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**INVESTIGATING THE BIG FIVE FACTORS ON PSYCHOLOGICAL WELL- BEING AMONG
RETIRES IN AKURE SOUTH LOCAL GOVERNMENT AREA OF ONDO - STATE**

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Abstract

The survey study examined the influence of the big five factors (extraversion, agreeableness, neuroticism, conscientiousness and openness) on the psychological well-being of 250 retirees in Akure, Ondo state, Nigeria. Ex-post facto design was employed using structured questionnaires. Findings indicated that the predictor variables jointly predicted psychological well-being of retirees $F(5,238) = 4.215, p < .001$. Conscientiousness and openness as stated in the first hypothesis independently predicted psychological well-being of retirees ($\beta = - 0.322, t = - 4.068, p < .001$ and $\beta = - 0.210, t = - 3.062, p < .01$) respectively. The second hypothesis which tested marital status difference in psychological well-being was confirmed with divorced retirees experienced negative psychological well-being than widow(er), single and married $F(3, 240) = 4.74, p < .01$. Finally, gender difference on dimension of psychological well-being was confirmed with males scoring higher on somatic symptoms than females $t(242) = 2.64, p < .01$. These findings were discussed in line with existing literature and recommendations made.

Key Words: extraversion, agreeableness, neuroticism, conscientiousness, openness and psychological well-being of retirees.

INTRODUCTION

In today's world, psychological well-being is of much emphasis. Psychological well-being is defined as states that emerge from feeling of satisfaction with one's close interpersonal relationships, one's occupation and financial situation (Bar-on, 2005). Ryff (1989) operationally defined psychological well-being as: self-acceptance, autonomy, environmental mastery, purpose in life, positive relations with others, and personal growth. The theoretically-derived constructs of psychological well-being is based on theoretical literature from mental health. This is with a view aimed at measuring all aspects of psychological wellbeing, and creating a broader, more accurate definition. This perspective in psychology stemmed from ancient Greek philosophy Aristotle, "...in viewing eudemonia as the highest of all good been translated as realization of one's true potential rather than as happiness (Ryff, 1989, p. 1070). Psychological well-being refers to a dynamic concept that is associated with subjective, social, and psychological dimensions as well as health-related behaviours. In the modern age, this refers to how people evaluate their lives. This evaluation is usually in the form of cognition.

The cognitive information-based appraisal of one's life is when a person gives conscious evaluative judgments about one's satisfaction with life as a whole. The assumption behind this is that most people internally evaluate their life as either good or bad enabling them to communicate their judgments. Further, people nearly always experience moods and emotions, which have an enormous range of effects on the quality of experience. People have a level of wellbeing even if they do not often consciously think about it, and the psychological system offers a near constant evaluation of what is happening to the person. Retired workers require good psychological wellbeing. Thus, their psychological well-being has also been identified as one the strongest factors that influences retirement plans and choices (Alo, Ranina, & Suleiman, 2008; Vansolinge & Henkens, 2005).

Personality traits have recently been linked to psychological well-being of retired workers (Alo, Ranina, & Suleiman, 2008). This is because of its definition as the outcome variable on a particular or set of measures (Ryff, 1989). Rammstedt and John (2006) defined these factors as extraversion: is the tendency to social adaptability. Agreeableness: is the tendency to having faith and being eager to help. Conscientiousness: is the tendency toward

personal goals. Openness to experience: is the tendency or willingness to make adjustments to existing behaviours once presented with new ideas or situations. Martin, Grunendahl, and Martin, (2001) associated the big five factors to psychological well-being. They found that conscientiousness and gender were positively related to it. Gerend, Aiken, & West, (2004) found that neuroticism was the most consistent correlate of psychological well-being while other personality traits (extraversion, agreeableness, conscientiousness and openness) were significant negative predictors. Some empirical findings supported positive relationship between conscientiousness and openness to experience on retirees' psychological well-being (Mansell & Brough (2005); Dieres & Lucas (1999); and Mackie et al., (2001). In terms of demographics, empirical findings supports had been also provided for marital status and retirees' psychological well-being (Earle, Smith, Harris, & Longino (1998); Townsend, Miller, & Guo (2001), and Smith's (1997). Mills and Henretta (2001) provided supports for gender and retirees' psychological well-being among others.

