

Psycho-economic Adjustment Strategies of Retirees during the COVID-19 Pandemic in Ondo State, Nigeria

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Abstract

The study investigated the strategies used by retirees to cope with COVID-19 pandemic in the psychological and economic domains. The study adopted survey research design. The sample (n=16) comprised retirees from the teaching and medical professions, selected purposively, using snowballing. Three research questions guided the study. Structured interview was used to collect data, using tape recorder and manual jotting. Content analysis was used to analyse the data collected, using interview transcriptions, categorization, and counting of words and ideas into percentage and ranking. Results showed that the respondents mostly used spiritualism (81.25%), stigmatization (50%), repression (50%), and fatalistic reaction (50%) among others, to cope with the psychological demands of the period. Results further showed that the respondents' financial conditions were worsened by large dependants (87.5%), monthly percentage pension reduction paid by the government (62.5%), and sending stipend to distant children (43.75%), to list a few. Also, the respondents took some economic decisions such as cut in the use of generator (75%), opportunity of living in personal house (68.75%), cut or suspension of use of gas in cooking meals, replaced with charcoal stove and fire wood (62.5%), among others, to navigate the period. It is recommended that during pandemic, religious institutions should be involved in search for solution, among other recommendations.

Keywords: Psycho-economic, adjustment strategies, retirees, COVID-19, Ondo State.

Introduction

A number of pneumonia cases without traceable etiology suddenly surfaced in Wuhan, Hubei province of China in December 2019, which was consequently identified as a new coronavirus (Zhu, Zhang, Wang, Li, Yang, & Song, 2019). The World Health Organisation (WHO) later named it "coronavirus disease 2019" (COVID-19) (WHO, 2020). Just three months after its emergence, the virus had been confirmed in over 118,000 cases, and had caused 4,291 deaths in more than 114 countries, thus compelling WHO to declare it a global pandemic (Bavel, Baicker, Boggio, Capraro, Cichocka, Cikara, et al. 2020).

Nigeria had its index case of COVID-19 on February 27, 2020 when an Italian tested positive of the virus in Lagos State (Nigeria Centre for Disease Control, [NCDC], 2020), and a second case was confirmed in Ewekoro, Ogun State on a Nigerian who had contact with the Italian (Ehanire, 2020). The virus soon spread across some states in the country. To forestall and contain further spread, the Federal Government of Nigeria declared a total

lockdown of the country on March 30, 2020 (Mbah, 2020). Ondo State for instance recorded its first case on April 3, 2020 (Akingboye, 2020), and by June 29, 2020, the total cases in Nigeria had risen to 25,133 with 15,158 as active cases, 9,402 were the number of discharged while 573 deaths had been recorded (NCDC, 2020). By this time, Ondo State had recorded 276 cases.

The psychoanalytic thoughts submitted that people in crisis use “defense mechanisms”, devised to protect themselves from anxiety (Newman & Newman, 1983). It could be *denial*, in which an individual refutes the reality of an event; or use *displacement*, by directing an undesirable impulse toward a substitute target. They could use *fantasy*, by gratifying frustrated wishes in an imaginary achievement, or use *isolation*, whereby inseparable ideas and feelings are detached. People could use *projection*, by attributing unacceptable wishes to someone else, or employ *regression*, by using behaviours that are suitable at past stage of life to handle a present situation. They could also exhibit *repression*, whereby unacceptable wishes are pushed away from conscious thought, and so on. Seligman and Reichenberg (2015) have added *dissociation*, in which people temporarily separate themselves from an unpleasant situation through memory loss; they could also exhibit *idealism*, by overblowing the positive and ignoring the negative aspects of a person or situation, or they could display *somatisation*, by directing their conflicts into physical symptoms like sicknesses.

During disasters and emergencies such as pandemic, people also exhibit some emotions and psychological reactions. One of these is anxiety, described as the anticipation of danger. Thus, Liu, Luo, Li, Li, Hong, Chen, et al. (2020) established that COVID-19 made the Chinese to exhibit some anxiety, depression, and psychological abnormalities. Also, during pandemic, people *panic*, by acting blindly, somewhat out of proportion to existing threat (Bavel, et al. 2020; Liu, et al. 2020). They could exhibit *denial*, or there could be prejudice and discrimination, leading to stigmatization or scapegoating. Thus, *stigmatization* is associating an existing risk with certain group of people, which may occur devoid of any scientific basis; it could come both from individuals and from the entire nations (Centre for Disease Control & Prevention, [CDC], 2020). Relatedly, there had been physical violence against ethnic Asians in areas predominantly dominated by White countries, and some government officials have named coronavirus a “Wuhan” or “Chinese virus” (Bavel, et al. 2020). People could exhibit *fear* too, which can make threats seem more unavoidable. Although strong fear appeals could result in extreme behaviour change only when people believe they could manage the existing danger, but strong fear appeals without self-efficacy belief could produce the highest degree of defensive responses. People could also exhibit *optimism bias*, the belief that mishaps will less likely occur to oneself than others. Although this could help people to avoid negative emotions, but it could make them *underestimate* their likelihood of contracting a disease, thus making them ignore public health warnings (Bavel, et al. 2020).

