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BUILDING PEOPLE'S RESILIENCE: SUPPORT MECHANISMS AND POST-RETIREMENT WELL-BEING OF RETIREES IN LAGOS STATE

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ABSTRACT

This study examined the support mechanisms that are available to enhance the post-retirement well-being of Lagos State Civil Service retirees. Using the descriptive survey research design and the purposive/snowball sampling technique, 671 retirees were selected as respondents for this study. Collected and collated data were analyzed using descriptive statistical techniques such as tables, frequencies, and bar charts. Four research questions were stated and findings from research question one revealed that the challenges faced by Lagos State Civil Service retirees encompass financial insecurity, health deterioration, loss of routine, emotional adjustment, lack of purpose, and social isolation. Equally, research question two found that most retirees rely strongly on pensions for financial security. Research question three brought to the fore that 98.4% of the respondents observed that the existing support mechanisms during the transition to retirement are not adequate at all, and research question four indicated that retirees want assistance in financial planning, improved healthcare, lifelong learning opportunities, a centralized information portal, active feedback mechanisms, and housing assistance. Based on these findings, this study concludes that the current support mechanisms are grossly inadequate underscores a critical gap between provided services and the actual needs of the retired populace. Thus, the study recommends amongst others that the Lagos State Civil Service should implement a multi-faceted approach that addresses the diverse needs (i.e., financial education, healthcare accessibility, mental health and social reintegration services, lifelong learning, and volunteer programmes and centralized information portal) of its retirees.

Keywords: Life satisfaction, Lagos State, post-retirement, retirees, well-being

Introduction

Retirement, traditionally seen as a time for relaxation and enjoyment after decades of labour, has increasingly become a source of anxiety for many, especially within the civil service sector in developing economies like Nigeria. According to Escalante (2023), the retirement phase is no longer viewed through a singular lens of financial security but as a complex interplay of mental health, social engagement, and economic stability.

The case of Lagos State Civil Service retirees is particularly poignant, reflecting broader systemic issues within public sector retirement systems in Nigeria. The government's role in facilitating a smooth transition for its retirees cannot be understated. With policies and support structures intended to ease the post-work transition, there is a need for a comprehensive review to assess their effectiveness. Anderson and Guo (2018) submitted that while formal structures exist, their implementation often falls short of meeting the retirees' needs, suggesting a gap between policy intent and reality.

Moreover, the subjective experiences of the retirees themselves provide invaluable insights into the practicalities of navigating retirement. Adewumi (2020) emphasizes the importance of understanding retirees' perceptions of support, as this shapes their overall post-retirement well-being. This perspective is crucial in evaluating the adequacy of existing mechanisms and identifying areas for improvement. The changing demographic landscape, with an increasing number of civil servants reaching retirement age, further complicates the scenario. As Lagos State continues to grow both in population and economic significance, the pressures on public sector retirement systems are exacerbated, making the need for effective support mechanisms more critical than ever. This demographic shift necessitates a reevaluation of existing supports and the exploration of innovative solutions to support retirees (Okonkwo & Eze, 2022). Despite the existence of formal retirement support structures such as pension funds and community programmes there remains a significant disconnect between the intended support and the retirees' experiences. This gap not only affects the retirees' quality of life but also raises questions about the efficiency and effectiveness of current support mechanisms (Adeniji et al., 2017).

The need for innovative, multifaceted interventions is clear. Such interventions must not only address the immediate financial needs of retirees but also consider their psychological and social well-being. Engaging with retirees to co-create solutions can lead to more sustainable and effective support structures, ultimately improving the post-retirement experience for Lagos State Civil Service employees. Against this backdrop, this study seeks to address the following research questions: What challenges do Lagos State Civil Service retirees encounter during their post-

work transition?, what are the existing support structures provided by the Lagos State Civil Service for retirees during the post-work transition period?, how do retirees from the Lagos State Civil Service perceive the adequacy and effectiveness of the support offered during their post-work transition? and, what specific interventions or enhancements can the Lagos State Civil Service implement to better support retirees during the post-work transition phase?