The earliest literature entailed narrow conceptions of positive functioning. It placed emphasis on short-term affective well-being (happiness) at the expense of enduring effects. The process of defining and separating psychological well-being from innate value systems stressed in secular society caused and continues to cause much conflict within this realm of study. Thus, the concept of psychological well-being has been multi-defined. Each definitive stance refers the author's individualistic line of thought. Contemporary researches conducted on psychological well-being usually involve discerning the variables that enhance or diminish well-being with a specific population through the use of some pre-existent measure of well-being. Therefore, the current study recognizes this faulty nature of these approaches. Hence, it builds upon that.

Retirees experience many challenges when they leave the workplace, lifestyle changes may require unforeseen adaptation and adjustments that results in a sense of disenchantment that may affect their wellbeing as well as personality type. Ageing and gender are usually associated with reduced psychical power and fitness. Before retirement, a person may have assumed various work-related roles, such as top executive, etc. For those fully retiring, such roles will no longer exist, possibly causing a sense of loss and displacement on their personality. Others, who secured jobs after wards, may also find it difficult to adjust to a new job title, such as low executive. However, retirees may encounter unanticipated

physical and psychosocial problems unique to individuals and their environments. Taken as a whole, reactions to these problems are different for each person. The need to look into the personality types of retirees especially during this transition period in order to improve lifestyle and quality of life among them.

Hence this study asks the following questions?

- (a) Will extraversion influence retirees' psychological well-being in Akure?
- (b) Will agreeableness influence retirees' psychological well-being in Akure?
- (c) Will conscientiousness influence retirees' psychological well-being in Akure?
- (d) Will neuroticism influence retirees' psychological well-being in Akure?
- (e) Will openness to experience influence retirees' psychological well-being in Akure?
- (f) What will be the independent and joint influence of agreeableness, conscientiousness, extroversion, neuroticism and openness to experience on retirees' psychological well-being in Akure? and
- (g) Will socio-demographic factors (i.e., age, gender, and marital status) influence retirees' psychological well-being in Akure?

The main purpose of this study is to investigate the influence of the retirees' personality factors of: agreeableness, conscientiousness, extroversion, neuroticism and openness to experience on big five factors on the psychological well-being of retirees'. Specifically, the following research objectives were therefore explored;

- a) To determine the influence of agreeableness on retirees' psychological well-being.
- b) To investigate the influence of extraversion on retirees' psychological well-being.
- c) To assess the influence of conscientiousness on retirees' psychological well-being.
- d) To explore the influence of neuroticism on retirees' psychological well-being.
- e) To examine the influence of openness will influence psychological well-being of retirees.
- f) To assess the independent and joint influence of agreeableness, conscientiousness, extroversion, neuroticism and openness to experience on retirees' psychological well-being.
- g) To investigate the influence of socio-demographic factors (i.e., gender, and marital status) on retirees' psychological well-being.

RESEARCH HYPOTHESES

1. Extraversion, agreeableness, conscientiousness, neuroticism and openness would independently and jointly predict psychological well-being of retirees.
2. Divorced and widow/widower retirees' would significantly and negatively score higher than single and married retirees' on retirees' psychological wellbeing.
3. Gender would significantly influence the six dimensions of retirees' psychological well-being.

Operational Definition of Terms

Personality: This describes an enduring pattern of retirees' self that is consistent over time.

Extroversion: This referred to the social adaptability of a retiree's to other retirees'.

Agreeableness: This is the tendency of retirees' to have faith in themselves and being eager to help other retirees'.

Conscientiousness: This refers to the degree to which retirees' pushes toward their personal goals.

Neuroticism: This refers to the tendency of retirees' to experience negative effects such as fear, sadness, embarrassment, anger, guilt.

Openness to Experience (O): This refers to students' willingness to make adjustments to existing attitudes and behaviours once presented with new ideas or situations. These personality dimensions were measured in this study using the short Big Five Factor Inventory developed by Rammstedt and John (2007).

Psychological Well-being: This is operationalized as: self-acceptance, autonomy, environmental mastery, purpose in life, positive relations with others, and personal growth. Psychological well-being was measured using Ryff (1989) Psychological well-being scale.

Self-Acceptance: This refers to retirees' positive attitude toward themselves.

