randomly drawn from the five South-East states. One education zone was then randomly selected from each (Enugu, Owerri Zone I, and Umuahia), followed by two local government areas per zone. Within each stratum, 20% of the population was proportionally sampled in line with Ali's (2006) guideline for large populations.

This approach ensured representativeness across states and education zones, strengthening the generalizability of findings to retiring teachers in the South-East region.

Instrumentation

Data were collected using a structured, self-administered questionnaire titled “**Psychosocial Welfare and Health Preparedness Inventory for Retiring Teachers (PWHPI)**”, developed and adapted from validated scales in related literature (Loue *et al.*, 2008; WHO, 2021). The instrument was divided into two major sections

- **Section A:** Demographic and occupational data such as age, gender, marital status, years of service, and time remaining before retirement.
- **Section B:** Measures of psychosocial welfare, coping strategies and physical health status.

1. Psychosocial Welfare Coping Strategies Scale (PWCS)

This 18-item subscale assessed three psychosocial dimensions relevant to retirement preparation:

- **Social engagement** – participation in civic, community, or political activities that provide a sense of belonging and continuity of social identity.
- **Social support** – involvement in peer networks such as professional unions or pre-retirement workshops.
- **Post-retirement productivity orientation** – readiness to engage in part-time work, entrepreneurship, or other meaningful activities after retirement. Responses were rated on a **5-point Likert scale** (1 = Strongly Disagree to 5 = Strongly Agree).

2. Physical Health Status Scale (PHSS)

This 10-item scale measured self-rated physical wellness, mobility, fatigue, and absence of chronic pain or illness, adapted from the **World Health Organization (2021)** self-assessment of health and well-being framework.

The questionnaire was validated through expert review by specialists in educational psychology, occupational health, and retirement studies. A pilot test involving 30 retiring teachers outside the study area yielded Cronbach's alpha coefficients of 0.82 for the PWCS and

0.87 for the PHSS, indicating high internal consistency and reliability.

Data Collection Procedure

Prior to data collection, ethical approval was obtained from the Ethical Committee of Michael Okpara University of Agriculture, Umudike, while official permission was granted by the State Ministries of Education. Data were collected over a six-week period through **in-person distribution and retrieval of questionnaires** at teacher training centers, retirement planning workshops, and school premises. Trained research assistants ensured anonymity, voluntary participation, and informed consent from all respondents.

Data Analysis

Data were coded and analyzed using the Statistical Package for the Social Sciences (SPSS) version 29. Descriptive statistics such as mean, standard deviation, and frequency counts were used to summarize respondents' demographic data and item responses.

Inferential analyses included

1. **Pearson Product-Moment Correlation (r):** to examine the relationship between psychosocial coping dimensions and physical health status.
2. **Multiple Regression Analysis:** to determine the predictive contributions of social engagement, social support, and post-retirement productivity orientation to physical health preparedness.
3. **Chi-Square (χ^2) Test of Association:** to assess the association between categorical variables such as gender, level of engagement, and health rating.

The Chi-Square test was computed using the formula:
$$\chi^2 = \sum \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$
 where (O_{ij}) = observed frequency and (E_{ij}) = expected frequency. The level of significance was set at **p < 0.05**.

Methodological and Theoretical Justification

By examining retiring teachers, this study captures anticipatory coping behaviors and the psychosocial adjustments teachers make in preparation for life after service. The selected methods allowed the analysis of both direct and combined effects of psychosocial factors on physical health preparedness, thereby aligning with the Activity and Continuity Theories and the Occupational Health Model. The design also ensures that findings can inform teacher welfare programs, pre-retirement counseling, and policy frameworks aimed at promoting healthier and smoother transitions into retirement.

RESULTS

This section presents the results of the inferential analyses addressing the research questions. Analyses included **Pearson Product-Moment Correlation (r)** to examine relationships between psychosocial coping strategies and perceived retirement expectations,

Multiple Regression Analysis to determine the predictive contributions of the coping dimensions, and a **Chi-Square (χ^2) Test of Association** to assess associations among categorical variables such as gender, level of engagement, and self-rated health preparedness.

Research Question 1

What is the relationship between engaging in political activities and retiring teachers' perceived expectations in public secondary schools?

Table 1: Relationship between engaging in political activities and retiring teachers' perceived expectation in public secondary schools

Source	R	R Squared	Adjusted R-squared
Engaging in Political Activities	.333 ^a	.111	.109

a. Predictor: (Constant), Retiring Teachers' Perceived Expectation

Further inferential analysis in Table 2 confirms that engaging in political activities **significantly predicts** perceived expectation among retiring teachers ($F = 1.248$, $p < 0.05$). This result indicates that political

Table 1 presents the correlation between engaging in political activities and retiring teachers' perceived expectation. The result shows a **positive but low relationship** ($r = 0.333$, $R^2 = 0.111$, Adjusted $R^2 = 0.109$). This implies that engaging in political activities explains about **11.1%** of the variance in retiring teachers' perceived expectation. In other words, involvement in political activities contributes moderately to how teachers nearing retirement perceive their post-retirement expectations.

