

## Assessment of Counselling Strategies for Effective Management of Retirement Transition of Public Service Workers

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**Abstract** *The focus of this paper is on the assessment of strategies for effective management of retirement transition of public service workers. Retirement is a major life change which causes shifts in roles, changes in social interaction, possibly a strain on financial resources and individual adjustment patterns. Retirement counselling is the provision of comprehensive guidance information relating to social, emotional, finance, health and other aspects of retirement processes. Retirement is a period when an individual has finally exited from formal employment as a result of organization statutory law, and other psychological factors. This study adopts a qualitative approach in examining various issues relating to strategies required for effective management of retirement transition. The study specifically delved into conceptual issues, vocational theories relevant to effective management of retirement transition, needs for retirement counselling for public servants and essential stages of retirement counselling, and drawn relevant conclusion. This paper provided the following recommendations on how to enhance smooth transition of public servants into retirement: training of retirees on psychology of ageing, building skills on use of assessment tools for counsellors, providing psycho education supports for clients, building skills of counsellors on how to provide therapy for elderly workers through training, and conferences, in collaboration with employers. Finally, the paper advocates that the current meaning of retirement is retirement into new activities and retirement into new life.*

**Keywords:** Counselling, Retirement, Retirement Counselling, Retirement Transition.

## **Introduction**

Retirement is a major life change which causes a shift in roles, a change in social interaction, possibly a strain on financial resources and most importantly, a time for great reflection and adjustment. Thus, the decision to retire may be one of the most important decisions an individual makes during his/her lifetime, although, this decision comes in the later part of life, but it can significantly influence an individual's wellbeing for many years. It is necessary to mention that retirement can be a period filled with diverse opportunities and challenges, reflecting chances for self-renewals, pains, boredoms and lack of purpose which the transition process imposes on the individuals, whose circumstances are influenced by personal perception and planning resources available to them.

Goldfarb (2011) and Santrock (2021) confirmed that people who perceive retirement in a positive manner would experience success in retirement, while those who perceive retirement in a negative manner would have an unsuccessful retirement experience. Similarly, retirement is considered as a period of rest, with attention on how to reduce daily routines and activities related to work. Nearing retirement may reflect decline in physical and cognitive functioning, with attendant lack of enthusiasm for active work. Retirement really occurs when people consider themselves as being old or sick to be unable to continue with active employment. Modern concept of retirement developed as product of combination of increased life spans, growing popularity of pension plans and different models of government sponsored benefits. Retirement transition entails taking a critical look at when to retire, how to retire, where to retire to and how much to spend in retirement.

Study by Ode (2005) confirmed that those who consider retirement as “a new beginning” and “an opportunity for continuity” would develop positive attitudes towards retirement transition process, while those who do not see retirement as opportunity to re-launch themselves experience negative adjustment. Based on the above, retirement is generally perceived as a rapidly evolving phenomenon that entails continuous process of preparation, transition, and adjustment. Many psychologists suggest retiring gradually by going through a part-time job or doing consulting work before stopping work altogether. This can make the new available time devoted for discovering new hobbies and reconnecting with old ones.

## **Concept of counselling**

The meanings of counselling have been variously interpreted by counselling psychologists and allied professionals. Bray (2020) reported a vision for the future of counselling delegates comprised of (31) counselling organizations which proposed that a professional counsellor is a trained person that empowers diverse individuals, families and groups to accomplish mental health, wellness, education and career goals. The Psychotherapy and Counselling Federation of Australia (2023) explained and interpreted professional counselling as:

*“Safe and confidential collaboration between qualified counsellors and clients that promote mental health and wellbeing, enhance self-understanding, and resolve identified concerns. Clients are active participants in the counselling process at every stage.”*

The American Psychological Association (2023) defined counselling as a professional assistance provided for coping with personal problems, including emotional, behavioural, vocational, marital, educational, rehabilitation and life stage including retirement and other life related problems. Akinade (2012) defines counselling as a process of helping an individual to become fully aware of him/herself and how the ways in which he is responding influences his/her environment. While Egbo (2013) defined counselling as a learning process in which a counsellor helps an individual to learn, understand themselves and their environment and be in position to choose the right type of behaviours that will help them develop, grow, progress, ascend, mature and step up educationally, vocationally and socio-personally. Simply put, counselling can be explained as professional interaction in clinical environment between counsellors and clients, in which the former assist the latter to have deeper insights into his/her problems with a view to learning how to cope effectively.