Autonomy: This is retirees' self-determination and independence to resist social pressures.

Environmental Mastery: This is retirees' sense of mastery and competence in managing their environment.

Purpose in Life: This is retirees' goals in life and sense of directedness for living.

Positive relations with Others: This is retirees' empathy, affection, and intimacy with other retirees'.

Personal Growth: This is retirees' feelings of continued development.

METHOD

Research Design

The study employed cross-sectional survey research using ex-post facto design. The dependent variable was psychological well-being dichotomized as self-acceptance, autonomy, environmental mastery, purpose in life, positive relations with others, and personal growth. The big five factors of extraversion, agreeableness, conscientiousness, neuroticism and openness were the main independent variables. Demographic variables of gender, age and marital status were included as secondary variables.

Research Setting

The research settings for the study were the Ondo-State Pension Board Alagbaka Akure, and two Anglican churches (*Saint Andrew's Anglican Church Oyemekun, and Saint David's Cathedral Ijomu*) in Akure south Local of Ondo-State. These settings were chosen because; it is known and proven venues where the retirees' normally meet on regular basis. This was further validated during the pre-pilot study by the researchers.

Research Participants

The population consists of participants drawn from retirees in Akure South Local Government area of Ondo-State. Two hundred and Fifty (250) questionnaires were administered. A total of 122 questionnaires were distributed to (40 males and 80 females) and collected from Ondo-State Pension Board Alagbaka Akure. Four out of the questionnaires got missing. From Saint Andrew's Anglican Church Oyemekun, and Saint David's Cathedral Ijomu a total of 61 questionnaires (30 males and 31 females) each were distributed and collected respectively. The mean age of this final sample was 71.63 years with standard deviation of 6.75, ranging from 57 to 87 years. For marital status, 5 (2.0%) were single, 185 (75.8%) were married, 41 (16.8%) were divorced, and 13 (5.3%) were widow/widower(s). In terms of job status, 15 (6.1%) were retired junior staff, 172 (70.5%) were retired senior staff, and 57 (23.4%) were retired as top management. Seventeen (7%) of the retirees had school certificate, 33 (13.5%) had OND/NCE, 80 (32.8%) had HND/first degree, 66 (27%) had masters degree, and 48 (19.7%) had professional certificates. The participants work experience ranged between 20 and 45 years with a mean of 32.98 years. Data from one males and one female were excluded from the analysis due to failure by the respondents to complete at least 80% of the items. Finally, the sample was therefore made

up of 244 retirees' - 103 (42.2%) constituted males and 141 (57.8%) constituted females participated in the study.

Research Instruments

The study employed a standardized questionnaire booklet as the instrument for data collection among retirees'. The instruments were arranged and divided into three sections: A, B, and C. Section A measured the respondents' demographics. Section B measured big five factors. Finally, section C measured psychological wellbeing.

Socio-Demographic Variables

This comprised of the respondent's socio-demographic characteristics which included: sex, age, work experience, marital status, educational qualification, job status, and work experience. These were seen as secondary variables in the study.

Big Five Factor Inventory (BFFI)

An abbreviated 10-item Big Five Factor Inventory developed by Rammstedt and John (2007) was used. The instrument has five sub-scales: agreeableness (A), extraversion (E), conscientiousness (C), neuroticism (N), and openness to experience (O). The BFI abbreviated 10 items, have just 2 items per subscale. The BFI-10 scales is scored thus: extraversion: 1R, 6; agreeableness: 2, 7R; conscientiousness: 3R, 8; neuroticism: 4R, 9; and openness: 5R; 10 (R means reversed-scored, also a one optional item D was developed which is reversed-scored). It is scored on a Likert format of 1 to 5 (with 1 representing 'strongly disagree', and 5 representing 'strongly agree'. A high score on the scale indicates high perception and vice-versa. The mean retest stability coefficients were .72 in US-1, .78 in G-1, and .75 overall. The Cronbach alpha (α) coefficient of $\alpha = .75$ was reported by the author. The Cronbach alpha of .59 was obtained during the re-validation for the present study.

Psychological Well-being

Ryff (1989) 18-itemed Scales of Psychological Well-Being was used. It consists of 3 items each reflecting the six areas of psychological well-being: autonomy, environmental mastery, personal growth, positive relations with others, and purpose in life, and self-acceptance.