To keep Nigerians concerned, informed, and vigilant toward taking precautionary steps to curb the spread of the virus, the NCDC and media (print and electronic) aired copious news on the spread, symptoms, and prevention of the pandemic, through their websites, and

sending text messages to individual phone numbers. While this continued, Federal, State, institutions, and some philanthropists instituted palliative measures for the poor in the country. The Ondo State government also instituted a palliative committee to help in making food available to the residents to cushion the harsh effects of the lockdown on the people (Akintunde, 2020), including those put in place by some philanthropic organisations and individuals. Assessment of the palliative programmes, especially by various governments, however, showed that only a small proportion of the population acknowledged ever receiving any support (Kalu, 2020).

The lockdown following COVID-19 pandemic negatively affected all people, but among the different groups terribly hit, the retirees stand more pitiable for many reasons. Notably, in Nigeria, delay in the payment of pensions and gratuities is common, resulting in hardship and deaths for many retirees, worsened by lack of planning and management of post-retirement challenges (Okechukwu & Ugwu, 2011). Worse still, retired teachers are usually the last group to receive attention in all matters relating to pensioners' wellbeing because they are despised, believed to be in large numbers, and perceived as the underdogs of the nation's socio-economic system (Nyong & Duze, 2011). In Imo State during COVID-19, retirees were owed several months' pension arrears; some of them died during the phase due to hunger and inadequate fund to buy required drugs to cure their underlying ailments (Ogugbuaja, 2020).

Many retirees have children in schools – primary, secondary, and tertiary. With the closure of schools due to the pandemic, most students were constrained to stay with their parents and guardians, many of who are retirees, and are therefore saddled with the responsibility of the upkeep of the children during the coronavirus-induced holiday. Also, many retirees have children who are working with government, with private establishments, or who are self-employed; and many of them usually send monthly allowance to their retired parents or guardians to ease their monthly financial exigencies. With the country's lockdown, businesses and commercial activities were crippled, leading to non-payment of salaries, percentage cut, or half payment of salaries for the salary earners and paucity of funds for the self-employed. Notably, many employees were disengaged from work due to the lockdown, and some of those affected could be children of the retirees. Thus, their capacity to send monthly wage to their parent-retirees may have significantly withered away, consequently leaving the retirees with dearth of fund to meet their daily needs. Hence, this study investigated the adjustment strategies of retirees in Ondo State during the COVID-19 pandemic, focusing on their psychological and financial adjustment strategies.

Research Questions

1. What psychological reactions do retirees show toward the news of COVID-19 pandemic?
2. What effects does COVID-19 pandemic have on the economic status of the retirees?
3. What are the economic adjustment strategies adopted by the retirees during the period of COVID-19 pandemic?

Methodology

The study adopted survey design. The population comprised retirees from the teaching and medical professions. The size of the population was unknown to the researcher. The sample size was 16, which consisted of 14 retirees from the teaching profession (12 from primary school, 2 from secondary school) and 2 retirees from the medical profession. The sample was drawn purposively, using snowballing. In using this technique, the researcher visited some retirees known to him, from whom the addresses of other retirees were collected for visiting. Structured interview was used to collect data from the respondents, using electronic tape recorder and manual jotting. Data collection lasted 5 weeks, from June 1 to July 6, 2020. Content analysis was used to analyse the data collected. In it, interview transcription, categorisation, counting of words and ideas into percentage and ranking were used.

Results

Research Question 1: What psychological reactions do retirees show toward the news of COVID-19 pandemic?

Table 1

Showing Summary of Psychological Reactions in Percentage and Ranking

S/N	Psychological Reaction	Responses	Percentage	Ranking
1	Indifference	8	50	2 nd
2	Nervousness	7	43.75	7 th
3	Fatalistic reaction	8	50	2 nd
4	Stigmatisation	8	50	2 nd
5	News addiction	8	50	2 nd
6	Panic reaction	5	31.25	9 th
7	Idealism	6	37.5	8 th
8	Underestimation	3	18.75	11 th
9	Preoccupation	3	18.75	11 th
10	Optimism bias	3	18.75	11 th
11	Denial	2	12.5	15 th
12	Repression	8	50	2 nd
13	Spiritualism	13	81.25	1 st
14	Reality acknowledgement	1	6.25	19 th
15	Regression	2	12.5	15 th
16	Somatisation	4	25	10 th
17	Dissociation	1	6.25	19 th
18	Helplessness	2	12.5	15 th
19	Fantatising	3	18.75	11 th
20	Sermonisation	2	12.5	15 th

It can be concluded from Table 1 that among the psychological reactions highly exhibited by the respondents are spiritualism, indifference, and stigmatization while the least displayed ones are dissociation and refusal to acknowledge the reality of coronavirus pandemic.