### **What is retirement counselling?**

Akinade (1993) opined that retirement counselling is the provision of comprehensive guidance and information relating to the social, emotional, finance, health and other aspects of retirement process. Based on the view of this scholar, the rationale for retirement counselling is to make an employee aware of the relevant skills adjustments required to cope with the challenges of retirement transition. Thus, retirement counselling can be explained as the process of providing prospective or intending retirees with factual and credible information needed to assist them making pleasant transition from the world of work into smooth retirement life.

Sam (2022) defines retirement counselling as a kind of psychological interventions deploy to assist individuals or groups in achieving successful retirement planning and transition. It is a psychological package designed to assist employees to transit smoothly into retirement. Thus, retirement counselling is a kind of structured counselling services provided to workers who are planning and preparing for their retirement. It is essentially focused on psychological aspects of retirement transition. While it is generally believed that retirement counselling should begin five years before retirement, most organizations set pre-retirement counselling for twelve months before retirement as observed in most formal organizations in Nigeria. Precisely, pre-retirement counselling provides psycho-social supports for workers transiting into retirement.

### **Concept of retirement**

Scholars in the field of retirement research have subjected the concept of retirement to diverse interpretations. Williams (2013) explained retirement as a period when the service of an individual is no longer required in his/her place of work, due to the rules of the job, poor health, families and other physical and psychological

pressures. It reflects a complete or partial disengagement from work, business, or social life. The Family Restoration and Counselling Service (2023) also confirmed that retirement is the period of life when one decides to permanently leave the workplace behind. Therefore, retirement connote withdrawal from active work, retreating from active employment, pulling out from organizations' active work and finally disengagement from regular paid employment.

According to Anspach (2021), retirement is a stage of life when one decides to quit the world and live on sources of income or saving that do not require active work. Based on the submission of the above writer, the age at which an individual retires and the way they fund their lifestyles vary significantly from one person to another. Weiss (2005) interprets the meanings of retirement from another perspective. According to this scholar, retirement is an ongoing life transition that is traditionally considered to start at the point of withdrawal from active employment. He further conceptualized retirement based on the following perspectives:

- i) A well-deserved rest as a reward for years of hard work.
- ii) A means of maintaining the effectiveness of the workforce.
- iii) A period of transition to old age.
- iv) A period for post-retirement career.
- v) A period of adjustment to loss of work identity.

Thus, the term retirement is no longer refers only to the end of one's career or the cessation of work, but rather it has become a phase in career development.

### **Retirement transition**

Retirement transition is a process through which people adjust to retirement during active working life till the period of official disengagement from work. Atchley (1976) refers to retirement transition as a process through which people adjust to life structural changes brought by retirement as life events. While Moen (2010) sees retirement transition as an objective life course and a socio-psychological transformation that may be related to physical and psychological wellbeing. This researcher confirmed that retirement passage itself may lead to diminished wellbeing, as individuals gradually lose their occupational attachments, their social network of co-workers, which serve as a major anchor for their identities.

### **A review of studies on vocational retirement theories and impacts on retirement counselling and decision making**

To further enhance the quality of discussion in this paper, effort is devoted to reviewing some relevant vocational theories and retirement theories; with a view to identify and establish their impacts on counselling of retirees through effective retirement transition and adjustment.

Specifically, the following theories are subjected to the review:

#### **1.) Donald Super vocational theory and retirement counselling**

Donald Super (1951), a renowned psychologist, developed the career development theory. Super proposed that self-concept is critical to career development and further argued that self-concept changes over time, and gradually developed through the dynamics of an individual life experiences; and considered career development as a lifelong process.

Super proposed five stages of vocation theory which span through the following:

- i. Growth birth (0-14 years) – development of concept, attitudes, needs and general world of work.
- ii. Exploration (15-24 years) – trying throughout classes, work hobbies, tentative choices and skills development.
- iii. Establishment (24-44 years) – entry level skills building and stabilization through work experiences.
- iv. Maintenance (45-64 years) – continual adjustment to improve positions.
- v. Decline (65+) – reduce output and prepare for retirement.