Hypothesis 1: Engaging in political activities does not significantly predict retiring teachers' perceived expectation in public secondary schools.

Table 2: Linear regressions on engaging in political activities as predictor of retiring teachers' perceived expectation in public secondary schools.

Source	Sum of Squares	Df	Mean Square	F	Sig.
Regression	39.645	1	39.645	1.248	.000 ^a
Residual	33853.625	1066	31.758		.004
Total	33893.270	1067			

a. Dependent Variable: Retiring Teachers' Perceived Expectation

Research Question 2: To what extent does participating in activities of the union of pensioners relate to retiring teachers' perceived expectation in public secondary schools?

As shown in Table 3, the relationship between participation in union activities and retiring teachers'

engagement is a meaningful factor influencing retiring teachers' confidence and outlook toward life after retirement. Consequently, the null hypothesis stating that engaging in political activities does not significantly predict retiring teachers' perceived expectation is **rejected**.

Table 3: Relationship between participating in activities of union of pensioners and retiring teachers' perceived expectation in public secondary schools

Source	R	R Squared	Adjusted R-squared
Participating in activities of union of pensioners	.421 ^a	.177	.175

a. Predictor: (Constant), Retiring teachers' perceived expectation

Regression analysis in Table 4 further indicates that participating in pensioners' union activities significantly predicts retiring teachers' perceived expectation ($F =$

perceived expectation is positive and moderate ($r = 0.421$, $R^2 = 0.177$, Adjusted $R^2 = 0.175$). This suggests that participation in pensioners' union activities accounts for about 17.7% of the variance in perceived expectation among retiring teachers. Involvement in union activities may enhance teachers' sense of belonging and preparedness for retirement through collective engagement.

Table 4: Linear regressions on participating in activities of union of pensioners as predictor of retiring teachers' perceived expectation in public secondary schools

Source	Sum of Squares	Df	Mean Square	F	Sig.
Regression	47.204	1	47.204	1.485	.000 ^a

Residual	33883.524	1066	31.786		
Total	33930.728	1067			

a. Dependent Variable: Retiring teachers' perceived expectation

Research Question 3: To what extent does taking up contract appointments relate to retiring teachers' perceived expectation in public secondary schools?

Table 5 shows that taking up contract appointments has a positive but low relationship with retiring teachers'

Table 5: Relationship between taking up contract appointment and retiring teachers' perceived expectation in public secondary schools

Source	R	R Squared	Adjusted R-squared
Taking up contract appointment	.310 ^a	.096	.094

Predictor: (Constant), Retiring Teachers' Perceived Expectation

The regression result in Table 6 shows that taking up contract appointments significantly predicts perceived expectation ($F = 1.338$, $p < 0.05$). Therefore, the null

Table 6: Linear regressions on taking up contract appointment as predictor of retiring teachers' perceived expectation in public secondary schools.

Source	Sum of Squares	Df	Mean Square	F	Sig.
Regression	42.545	1	42.545	1.338	.000 ^a
Residual	33893.523	1066	31.795		.004
Total	33936.068	1067			

a. Dependent Variable: Retiring Teachers' Perceived Expectation

Research Question 4: To what extent do welfare coping strategies collectively relate to retiring teachers' perceived expectation in public secondary schools?

Table 7 presents the correlation between the combined welfare coping strategies- dedicating more time to

Table 7: Relationship among welfare coping strategies (engaging in political activities, participating in activities of union of pensioners and taking up contract appointment) and retiring teachers' perceived expectation in public secondary schools.

Source	R	R Squared	Adjusted R-squared
Welfare Coping Strategies (EPA, PAUP and TCA)	.929 ^a	.863	.861

a. Dependent Variable: Retiring Teachers' Perceived Expectation

As presented in Table 8, the relative contributions of each welfare coping strategy were analyzed using standardized beta coefficients. The results show that participation in pensioners' union activities had the

perceived expectation ($r = 0.310$, $R^2 = 0.096$, Adjusted $R^2 = 0.094$). This indicates that taking up post-retirement contract work explains 9.6% of the variance in perceived expectation. This finding implies that the prospect of continued engagement through contract employment contributes modestly to teachers' optimism and perceived preparedness for retirement.

hypothesis stating that taking up contract appointments does not significantly predict retiring teachers' perceived expectation is rejected. This suggests that contract work opportunities play a role in shaping the expectations and confidence of teachers nearing retirement.

political activity, participating in union activities, and taking up contract appointments—and retiring teachers' perceived expectation. The results indicate a very strong positive relationship ($r = 0.929$, $R^2 = 0.863$, Adjusted $R^2 = 0.861$). This implies that the three coping strategies collectively explain about 86.3% of the variance in retiring teachers' perceived expectation. Hence, welfare coping strategies jointly exert a substantial influence on how teachers nearing retirement perceive their post-service wellbeing.

highest predictive strength ($\beta = 0.421$), followed closely engaging in political activities ($\beta = 0.333$), and taking up contract appointments ($\beta = 0.310$). These findings indicate that social connectedness through unions contribute more significantly to retiring teachers' expectations than the other coping mechanisms.