Literature Review

The post-retirement phase is a significant period in an individual's life, marked by the transition from active employment to retirement. This phase encompasses various dimensions, including financial stability, health status, psychological well-being, and social relationships. According to Abonyi and Okoye (2023), retirement well-being is a multi-faceted construct that requires attention to all these aspects to ensure a smooth transition and satisfactory post-retirement life. Financial stability is often cited as one of the most critical aspects of a fulfilling post-retirement life (Murari et al., 2021). The transition from a regular paycheck to relying on savings, pensions, and other retirement benefits can be daunting. It requires meticulous financial planning and management to ensure that retirees can maintain their desired lifestyle without the constant worry of outliving their resources. This financial preparedness is not just about meeting daily needs but also about securing the ability to enjoy leisure activities, travel, and other pursuits that contribute to a retiree's quality of life.

As Hansson et al. (2020) highlighted, financial security is foundational to the broader construct of retirement well-being. Beyond financial concerns, health status plays a crucial role in determining the quality of post-retirement life. As individuals age, they are more likely to face health challenges that can impede their ability to enjoy retirement fully. Therefore, maintaining a healthy lifestyle through regular exercise, a balanced diet, and regular medical check-ups is essential. Furthermore, psychological well-being is equally important; retirement can lead to feelings of loss, irrelevance, or loneliness for some. Engaging in new hobbies, volunteer work, or part-time employment can provide a sense of purpose and fulfillment, helping to counteract these negative emotions and promote mental health. Social relationships often change during retirement, underscoring the

importance of a strong social network. With the loss of work-based social interactions, retirees need to foster connections with family, friends, and community groups. These relationships provide emotional support, combat loneliness, and offer avenues for social engagement. According to Nimrod (2007), such social connectivity is vital for a satisfying post-retirement life, as it contributes significantly to an individual's overall well-being. In summary, the journey through retirement is multifaceted, requiring attention to financial, health, psychological, and social dimensions to ensure a smooth and enjoyable transition into this new phase of life.

Theoretical Review

The continuity theory proposed by Atchley (1989), serves as a pertinent theoretical framework for understanding the post-retirement transition. This theory suggests that individuals tend to maintain consistent patterns of behavior, roles, and activities before and after retirement, which helps in adapting to the retirement phase. The theory posits that a successful transition into retirement involves maintaining continuity in personal and social identities, which can be facilitated through activities that resemble their pre-retirement life (Atchley, 1989). Additionally, this theory elucidates why retirees who find ways to extend their professional interests into their post-retirement life often report higher levels of satisfaction and well-being. For instance, a retired teacher might find joy and purpose in tutoring or volunteering in educational programs, thereby maintaining a connection to their lifelong vocation. This continuation of identity-supportive roles underscores the theory's assertion that the key to a fulfilling retirement lies in the seamless integration of past interests and activities into the present post-work life. Thus, the continuity theory not only offers a lens through which to view the retirement transition but also provides a strategic framework for planning a retirement in a way that preserves personal and social identities, ultimately facilitating a smoother adjustment to this new life phase.

Challenges Retirees Encounter During Their Post-Work Transition

Retirees face numerous challenges during their post-work transition, ranging from financial insecurities to psychological adjustments. Jarner et al. (2024). highlight that one of the primary concerns among retirees is the uncertainty regarding pension payments, which significantly affects their financial stability. Additionally,

psychological challenges, including loss of identity and purpose, are prevalent, as retirees navigate the transition from a structured work life to retirement (Bordia et al., 2020). Based on this, we raised this question: *What challenges do Lagos State Civil Service retirees encounter during their post-work transition?*

Support Structures for Retirees During the Post-Work Transition Period

The support structures available to retirees play a critical role in facilitating a smooth transition. In Sub-Saharan Africa, government-sponsored pension schemes and retirement planning workshops are primary support mechanisms (Nyang'oro & Njenga, 2022). However, these structures often focus on financial aspects, with less emphasis on psychological or social support, indicating a gap in holistic retirement support. Therefore, we asked: *what are the existing support structures provided by the Lagos State Civil Service for retirees during the post-work transition period?*