According to Super (1980), individuals move through the above five life stages at various rates and their career decisions are often predicated on personal and situational career determinants. Based on the submission of Super and Jordan (1973), it was established that the last life stage of the cycle declines actually starts around the age 65 and further classified into deceleration and retirement. It is necessary to mention that in super proposition the actual retirement transition begins at maintenance stage (i.e. age 45-64), while some individuals may decide to work through life, others may be hampered due to career determinants such as health, financial needs, psychological wellbeing and cultural variables. Thus, Donald Super's Model is practically applied to retirement career counselling as it can be used to help older clients explore their changing life roles and possible conflicts within their lifecycle. To make the assessment of elderly workers effective, super developed many scales that can help counsellors to profile older workers of different backgrounds for career planning and adjustment possibility and other available life roles. In fact, super theory deeply focused on retirement as a stage of working life, incorporating work choices and reasons for the attainment of retirement age, and the roles of cultural variables in retirement decisions.

## 2.) Theory of work adjustment

This theory was developed by Davis et al. (1968) of the University of Minnesota. These theorists postulated that career decisions are made based on the fit between the person and the environment; and that both the individuals and environment are jointly involved in the decision. In this theory, workers interact with their environment, and the outcomes of the interaction constitute adjustment processes in their retirement transition. Based on the postulations of the theory, the person can be referred to as “P” while work environment can be implied as “E”. The interaction between “P” and “E” is necessary because both are in possession of requirements that can potentially be satisfied by the other.

Davis et al. (1964) carefully proposed that individuals tend to adjust to their workplace or seek out new employment based on their level of satisfaction with their work life (e.g. the level at which their needs are met). Based on their submission, employers provide reinforcement (e.g. retention, recognition, promotion) and based on the person's satisfactoriness (i.e. the level of degree to which each employee meets the employers' needs). Davis et al. (1964) also identified the values of work to include safety, comfort, aggrandizement, altruism, achievements, and autonomy.

Harper and Schoffner (2004) established that the Theory of Work Adjustment (TWA) was considered among theories developed and appropriate for retirement decision process. Although, the initial view of retirement in this theory was to address loss and help the individual adjust to a post-retirement environment. Thus, as Work Adjust Theory emphasis how best the abilities and needs match with the environment's requirement and reinforcement; it is therefore, important for old adults who are considering whether to delay their retirement, phase out their current job, or bridge their current employment with new career or employer may consider the person – environment fit as part of retirement decision making. According to Harper and Schoffner (2004), when applying Theory of Work Adjustment with older workers, counsellors should focus on how to satisfy the requirements of person – organization fit during retirement stage by carefully identifying the reinforcement that individuals want to maintain or substitute. Also, counsellors coordinating retirement counselling must also consider retirement trends, employment options, leisure or volunteer activities, and desires of retirees. Davis et al. (1964) promptly advise counsellors using Work Adjustment Theory to utilize a variety of assessment scales to explore their client's abilities, needs and skills Harper and Schoffner (2004) also suggested that interviews can also be used to gather relevant data about the clients; and interviews can also be used to identify cultural factors in retirement decision-making.

Similarly, Blustein et al. (2019) suggested that in counselling older workers about retirement, counsellors must note that good career choice for retirees is by matching individual and jobs on the basis of abilities, interest, values, and other critical factors such as personal and family obligations, financial means, social status,

experiences, economic climate and government policies. Thus, the theory of Work Adjustment has been postulated as an appropriate framework from which to understand retirement decision, though this was initially in context of retirement defined as the period of cessation of paid employment.

Therefore, to buttress the relevance of work in the post-retirement life of retirees, Blustein (2019) confirmed that work play critical roles in lives of retirees in the following ways:

- i. Work serves as a means of survival and power.
- ii. Work serves as a means of social connections.
- iii. Work also serves as a means of self-determination.

### **3.) Multicultural Model of Career**

Culturally Appropriate Career Counselling Models for Retirement. This model was developed by Fouad and Bingham (1995). Multicultural model for counselling, focus on how various aspects of patient's cultural identities might influence their mental health. Relevant factors in this model include issues of race, ethnicity, immigration status, religion, socioeconomic backgrounds, and gender identity. The emphasis of this model is predicated on the fact that individuals are different in their characteristics e.g. ethnicity, race and cultural context and these factors influence behaviours of people in their career development and in making critical decisions about life including retirement. According to Smith and Moen (2019), multicultural model of counselling reflects three main elements:

- i. Cultural knowledge
- ii. Cultural sensitivity
- iii. Cultural empathy

Also, its techniques involve: self-awareness, flexibility, effective communication, and sensitive approach to counselling. Thus, relating to retirement process, this model suggests that in addition to unique personal characteristics individuals' career decisions (e.g. retirement) are essentially influenced by gender, family, race /ethnic identity and opportunity structure. Lytle et al. (2015) noted that while multicultural models of career counselling do not explicitly address work satisfaction and motivation, they can stimulate the applicability of career counselling intervention shaped by developmental or trait theories through the acknowledgement and the exploration of cultural influences on retirement decisions. Swinson and Fouad (2010) opined that depending on the culture, career decision making may be a family process influenced by social barriers such as discrimination; therefore, helping professionals must provide culturally appropriate intervention to assist people in career transition, particularly for older workers moving from active work to a renewed career in retirement. Hartung et

al. (1998) further suggested that helping professionals/counsellors applying this model can carefully assess their clients based on the following factors:

- i. Cultural identity development
- ii. Acculturation
- iii. Individualism-collectivism
- iv. Experiences of stereotyping, prejudice, and discrimination.

Rather than generally assume that traditional factors influencing career decisions are universal, above measures can help counsellors to carefully identify culturally appropriate techniques to explore retirement decisions that will facilitate smooth transition. Byars-Winstons and Fouad (2006) also argued that careful consideration of cultural factors can assist career counsellors to avoid creating “oversimplified solutions” to complex retirement problems/concerns. To sum up, multicultural models have not directly and sufficiently focused on the retirement process or decision making, but the strength of these models lies in its acknowledgement that any career decision can be strongly influenced by culture, as well as social variables in the society.

### **Needs for retirement counselling**

The years of retirement appear longer than expected. Every retiree significantly spends part of their lives preparing for post-retirement transition that will create opportunity for bridge employment and enhance their personal wellness and adjustment. To be able to actualize successful retirement transition that will integrate post-retirement career that will translate to bridge employment and positive adjustment, counselling psychologists need bigger roles to play in retirement counselling that will foster smooth transition in retirement. Any retirement plan that does not incorporate the opinions of individual retirees with the support of their organizations and other stakeholders will be psychologically harmful and disturbing. Trusty, Looby and Sandhu (2002) confirmed that despite rapid increase in number older workers transiting into retirement, their unique and diverse needs are not always sufficiently addressed in counselling and psychological training interventions.

In fact, Megan and Megan (2016) suggested that in successful counselling of prospective retirees, career counsellors and vocational psychologists must consider the areas of personal, environmental, legal and multicultural factors that influences the vocational planning needs of older worker who are confronting rapidly complex options as they begin their retirement; to identify and understand the implications surrounding factors (such as socio-economic, gender, marital status, health and wellbeing) as it will affect their adjustment in retirement. Awareness of critical knowledge in these areas will assist counsellors to be aware of their biases towards retirees and create positive perception and image for them in the larger community. Counsellors themselves will need to develop expanded views about the retirement phase of life and make retirees appreciate the fact that career development is a lifelong process; that need to be integrated into training and counselling



sessions, especially for older workers who are making new entry into the labour market. Counselling psychologists supporting older workers in their retirement transition can assist to boost their capacities on how to eliminate negative self-perception, create opportunities to learn new skills that will enhance their adjustment throughout their lifespan. Bratun et al. (2022) strongly emphasized the importance of financial education in retirement transition. The above scholars encouraged counsellor to recommend the needs for training in financial planning for retirees/older worker through licensed experts or self-preparing books, seminars and workshops. they suggested further that individuals with low incomes should be connected with “volunteer advisers” within their communities.

To boost the effectiveness of counselling services for older workers, counselling psychologists can collaborate with relevant community agencies supporting older adults transiting into retirement to stimulate awareness about existing counselling services; and also create further opportunities to provide psycho-educational supports for older workers through appropriate psychological interventions. Similarly, Wang and Shultz (2010) argued that successful retirement counselling and decision making should focus on individual, family, organizational, societal factors and individual financial concerns. Therefore, counsellors working with older workers approaching retirement must assist their clients to identify and establish their values, interests and abilities as these changes as they are nearing retirement. To achieve success in counselling older workers, Harper and Schoffner (2004) cautioned counsellors to use care in interpreting results of psychological instruments with older adults, and apply relevant interviews to discover client’s person’s needs, goals, interests, work values and possible obstacles.

Rooji (2012) suggested counselling and vocational psychologists can help to educate older workers about current trends about retirement transition and investigate the pros and cons of all available options. Efforts can also be made by counsellors to peruse available literature in field of human resources and management to assist clients who intend to delay their retirement or want to transit into bridge employment. It is necessary to mention that training needs assessment that is based experiences, motivation and individual learning styles can help prospective retirees acquire and apply new skills and available information in their possession. Russell (2007) also advocated big roles for counselling and vocational psychologist in retirement transition. He opined that counsellor could help older workers to examine their work histories and vocational goals to enable them to identify key issues in their decision making, transferable skills available and the areas of their core interest. Thus, counsellors, as part of their professional duties, can support older adults, who are excited to explore the options for new jobs, identify their strength and weakness, restructure their resumes, identify their relevant skills and determine how to develop new career in their post-retirement years.