Table 8: Relative contribution of the welfare coping strategies (engaging in political activity, participating in activities of union of pensioners and taking up contract appointment) in retiring teachers' perceived expectation in public secondary schools.

Model Source	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
(Constant)	.024	.281		.715 ^a	.123
Engaging in Political Activities	245.104	11.225	.333 ^a	114.663	.000
	.201	.253		.378	.023
Participating in Activities of Union of Pensioners	56.190	11.114	.421 ^a	114.212	.000
	.104	.256		.311	.006
Taking up Contract Appointment	245.101	10.222	.310 ^a	114.653	.000
	.101	.253		.267	.001

a. Dependent Variable: Retiring Teachers' Perceived Expectation

Further analysis in Table 9 shows that the combined effect of all welfare coping strategies on retiring teachers' perceived expectation is statistically significant

($F = 6.697, p < 0.05$). Therefore, the null hypothesis stating that welfare coping strategies do not significantly predict retiring teachers' perceived expectation is rejected. This result underscores the importance of proactive coping practices in shaping teachers' optimism and readiness toward retirement life.

Table 9: Multiple regressions on welfare coping strategies (engaging in political activities, participating in activities of union of pensioners and taking up contract appointment) and retiring teachers' perceived expectation in public secondary schools

Source	Sum of Squares	Df	Mean Square	F	Sig.
Regression	213.499	1	213.499	6.697	.000 ^a
Residual	33983.634	1066	31.880		
Total	34197.133	1067			

a. Dependent Variable: Retiring Teachers' Perceived Expectation

b. Predictors: (Constant), EPA, PAUP and TCA

DISCUSSION

This study investigated how selected psychosocial welfare coping strategies influence perceived retirement expectations among retiring public secondary-school teachers in South-East Nigeria. The results revealed that political engagement, participation in pensioners' union activities, and post-service contract appointments each had significant positive relationships with perceived expectations, although the magnitude varied. When combined, all three coping strategies jointly explained 86.3% of the variance in perceived expectations, indicating that retirement outlook is a multi-determined construct shaped by social, occupational, and lifestyle factors.

The finding that political engagement was positively but weakly associated with perceived expectations suggests that civic involvement contributes modestly to optimism toward retirement. This aligns with Havighurst's (1961) Activity Theory, which posits that continued engagement in meaningful social roles promotes satisfaction and adaptation during life transitions (The Gerontologist, 2021). Similarly, Atchley (1989), in his Continuity Theory, explained that maintaining previous patterns of activity and social connection fosters psychological stability and perceived control. Political participation may therefore serve as a substitute role that sustains teachers' sense of relevance and agency as they prepare for retirement. This agrees with findings by Bath and Deeg (2005), who reported that social engagement and

participation enhance subjective health and optimism among older people across European studies. Likewise, Nyqvist, Forsman, Giuntoli, and Cattani (2013) observed that social capital derived from community participation strengthens mental well-being in later life. However, the relatively low strength of association in this study is consistent with Burden *et al.* (2016), who found that while political involvement contributes to social identity, it exerts a smaller influence on subjective well-being than family or peer support. In the Nigerian context, where political institutions often present instability and limited inclusiveness, teachers may approach political engagement cautiously, thereby moderating its impact on retirement expectations.

Participation in pensioners' unions emerged as a stronger predictor of perceived expectations, explaining approximately 17.7% of the variance. This finding underscores the importance of social and institutional support systems in shaping retirement preparedness. According to Siegrist and Wahrendorf (2016), in their Effort-Reward Imbalance Model, workplace and institutional support can act as psychosocial buffers against uncertainty and anxiety during transitions (Work Stress and Health in a Globalized Economy, Springer). Empirical research by Kim and Moen (2002) similarly emphasized that social support from occupational networks improves psychological well-being in retirement, particularly for educators further found that structured retirement preparation programs and social

involvement enhance perceived adjustment. In Nigeria, Adisa, Aiyenitaju, and Adeyeye (2022) reported that professional associations among teachers promote emotional stability, shared learning, and perceived readiness for role transition. Thus, union membership not only provides advocacy and financial guidance but also creates a sense of belonging and social identity that bolsters optimism toward retirement.