Adequacy and Effectiveness of the Support Offered During Their Post-Work Transition

The perception of the adequacy and effectiveness of support among retirees is varied. Knoll (2010) noted that while some retirees appreciate financial planning support, others criticize the lack of personalized and psychological support. This discrepancy highlights the need for a more comprehensive approach to retirement support, one that addresses not just financial, but also mental and social well-being (Kettlewell & Lam, 2022). The varied perceptions among retirees regarding the support they receive underscore the complexity of the post-retirement transition and the necessity for a more nuanced understanding of retirees' needs most especially in developing countries like Nigeria. Based on this, we asked: *How do retirees from the Lagos State Civil Service perceive the adequacy and effectiveness of the support offered during their post-work transition?*

Interventions or Enhancements to Better Support Retirees During the Post-Work Transition Phase

To address the adequacy and effectiveness of support mechanisms to better the lives of retirees during the post-work transition phase, researchers and policymakers have proposed various interventions. These enhancements aim to provide a more holistic support system for retirees. For example, Ng et al. (2019) suggest the introduction of peer mentoring programs where experienced retirees offer guidance and support to newly retired individuals,

helping them navigate the emotional and social aspects of their transition. Additionally, expanding access to mental health services and creating community engagement opportunities can significantly improve the psychological well-being and social connectivity of retirees (Merriam & Kee, 2014). Based on this, we asked: *what specific interventions or enhancements can the Lagos State Civil Service implement to better support retirees during the post-work transition phase?*

Research Methodology

This study employed the descriptive research design to understand the support mechanisms that improve Lagos State Civil Service retirees' post-retirement well-being. The descriptive method was selected for its effectiveness in capturing detailed characteristics of a specific group, offering deep insights into the retirement transition experience. It is especially valued for its ability to highlight the post-retirement phase intricacies. The study focused on retirees from the Lagos State civil service between December 2012 and December 2022 (10 years). This timeframe was chosen because it encompasses a period of significant policy and social changes. The Lagos State Pension Commission (LASPEC) in 2023 noted that 35,000 people retired from various sectors, including the Mainstream Civil Service, Local Government, the State Universal Basic Board (SUBEB), the Teaching Service Commission (TESCOM), and other agencies during this period. Based on the widely used Sekaran and Bougie's (2016) sample size determination table, 384 respondents were initially selected as the minimum required sample size. Furthermore, as suggested by Andrade (2020), "a sample that is larger than necessary will be better representative of the population and will provide more accurate results" (p. 102). Therefore, the sample size was increased to 1000 to compensate for possible non-responses and ensure a comprehensive analysis with accurate population representation.

For participant selection, a purposive and snowball sampling technique was utilized, focusing on individuals who retired from the Lagos State Civil Service by the specified date. This method was chosen for its effectiveness in gathering data from specific individuals, ensuring the study's relevance and specificity. The data collection tool was a questionnaire, split into two sections: demographic information and questions developed to gather data on

the research questions. The questionnaire was evaluated and refined with the assistance of sociology and human resource management experts, guaranteeing its alignment with the study's goals and theoretical framework. In total, 1000 questionnaires were distributed by trained assistants, with 679 returned. After a careful review, 8 were discarded due to incomplete answers, leaving 671 valid questionnaires for analysis, reflecting a 67.1% response rate. This high response rate emphasizes the participants' eagerness to contribute, enhancing the study's reliability. Data analysis was conducted using descriptive statistical techniques such as tables, frequencies, bar charts, and so on with the aid of the Statistical Package for Social Sciences (SPSS) version 26 and Microsoft Excel 2019. The study was conducted in compliance with the LASU Research Ethics Policy (2020), ensuring ethical standards were met in protecting participants' rights, maintaining confidentiality, and upholding research integrity.

Findings and Discussions

This section presents the results of the demographic variables and analyses of the research questions.