In the process of ensuring quality retirement counselling, relevant sessions must focus on promotion of human strength, wellbeing, and positive outcomes. Older workers must be encouraged to participate in structured activities, whether leisure or professional, as a way of enhancing their mental health. James and Spiro (2007) buttressed the above position with the assertion that participation in work-related activities is not the only determinants of happiness in retirement, other key factors including: physical health, financial stability, and well-balanced social life are also considered as strong predictors of positive adjustment in retirement.

To ensure effectiveness in counselling older workers to cope with retirement transition, Megan and Megan (2016) offered some useful advice for counselling and vocational psychologists:

- i) Evaluation of personal, financial, and cultural determinants of retirement.
- ii) Investigation of values, interests, and ability in relation to further participation in the workforce.
- iii) Provision of psycho-education packages to master current trends and options available in retirement.
- iv) Use of appropriate and relevant career assessment tools that meet the needs of retirees.
- v) Assessment and establishment of how clients perceive their self-identity will affect their work-related decisions.

Therefore, researchers in field of counselling psychologists can devote more practical inquiry to determine the most appropriate ways to provide all-embracing and attractive counselling services to many Nigerians in work organizations both in public and private sectors transiting into retirement.

### **Stages of pre-retirement counselling**

The continuous growth of the elderly population in our workforce has placed a renewed focus on needs for counselling to improve their mental health during the process of their retirement transition. According to Duffy et al. (2017) and Knight (2004), counselling older workers must begin with basic knowledge of ageing processes, such as normal versus pathological ageing, facts versus fiction and stereotypes. These scholars suggested that counsellors handling older workers must be knowledgeable in the physical, mental, and emotional aspects of the clients and demonstrate adequate skills in clinical diagnosis specifically applicable to the senior workers. It is necessary to mention that older workers' counselling approaches must be predicated on the foundation of respect, empathy, and support. Counsellors involved in the process must promote the idea that old age itself is not pathological, it only requires psychological support to enable them to cope with daily challenges of living.

Hill (2005) observed that many older workers experience lots of physical and psychological issues that make counselling services for them to become very imperative. Among various challenges this researcher identified

as confronting people in retirement include experience of grief and loss, anxiety about becoming dependent on others, fear of death of spouse and friends, loss of youthful values and anxiety of possibility of decline in physical and mental health.

Thus, to attain success in counselling older workers preparing for retirement, counsellors must be aware of the social context in which the individual client exists and their attitude to ageing. Counselling older adults may be challenging, therefore, education about counselling process, rapport building and setting appropriate expectations/goals for counselling sessions are required. Counsellors must set an agenda for duration of sessions, the cost, process of therapy, progression of counselling and application of caution in the use of terminologies.

Specifically, Knight (2004) identified the following stages in pre-retirement counselling.

#### Stage 1: Disclosure

At this stage, the task before the counsellor is to build a positive relationship with the retiring worker. This involves establishing rapport with the client based on trust, respect, and care. This will make the sessions more productive with greater efficiency. During this process, counsellors must be hospitable, warm, introduce social conversation to douse anxiety, allow clients to talk about their experiences and show concern for their welfare. High degree of patience and tolerance is required here.

#### Stage 2: In-depth exploration

The focus at this stage is on the assessment of the concerns of prospective retirees. The counsellor should be able to go through careful assessment of the client's situation, gather relevant information and draw a conclusion about the concerns of the client about retirement. This stage is not just interrogation of the clients, but the counsellor must carefully examine the factors that shape how clients think, how they feel and their specific concerns about retirement transition. According to Seligman (2017), careful assessment of clients will make counsellors to achieve the following:

- i. Make an accurate diagnosis.
- ii. Determine appropriate treatment plan.
- iii. Help counsellors to set appropriate goals.
- iv. Help counsellors to develop appropriate options and alternatives.

Also, identifying data such as the client's details, current lifestyle, family history, personal history, situations of clients during interviews will enable the counsellors to have deeper insights into the problems of the client and work around initial solutions.