Respondents rated statements on a scale of 1 to 6, with 1 indicating strong disagreement and 6 indicating strong agreement. Responses are totalled for each of the six categories (items 1, 3, 5, 7, 9, 11, 13, 15, and 17 were reverse scored). For each category, a high score indicates that the respondent has a mastery of that area in his or her life. Conversely, a low score shows that the respondent struggles to feel comfortable with that particular concept. The author reported a Cronbach alpha of 0.37 for autonomy, 0.49 for environmental mastery, 0.40 for personal growth, 0.56 for positive relations with others, 0.33 for purpose in life, and 0.52 for self-acceptance and 0.92 overall. A further revalidation during the present study yielded a Cronbach alpha coefficient of 0.85.

Research Procedure

A total of 250 questionnaires were prepared and administered. The study was supported by the researchers and two MMP students of the department of psychology, university of Ibadan. On the one hand, the researchers administered the questionnaires to the participants on Wednesday at the Ondo-State Pension Broad Alagbaka Akure. On the other hand, the two MMP students administered the questionnaires to the participants on Sundays at the two Anglican churches (*Saint Andrew's Anglican Church Oyemekun, and Saint David's Cathedral Ijomu*) in Akure South Local of Ondo-State. Together, all involved personally administered the questionnaires to the participants respectively. Participants were approach based on their age through purposive sampling technique. This was employed in data collection with due respect to participants age. Although, some of the participant would only listen to the researchers read the items and then responded while the researcher ticked their responds. The whole administration process took five weeks due to the tedious nature of studies with retirees'.

RESULTS

A critical look at the result from the table 1, shows that hypothesis one which posited that personality factors of extraversion, agreeableness, conscientiousness, neuroticism and openness to experience would independently and jointly predict psychological well-being of retirees was supported $F(5, 238) = 4.215, P < .001$.

Table 1: Summary of multiple regression table showing the joint and independent prediction of extraversion, agreeableness, conscientiousness, neuroticism and openness to experience on psychological well-being of retirees in Akure.

Variables	R	R ²	F	P	B	T	P
Extraversion	0.285	0.081	4.215	<.001	0.051	0.732	>.05
Agreeableness					0.023	0.315	>0.5
Conscientiousness					-0.322	-4.068	<.001
Neuroticism					-0.123	-1.644	>.05
Openness					-0.210	-3.062	<0.1
(Constant)						-2.002	<.05

The linear multiple regression correlation coefficient ($R = .29$) that is, the relationship between psychological wellbeing and the predictor variables assessed together was moderately low as shown by the coefficient. The percentage variation that was accounted for by the joint predictor variables (*extraversion, agreeableness, conscientiousness, neuroticism and openness to experience on psychological wellbeing*) was 10% which is ($R^2 = .10$). Two out of five predictor variables showed a significant relationship on retirees' psychological wellbeing. Amidst the joint contributions of the predictor variables, conscientiousness contributed the most with a beta value of -0.32, $t = -4.07$, $P < .001$. This implies that conscientiousness was negatively significant. Therefore as conscientiousness decreases, retirees' psychological wellbeing increases and vice versa. Openness to experience had a beta value of -0.21, $t = -3.06$, $P < .01$. This implies that openness to experience was negatively significant, and as openness to experience decreases, retirees' psychological wellbeing increases and vice versa. Hypothesis one which was upheld for two out of the five predictor variables which showed partial support for the joint prediction.

The second hypothesis which states that divorced and widow/widower retirees' would significantly and negatively score higher than single and married retirees' on retirees'

psychological wellbeing was tested using a one-way ANOVA and the result was presented in table 2 below.

Table 2: Summary Of One-Way ANOVA Table Showing The Main And Interaction Effects Of Marital Status On Retirees' Psychological Well-Being In Akure.

Source of Variation	SS	DF	MS	F	P
Marital Status	3470.05	3	1156.88	4.74	<.005
Error	58620.99	240	244.26		
TOTAL	62091.04	243			

From the one way ANOVA table, it was observed that there was a significant main effect of marital status $F(3, 240) = 4.74, <.005$ on retirees' psychological wellbeing. Thus, hypothesis two was confirmed. Due to the significance of the hypothesis and considering the fact that there are more than two groups, Multiple Comparison Test was used to specifically identify the direction of the significance. Protected T-test (a post-hoc test) was used, because the numbers of the subjects in each of the cells were unequal and the table is shown on table 3 below.