Table 1: Descriptive Statistics of Respondents

Variables	Categories	Frequency	%
Gender	Male	562	84
	Female	109	16
Age	61-65 years	587	87
	66-70 years	63	9
	71- 75 years	21	3
Years of Service Before Retirement	11-20 years	24	4
	21-30 years	584	87
	31 years and above	63	9
	Single	16	2
Marital status	Married	579	86
	Widowed	62	9
	Separated	14	2
Current living Condition	Alone	36	5
	With family	598	89
	Others	37	6

Source: *Field Study (2024)*

The demographic analysis in Table 1 above highlights significant patterns in the retirees' gender distribution, age groups, duration of service before retirement, marital status, and living situations. There is a notable gender imbalance, with 84% (562 individuals) being male and only 16% (109 individuals) female among the retirees. This considerable difference might suggest a predominance of male employees in the Lagos State Civil Service or reflect broader employment trends and practices over the past decade. Age-wise, a large segment of the retirees, 87% (587 individuals), are in the 61-65 age range, suggesting a common preference or requirement to retire at the earliest eligibility age, in line with Lagos State's official retirement age policies. Fewer retirees were in the older age groups, with 9% (63 individuals) between 66-70 years and 3% (21 individuals) between 71-75 years, indicating occasional visits to the pensions commission for various reasons.

The years of service information before retirement reveal that a vast majority, 87% (584 individuals), served for 21 to 30 years, pointing to significant career stability and dedication among civil servants. This could reflect positive working conditions or successful employee retention strategies. Only a small proportion served for 11-20 years (4%, 24 individuals) or over 31 years (9%, 63 individuals), suggesting variations in career trajectories, possibly due to late starts or prolonged service past the typical retirement age. The marital status and living conditions data provide insight into the retirees' social dynamics. A substantial majority are married (86%, 579 individuals), indicating prevalent spousal support in their retirement phase, which could significantly affect their well-being and satisfaction with life post-retirement. Furthermore, the data on living arrangements show that most retirees (89%, 598 individuals) reside with their families, highlighting the critical role family support plays for them. Meanwhile, a minor segment lives alone (5%, 36 individuals) or in alternative settings (6%, 37 individuals), potentially facing distinct challenges and experiences during their retirement transition.

Analysis of Research Questions

Research Question One

What challenges do Lagos State Civil Service retirees encounter during their post-work transition?

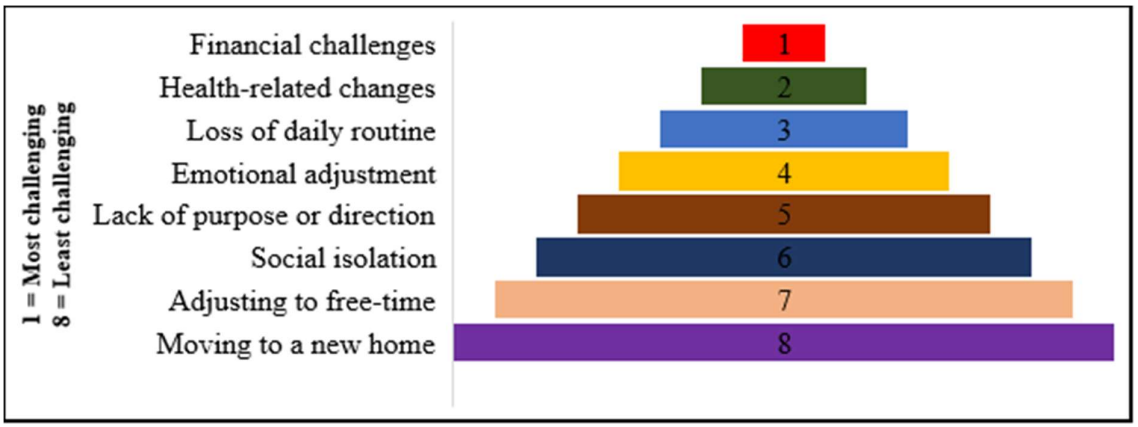


Figure 1: Rank Analysis of challenges in the order of difficulty in retirement transition
Source: *Field Survey (2024)*