Research Question 2: What effects does COVID-19 pandemic have on the economic status of the retirees?

Table 2
 Showing Summary of Economic Effects of COVID-19 Pandemic in Percentage and Ranking

S/N	Item	Response	Percentage	Ranking
1	Pension cut by Ondo State government	10	62.5	2 nd
2	Domestic dependants	14	87.5	1 st
3	Savings toward school resumption	5	31.25	4 th
4	Sending stipend to children in distant places	7	43.75	3 rd
5	Exploitation by security personnel	2	12.5	8 th
5	Double loss in income	3	18.75	6 th
6	Tenants indebtedness	5	31.25	4 th
7	Diminished articles in shop	1	6.25	11 th
8	Waned spouse input	1	6.25	11 th
10	Drop in spouse sales	2	12.5	8 th
11	Hike in prices of goods	2	12.5	8 th
12	Inadequate fund for personalised needs	1	6.25	11 th
13	Cut in upkeep wage from child(ren)	3	18.75	6 th

Table 2 shows the economic effects of COVID-19 on the respondents in gradients. The ones that hit them most are having large dependants, and cut in monthly pension, while the least affecting ones are reduction in spouse contribution, and shortage of fund to meet personalised needs.

Research Question 3: What are the economic adjustment strategies adopted by the retirees during the period of COVID-19 pandemic?

Table 3
 Showing Summary of Economic Adjustment Measures during COVID-19 Pandemic in Percentage and Ranking

S/N	Items	Response	Percentage	Ranking
1	Saving toward school resumption	3	18.75	10 th
2	Living in personal house	11	68.75	2 nd
3	Farming/Extended farming	7	43.75	5 th
4	Cut generator use	12	75	1 st
5	Cut/Suspend gas use	10	62.5	3 rd
6	Inbuilt adjustments in COVID-19	9	56.25	4 th
7	Reversal to use of motorcycle from car	4	25	6 th
8	Cut in family lifestyle	1	6.25	13 th
9	Supportive spouse through trading	4	25	6 th
10	Handiwork creativity	2	12.5	11 th
11	Full pension payment by state government	4	25	6 th
12	Suspension of monthly subscription to GOTv/Startime viewing	4	25	6 th
13	Introduction of earlier detested local foods	1	6.25	13 th
14	Production of food item hitherto Bought	1	6.25	13 th
15	Stoppage of buying batteries into wall clocks with absent occupiers	1	6.25	13 th
16	Cut in purchase of fuel for monthly car mobility	2	12.5	11 th
17	Opening purchase ledger in a nearby retail shop for end-of-month payment	1	6.25	13 th
18	Introduction of bulk purchase rather than every five days market purchase	1	6.25	13 th
19	Turned into spouse chauffeur and use family car to buy new stock into spouse shop	1	6.25	13 th
20	Ban on wastes of food, water, soap, and light	1	6.25	13 th

In Table 3, the economic adjustment measures used by the respondents to buffer the effects of the pandemic include reduction in nightly use of generator, and being their own landlords, while the least ones are cut in family lifestyle, and introducing earlier detested food in the family.

Discussion

The findings on what the respondents were thinking, and how their thought affected their behaviour essentially showed that their psychological reactions to COVID-19 outbreak oscillated from one reaction to the other, tied to the movement of the virus from its original source to other European countries, and then to Nigeria. Also, individual differences appeared to play a role in their psychological reactions because some respondents' initial reaction was indifference, others used stigmatization, while others craved for COVID-19 related news.

Specifically, the study established that from indifference, nervousness, fatalistic reaction, stigmatization, addiction to COVID-19 news, panic reaction, idealism, underestimation, preoccupation, optimism bias, denial, repression, spiritualism, reality acknowledgement, regression, somatisation, dissociation, helplessness, fantasising, and sermonisation used by the retirees in response to COVID-19 pandemic, spiritualism (prayer) was the most used, followed by repression, indifference, news addiction, fatalistic reaction, and stigmatization in second position. Next was nervousness, trailed by idealism. Next used was panic reaction, followed by somatisation. While underestimation, optimism bias, preoccupation, and fantasising were next in use, sermonisation, helplessness, denial, and regression were penultimate, and the least used were dissociation and acknowledgement of COVID-19 pandemic reality. The findings corroborate Newman and Newman (1983) that people exhibit fantasy, regression, and repression, and Seligman and Reichenberg (2015) who established that during crisis, people exhibit dissociation, idealism, and somatisation as defense mechanisms. The finding further agrees with Liu, et al. (2020), Bavel, et al. (2020), and CDC (2020) who separately established that during pandemic, people exhibit some psychological abnormalities such as panic reaction, optimism bias, denial, and stigmatization.