### Stage 3: Commitment to action or goal setting

The counselling process requires having a focus. The counsellor needs to carefully focus on the process and the concerns of the retiring client. Counsellors must set goals that give clear directions to the entire counselling process. In the goal setting process, the client identifies with the help of the counsellor, specific ways to achieve positive change and the best course of action to bring about desirable outcomes. Setting clear goals can help to stimulate clients to take actionable behaviours towards achieving their goals and place both counsellor and the client in the same page. While setting goals, counsellors must note the following:

- i. Goals must relate to clients' expectations.
- ii. Goals must be clear and measurable.
- iii. Goals must be attainable.
- iv. Goals must focus on growth and adjustment of the retiring clients.

### Stage 4: Counselling intervention

#### Step I: Summarize the problem.

At this stage, counsellors summarize the problems using four dimensional analyses: Affective, Behavioural, Cognitive, Interpersonal/Systematic Component.

- Affective Component: How do the problems make the clients feel? How do these feelings affect clients' desire to change? How do the clients sustain the problem? What feeling could change the clients' problems?
- Behavioural Component: What does the client do in the midst of the problems? How does this behaviour sustain the problem? What behaviour will the client change to reduce the problems?
- Cognitive Component: What thoughts are going through the client's mind? What is the client saying to him/herself? How are these thoughts enhancing the problem? What cultural or personal beliefs or assumptions are part of the client's self-talks? How can these statements be filtered to help identify and eliminate illogical thoughts?
- Interpersonal or Systematic Component: What does the client's personal relationship look like? What does the client's interaction with spouse look like? How does the client interact with other primary support groups? Does the client's relationship with family members affect the problem and how?

#### Step II: Identify the strategy

The counsellors must be well-equipped with relevant skills to implement the strategy selected. The strategy should stimulate the resolutions of the client's problems. The strategy must also focus on the initial counselling goals created. It is necessary to mention that the client's level of functioning must be focused when selecting an intervention approach. Above all, counsellors must review the intervention strategy with clients before implementation.

#### Step III: Implementing the intervention strategy

Implementing an appropriate intervention strategy can help the client express feelings, manage feelings, identify between feelings and feeling state. For instance, using cognitive intervention can assist to mitigate emotional distress and related behaviours by altering errors in thoughts, perception, and beliefs. Using cognitive therapy can also alter clients' ways of thinking about events, person, self or life.

#### Stage 5: Evaluation, Termination or Referral

Termination is a core part of the counselling process. Termination usually takes place when the goals that are mutually stated by the counsellor and the client must have been achieved or when the identified problem has been effectively resolved. It is part of ethical standard that the counsellor discusses the duration of counselling sessions with the client, timeline of the relationship and possibility of referral where necessary. Before termination the counsellor must review progress made with the client to help reveal the feeling about the sessions and their views about possible termination. All the above is important to evaluate the effectiveness of pre-retirement counselling sessions.

### Conclusion

Retirement has become one of the realities of life. Continuous increase in the numbers of old workers living the workforce, particularly in Nigeria and other parts of Africa in the 21st Century has placed a renewed focus on how to provide psychological supports for older employees; as a way of boosting the quality of their mental health and their adjustment during their post- retirement years. Based on the literatures perused this paper, the relevance of psychological counselling for retiring workers is predicated on various problems confronting individuals preparing for retirement. (e.g. anxiety, depression, idleness, isolation, denial, anger, decline in status and network, stress etc.)

To mitigate the consequences of the problem identified here, various vocational theories sand psychological interventions have been reviewed to help counsellors to restructure the career of retired workers towards bridge employment and build relevant skills necessary for survival and to cope with challenges of post-retirement life.

## Recommendations

To foster the effective management of retirement transition, counselling strategies should focus on the following:

1. Counsellors must be exposed to further training on the psychology of elderly workers to build their skills on how to provide quality retirement counselling services.
2. Counsellors need to develop new orientation on how to use relevant vocational theories to renew the careers of prospective retirees for bridge employment.
3. Counsellors must develop skills and capacities to use appropriate psychological tools to assess and identify the needs of workers preparing for retirement.
4. Counsellors must develop and present psycho-education support to retirees to enable them to see post-retirement transition as an active part of life.
5. Counsellors must attend workshops and conferences on how to develop and improve their counselling strategies, particularly for elderly retiring workers.
6. Counselling psychologists specializing in retirement transition must organize workshops in collaboration with employers on how to make retirement transition easy for their employees and how they can further relate with them in retirement.
7. Counsellors must make their clients transiting into retirement realize that a new concept of retirement today is not retirement from life; it is retirement into a new life and a new career.

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