The ranking of challenges faced by Lagos State Civil Service retirees shed light on the multifaceted nature of transitioning from work to retirement. At the top of the pyramid in Figure 1, financial challenges are identified as the primary concern for these retirees. This finding resonates with the literature on retirement, where financial insecurity is often highlighted as a significant stressor. According to Moffatt and Heaven (2017), the shift from a regular income to reliance on savings, pensions, or government benefits can lead to heightened anxiety and uncertainty, especially in the absence of adequate financial planning. Equally, health-related changes stand as the second most significant challenge, underscoring the impact of aging on retirees' lives. This aligns with the work of Okamoto et al. (2023), who argue that health deterioration can profoundly affect individuals' quality of life in retirement, impacting their ability to enjoy this phase fully. The physical limitations imposed by declining health can restrict retirees' activities, leading to frustrations and a sense of dependency or even death.

The loss of a daily routine comes in third, highlighting the structural vacuum left by the absence of work. The literature supports this finding, with Tumen and Zeydanli (2016) noting that work provides a framework for daily activities and social interactions, which, once removed, can leave individuals feeling disoriented and lacking structure in their lives. Establishing a new routine is crucial for adapting to retirement, yet it poses a considerable challenge for many. Emotional adjustment to retirement is ranked fourth, indicating the psychological impact of this life

transition. As De-Vries (2003) posited, retirement is not just a financial or physical change but also an emotional journey that requires adjusting to a new identity beyond one's professional life. This can evoke feelings of loss, decreased self-esteem, and uncertainty about one's role and purpose. Lack of purpose or direction is identified as the fifth challenge, underscoring the existential questions that retirement can bring to the fore. According to Ibarra (2023), the abrupt end of a career can lead to a void where the sense of purpose once derived from work is missing. This may result in retirees struggling to find meaningful engagement or pursuits that provide a similar sense of fulfillment and identity. The transition demands a redefinition of self that extends beyond professional achievements, navigating towards finding new sources of purpose in activities, hobbies, or volunteering, which is easier said than done for many.

Social isolation emerges as the sixth-ranked challenge, highlighting the reduction in social interactions post-retirement. Kauppi et al. (2021) discussed how retirement can lead to diminished social networks, as work-related contacts wane and the opportunities for social engagement decrease. This isolation can exacerbate feelings of loneliness and depression, underscoring the importance of maintaining and developing new social connections in retirement. Adjusting to an abundance of free time is the seventh challenge. While initially perceived as a benefit of retirement, managing free time can become a source of stress. Osborne (2017) suggested that the sudden influx of free time requires retirees to find new ways to structure their day and engage in meaningful activities to avoid feelings of boredom and aimlessness. This adjustment is crucial for maintaining a sense of purpose and well-being in retirement.

Finally, moving to a new home is ranked as the eighth challenge. This aspect of retirement, often overlooked, involves significant emotional and physical adjustments. Chaulagain et al. (2022) noted that relocating in retirement, whether to retirement homes or moving closer to family, can be a source of stress, necessitating adaptation to new living environments and possibly new communities. Such moves, while potentially beneficial in the long run, require overcoming the initial hurdles of attachment to previous homes and integrating into new settings.

Research Question Two

What are the existing support structures provided by the Lagos State Civil Service for retirees during the post-work transition period?