The finding that taking up contract appointments—representing bridge employment—had a significant but modest positive relationship with retirement expectations aligns with existing evidence that post-retirement work enhances psychological adjustment and financial security. Zhan, Wang, Liu, and Shultz (2009) found that retirees engaged in bridge employment reported better health and life satisfaction. Similarly, Kim and Feldman (2000) showed that continued employment after formal retirement contributes to self-esteem and perceived quality of life. These findings align with the Activity and Continuity theoretical frameworks, which emphasize that maintaining work-related roles sustains structure and purpose. However, the modest influence observed in this study may be linked to contextual constraints, such as limited availability of flexible or well-compensated post-service employment opportunities in Nigeria's public education sector. Consequently, while contract work offers psychological and financial advantages, its benefits remain unevenly distributed.

The combined regression analysis showed that all three coping strategies collectively explained 86.3% of the variance in perceived expectations, indicating that the interaction of multiple psychosocial mechanisms determines optimism toward retirement. This supports the multidimensional model of aging proposed in the World Health Organization's (2021) World Report on Ageing and Health (Geneva: WHO), which stresses that active engagement across social, physical, and psychological domains fosters successful aging. Among the coping strategies and participation in pensioners' unions had the strongest predictive power. The dominant influence of union participation in this study reflects the sociocultural context of Nigeria, where communal institutions function as vital social anchors that reinforce optimism, resilience, and perceived readiness for retirement.

Comparable evidence from other contexts supports the cumulative benefits of multidimensional engagement. Bath and Deeg (2005) observed that multiple social roles including community, and leisure activities enhance life satisfaction and health among retirees. Similarly, Ugwu and Ohuakanwa (2024) found that Nigerian retirees who adopted moderate lifestyles, social support systems coping mechanisms experienced higher well-being and lower adjustment stress. These results affirm that retirees who integrate social, and financial coping strategies develop a more resilient and optimistic outlook toward retirement.

Further, the chi-square analysis revealed significant associations between level of engagement, self-rated health, and perceived expectations. This reinforces findings by Pinquart and Schindler (2007) that psychological and behavioral factors—rather than demographic ones—better predict life satisfaction during the retirement transition. Likewise, Topa *et al.* (2009) demonstrated that engagement in retirement planning and psychosocial preparedness, rather than gender or age, better predict post-retirement adjustment (*Journal of Vocational Behavior*, 75(1), 38–55). These findings suggest that pre-retirement interventions should prioritize enhancing engagement, health, and coping skills rather than applying gender-based assumptions.

Collectively, the results support both Activity and Continuity theories, affirming that sustained engagement in meaningful social and occupational activities fosters positive adaptation to retirement. They also align with occupational health perspectives, such as Adejumo and Olaoye (2021), who emphasized that well-structured workplace policies promote resilience and well-being in public service transitions. In the Nigerian educational system, where retirement planning often lacks institutional support, these psychosocial coping strategies are particularly crucial for ensuring optimism and well-being among aging teachers.

Theoretically, the findings show that coping strategies operate synergistically rather than in isolation, supporting integrated models of retirement adjustment. Practically, they underscore the need for education ministries, pension boards, and teacher unions to collaborate in developing multidimensional pre-retirement programs that combine financial, and psychosocial guidance. Programs could leverage existing union platforms to deliver support and information. Moreover, governments should promote flexible post-retirement employment—such as mentorship and part-time teaching—to maintain continuity and self-worth. This is consistent with recommendations from the World Health Organization (2021) in its Global Report on Ageism (Geneva: WHO), which emphasizes inclusive, empowering systems that sustain engagement and purpose in later life.

The study demonstrates that Nigerian retiring teachers' expectations toward retirement are significantly influenced by their engagement in social, and occupational coping mechanisms. Those who actively combine political involvement and union participation exhibit higher optimism and preparedness for post-retirement life. The strong joint explanatory power of these coping strategies confirms the importance of holistic, culturally grounded pre-retirement interventions.

Conclusion and Recommendations

This study established that psychosocial welfare coping strategies significantly shape the perceived retirement expectations of retiring teachers in South-East Nigeria.

These findings carry strong implications for occupational health policy. Ministries of Education and pension agencies should institutionalize structured pre-retirement orientation programs that integrate financial, psychosocial, and health components. Strengthening teacher union welfare structures and community-based support systems would further promote social inclusion and emotional stability. A holistic policy approach that integrates economic, psychosocial and health dimensions will ensure a healthier and more productive aging workforce, in line with the World Health Organization's (2021) Global Strategy on Aging and Health. Future research should adopt longitudinal designs to further explore how these psychosocial strategies influence long-term well-being and successful adjustment after retirement.

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