Findings on the effects of COVID-19 on the retirees' finances showed that what aggravated the period were cut in primary school retirees' monthly pension, and similar cut in the salaries of serving teachers, interpreted as double loss of income where the couple is either primary school teacher-retirees or one of them is a retired teacher and the other a serving teacher in primary school. This finding on the state of penury brought on retirees by delay or reduction in payment of their retirement entitlements, and the discriminatory treatment meted on teacher-retirees supports Okechukwu and Ugwu (2011), Nyong and Duze (2011), and reports from Ogugbuaja (2020) that Nigerian retirees suffer from receiving their entitlements as and when due. What further undermined their finances were large number of domestic dependants to provide for, having to save for children's school resumption from the dwindled income, being conscious that some of the school

children would have outgrown their uniform and sandals, commencement of, or continued payment of stipend to other distant dependants whose salaries were either stopped during the pandemic, who stayed away in places where they were schooling, or who were searching for jobs. Also identified were drop in sales from spouse business, waned spouse contribution to monthly family joint purse, and inability of tenants to pay their tenancy, either at home or in the shop business outfit. Others were reduction in the monthly stipend sent to them by working children, high prices of goods and services, inadequate fund to meet personalised needs such as meals and drugs, and extortion of farmers who needed to travel to distant farms where law enforcement agents were stationed to enforce no-movement order.

Findings further showed that to navigate COVID-19 economic difficulties, the retirees initiated some stopgap economic measures. The highest used measure was cut in the use of generator. Next, they identified living in personal house as a great palliative. This was followed by stoppage of, or reduction in use of gas for cooking meals, substituting or alternating it with charcoal stove and fire wood, followed by abstinence from money-spending ceremonies (age group meetings, weddings, burials, inter-house sports, among others), as great economic relief. Next was farming, which includes subsistence and cash crop farming to meet family food and economic needs. Many of the respondents also initiated suspension of monthly subscription to GOtv and Startime viewing, acknowledged full and timely payment of pension (for secondary school teachers-retirees and retirees from the Medical profession), reversal to use of motorcycle (from use of car), and spouse support through their trading. Next, the retirees initiated monthly percentage savings in preparation for eventual school resumption. Penultimate, the retirees reduced the volume of litres monthly purchased to fuel their cars, and craftily plaited their hairs instead of patronising the salon where they might need to pay for such services. Lastly, ban on wastages, becoming spouse chauffeur, suspension of established family birthday celebration, introduction of earlier detested local foods, producing food item hitherto purchased for consumption, bulk purchase, ledger purchase, and stoppage of buying batteries into wall clocks in rooms with absent occupiers were the least implemented financial measures.

Conclusion and Recommendations

It can be concluded that retirees in the study used more negative than positive psychological reactions in coping with COVID-19 pandemic. Also, their financial difficulties were aggravated by government's percentage cut in their pension, and large number of dependants they needed to cater for. They thus, creatively invented some austere economic measures to navigate the period. On the bases of the findings, some recommendations are made.

One, due to people's belief in spiritualism, especially in the healing power of prayer during pandemic, religious institutions should be formally involved in efforts to evolve a workable solution during pandemic and endemic diseases. Also, places of worship could

be used to disseminate timely and useable information to meet the people's crave for news during such periods, and using such information in sensitising them to acknowledge reality of the pandemic with a view to dispelling/buffering negative psychological reactions such as indifference, fatalistic reaction, stigmatization, repression, idealism, and panic reaction – which could be counterproductive at such periods. Two, to build trust and compliance to safety guidelines during pandemic, each community should have their own version of prevention and containment committee constituted by respected health workers, social workers, academics, philanthropists, and religious leaders resident in the community to disseminate information on the pandemic, dispel rumours, and negative behaviours that could undermine containment efforts, to facilitate positive behaviour change. Three, government should pay retirees their lawful entitlements and pay salaries of workers as when due, without discrimination. Government's decision to reduce the monthly pension of teacher-retirees, and reduced the same percent in the salary of serving teachers in primary school whereas the same government promptly paid retirees from secondary school, and those from the Medical profession, is punitive and discriminatory, especially at the time of their financial exigencies. This treatment could demoralise and undermines the productivity of serving teachers in primary school, who lay the foundation that secondary school teachers build upon. Finally, a high majority of the respondents acknowledged that living in personal house offered great financial relieve during the COVID-19 pandemic, for themselves and their family members. Therefore, every worker should explore, and utilise every opportunity such as enrolment in mortgage institution, and obtaining loans from thrift and credit societies to build a personal house before retirement because of its accommodative (and sometimes economic relevance) during difficult economic times in retirement.

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