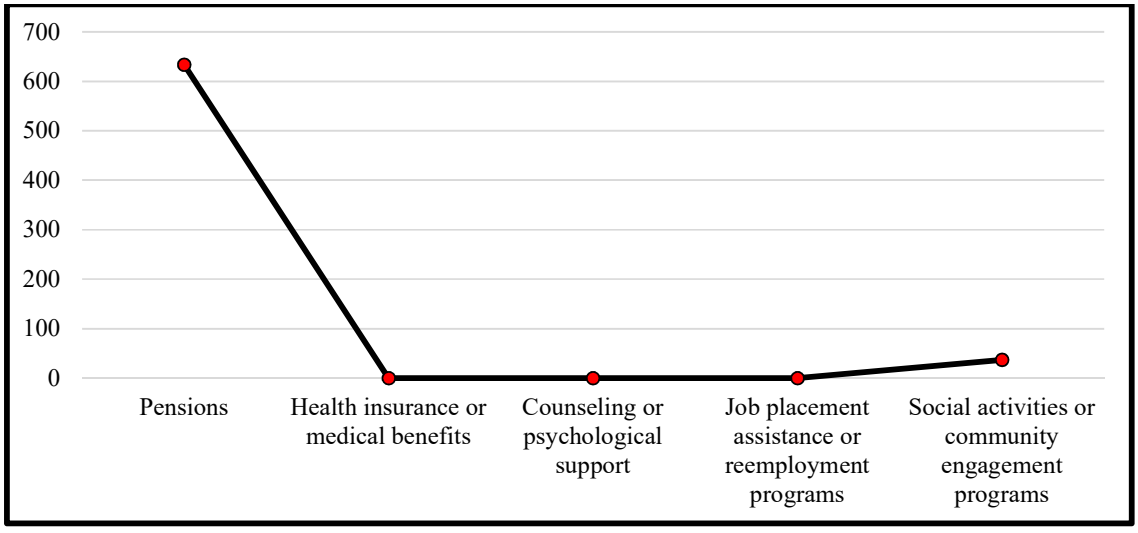


Figure 2: Support structures provided by the Lagos State Civil Service for retirees

Source: *Field Survey (2024)*

The findings from the survey of 671 retirees from the Lagos State Civil Service illuminate significant insights into the post-retirement support mechanisms and services provided, primarily focusing on pensions and social activities or community engagement programs. The overwhelming indication that all 634 respondents who chose from the listed options receive pensions underscores the foundational role of pension benefits in the post-retirement life of civil servants. This aligns with the work of Hagemejer and Woodall (2014), who emphasized the critical importance of financial security provided by pensions in ensuring a stable and dignified retirement phase. The provision of pensions as a universal benefit reflects a strong commitment by the Lagos State Civil Service towards safeguarding the financial well-being of its retirees, resonating with the broader understanding of pensions as a vital component of retirement planning.

However, the absence of responses indicating health insurance, counseling, job placement assistance, or other specified support services reveals a notable gap in the comprehensive care for retirees. The lack of engagement in these areas contrasts with the recommendations by Spector (2021), who argue for a holistic approach to retirement support, incorporating health, psychological, and employment transition

services. The disparity points to an area of potential improvement for the Lagos State Civil Service in broadening its support services to address more diverse needs of retirees beyond financial security. The participation of a subset of respondents in social activities or community engagement programs, as indicated by 37 retirees, highlights an alternative form of support that contributes to the social and emotional well-being of individuals in retirement. This finding is consistent with the research by Potočnik and Sonnentag (2013), who found that engagement in social and community activities significantly enhances life satisfaction and mental health among retirees. Such programs might offer valuable opportunities for social interaction, a sense of purpose, and community integration post-retirement, aspects that are crucial for a fulfilling retirement life.

Research Question Three

How do retirees from the Lagos State Civil Service perceive the adequacy and effectiveness of the support offered during their post-work transition?

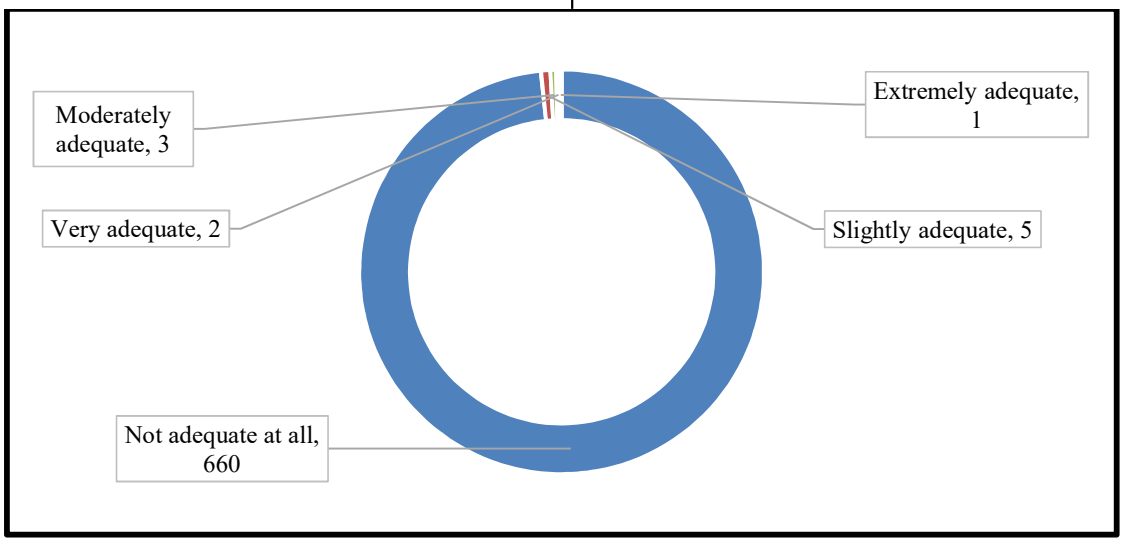


Figure 3: Adequacy and effectiveness of the support offered during their post-work transition
Source: *Field Survey (2024)*

The results from the survey conducted among retirees of the Lagos State Civil Service provide a profound insight into the perceived adequacy of the support mechanisms available to these individuals during their transition into retirement. An overwhelming majority of the respondents, amounting to 98.4% (660 out of 671), reported that the support mechanisms were "Not adequate at all". This starkly

highlights the substantial gap between the needs of retirees and the support provided by the civil service system. The sheer number of respondents indicating such a level of inadequacy suggests a systemic issue within the framework of post-retirement support (Amani & Fussy, 2023). Only a small fraction of the retirees felt that the support mechanisms were slight to extremely adequate, cumulatively amounting to less than 2% of the total responses. Specifically, 5 respondents considered the support slightly adequate, 3 found it moderately adequate, 2 viewed it as very adequate, and only 1 respondent perceived it as extremely adequate. This distribution underscores the critical need for a reassessment of the support structures currently in place.

The overwhelming consensus among respondents about the inadequacy of support mechanisms is a clear indication of the disconnect between the expectations of retirees and the reality of the support they receive. This gap may stem from a lack of comprehensive policies, outdated support programs, or insufficient communication between retirees and the service providers. Such a significant discrepancy calls for an immediate and thorough evaluation of the existing support systems within the Lagos State Civil Service. It points towards the necessity for a more tailored and responsive approach to meet the diverse needs of retirees.

Research Question Four

What specific interventions or enhancements can the Lagos State Civil Service implement to better support retirees during the post-work transition phase?

Table 2: Sample Extracted Quotes from Written Responses by Retirees

S/N	Quotes
1	We need more than just a pension; we need guidance on how to make it last.
2	Our health is our wealth, especially at this stage. More accessible healthcare services are not just desired; they are necessary.
3	Retirement felt like being set adrift. We need more than financial support; we need emotional and social anchors too.
4	Staying mentally active and feeling useful is vital to me. Opportunities to mentor the next generation would be fulfilling.
5	Finding information should not be a scavenger hunt. A dedicated portal for us would be incredibly helpful.
6	Listen to us. We have valuable insights that could improve the system for everyone.
7	Home is essential for our peace of mind during retirement. Guidance and support in finding suitable housing would be greatly appreciated.

Table 2 shows a sample of quotes extracted from the written responses of the retirees on the questionnaires. A significant portion of the respondents emphasized the need for comprehensive financial planning services. Retirees articulated concerns about the adequacy of their pensions to meet their daily needs and the lack of guidance in managing retirement funds effectively. As Murari et al. (2021) suggested, financial insecurity remains one of the most pressing anxieties facing retirees today. One respondent remarked that "We need more than just a pension; we need guidance on how to make it last". Another common theme among the responses was the request for better healthcare services. Given the age of retirees, there is a natural increase in healthcare needs. Karthika et al. (2023) observed that access to affordable, quality healthcare is a cornerstone of a successful retirement. Respondents suggest the establishment of dedicated health services for retirees or partnerships with healthcare providers to offer comprehensive medical care at reduced rates. A respondent said, "Our health is our wealth, especially at this stage. More accessible healthcare services are not just desired; they are necessary".

Mental health and social reintegration services also emerged as crucial areas needing improvement. The transition from work to retirement is not just a financial adjustment but also a significant psychological and social shift. Rodríguez-Monforte et al. (2020) point out the importance of addressing the psychological impact of retirement transition to support retirees' mental health. Some suggestions by respondents include the creation of social clubs and/or support groups for retirees to share experiences and engage in social activities. An emotional response from a respondent was that "retirement felt like being set adrift. We need more than financial support; we need emotional and social anchors too". The importance of providing continued learning and engagement opportunities was also highlighted in the responses. Lifelong learning programs, volunteer opportunities, and part-time engagement in mentoring or consultancy roles within the civil service could help maintain a sense of purpose and connection for retirees. As Liu and Allan (2023) asserted, engagement in meaningful activities post-retirement is linked to higher life satisfaction. A respondent expressed that "staying mentally active and feeling useful is vital to me. Opportunities to mentor the next generation would be fulfilling".

The need for a centralized information portal exclusively for retirees has been identified as well. This platform would offer easy access to information on benefits, services, health care, social activities, and opportunities for engagement. Nell (2017) highlighted the importance of effective communication channels between retirees and their former employers to ensure retirees can easily access information relevant to their needs. One respondent remarked that "finding information should not be a scavenger hunt. A dedicated portal for us would be incredibly helpful". Moreover, the responses call for the establishment of a feedback mechanism where retirees can share their experiences and suggestions directly with the Lagos State Civil Service. This would ensure that retirees' voices are heard and considered in policy-making and program development processes. Cassanet et al. (2023) emphasize the value of incorporating retiree feedback into continuous improvement processes for retirement support services. A respondent emphatically said, "Listen to us. We have valuable insights that could improve the system for everyone". Lastly, housing assistance or advice emerged as an area where retirees seek more support. The challenge of securing comfortable and affordable housing in retirement could be a concern, especially for those who need to relocate. As Akpan (2021) stated housing is a critical component of retirement planning that directly impacts retirees' quality of life. One respondent commented that "home is essential for our peace of mind during retirement. Guidance and support in finding suitable housing would be greatly appreciated".

Conclusion

This study has shed light on the pressing challenges and inadequacies faced by individuals transitioning into retirement. Financial concerns, healthcare needs, emotional adjustments, and the search for a renewed sense of purpose stand out as predominant hurdles that significantly affect retirees' well-being and quality of life. This study concludes that the glaring revelation that a vast majority of retirees find the current support mechanisms grossly inadequate underscores a critical gap between provided services and the actual needs of the retired populace. This disconnect not only highlights the urgent need for a reassessment of existing support structures but also calls attention to the broader implications of such gaps on

retirees' overall satisfaction and life fulfillment post-retirement.

Recommendations

This study recommends that the Lagos State Civil Service should implement a multi-faceted approach that addresses the diverse needs of its retirees.

1. Firstly, financial education programs should be established, offering retirees workshops on budget management, investment options, and estate planning to ensure their financial stability.
2. Secondly, healthcare accessibility should be improved by the State Government for retirees by providing them with health insurance options that cover a wide range of medical services at reduced rates, ensuring they have the necessary support to maintain their health.
3. Thirdly, mental health and social reintegration services are also essential. The Lagos State Civil Service should consider setting up counseling services and organizing regular social events and activities tailored to the interests and abilities of retirees. This would not only aid in their psychological adjustment but also promote the development of a supportive community among retirees.
4. Fourthly, lifelong learning and volunteer programs could be introduced, leveraging the skills and experiences of retirees in mentoring roles or community service projects, thus providing them with meaningful engagement opportunities.
5. Lastly, the development of a centralized information portal for retirees is crucial. This online platform would serve as a one-stop shop for information on benefits, services, health care, and engagement opportunities, making it easier for retirees to access the resources they need. Additionally, establishing a feedback mechanism would ensure that the voices of retirees are heard and considered in the continuous improvement of retirement support services.

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