Table 3: A Table Of Summary Resulting From Protected T-Test, A Multiple Comparison Test Of Marital Status On Retirees' Psychological Well-Being In Akure

Marital Status		1	2	3	4	MEAN	SD	N
1.	Single	-----				51.60	22.33	15
2.	Married	-7.99	-----			59.59	16.31	185
3.	Divorced	-16.96*	8.97*	-----		68.56	12.07	41
4.	Window(er)	-14.48*	-6.49	2.48	-----	66.06	12.34	13

Key: * $P < 0.05$ Level

From the given table above, the difference between divorced and single retirees' on psychological wellbeing was negatively significant (-16.96), $P < .05$. Observations of the mean scores, shows that divorced retirees' with ($\bar{X} = 68.56$) scored higher than single retirees' with ($\bar{X} = 51.60$). Importantly, it shown that, the difference between married and single retirees' on retirees' psychological wellbeing was negatively significant (-14.48), $P < .05$. Therefore, married retirees' with ($\bar{X} = 59.59$) scored higher than single retirees' with ($\bar{X} = 51.60$). This indicated that divorced and widow/widower retirees' experienced negative psychological well-being than the single and married retirees'. Finally, the hypothesis was supported further. Based on this result, the hypothesis is therefore supported. It was shown also, that the difference between divorced and married retirees' on retirees' psychological wellbeing was positively significant (8.97), $P < .05$. Thus, divorced retirees' with ($\bar{X} = 68.56$) scored higher than married retirees' with ($\bar{X} = 59.59$).

Hypothesis three which posited that gender would significantly influence retirees' dimensions of psychological wellbeing was tested using independent sample t-test. The result is presented in table 4 below

Table 4: A table of summary resulting from related-t-sample, a comparison of coefficients test of gender on retirees' dimensions of psychological wellbeing

Variable	Gender	N	DF	T	P	MEAN	Std
Environmental Mastery	Male	103				14.30	3.68
	Female	141	242	2.64	<.01	13.06	3.59
Self-Acceptance	Male	103				13.75	5.59
	Female	141	242	0.57	>.05	13.37	4.74
Positive Relations with others	Male	103				18.69	6.14
	Female	141	242	0.54	>.05	18.26	6.42

Autonomy	Male	103				15.90	7.26
		242	0.32	>.05			
	Female	141				15.60	7.12
Personal Growth	Male	103				16.40	2.33
		242	2.88	<.01			
	Female	141				15.22	1.22
Purpose in Life	Male	103				14.70	1.00
		242	2.68	<.01			
	Female	141				14.10	0.70

From the above table, it was observed that there was a significant positive effect of gender on retirees' environmental mastery $t(242) = 2.64, P < .01$, retirees' personal growth mastery $t(242) = 2.88, P < .01$, and on retirees' purpose in life mastery $t(242) = 2.68, P < .01$. Hence, the hypothesis was upheld for three out of the six dimensions of psychological wellbeing. Therefore the third hypothesis was supported. This shows that gender had a significant positive effect on retirees' psychological wellbeing. Observations have shown that male retirees' with mean score of 14.30 further scored higher than their female counterparts who had a mean score of 13.06 on environmental mastery. It was also observed that male retirees' with mean score of 16.40 scored higher than females 15.22 on personal growth and purpose in life respectively with male retirees' having 14.70 and female retirees' having 14.10. This result further supported the third hypothesis. The rest of the result were not significant for: retirees' self-acceptance $t(242) = 0.57, P > .05$; retirees' positive relations with others $t(242) = 0.54, P > .05$; and retirees' autonomy $t(242) = 0.57, P > .05$. This implies that both male and female retirees experienced similar self-acceptance, positive relations with others and autonomy.

DISCUSSION

The first hypothesis which states that the Big-5 personality factors would jointly and independently predict retirees' psychological well-being was confirmed $F(5, 238) = 4.215$, $P < .001$. This is in line with Mansell and Brough (2005), Dieres and Lucas (1999), and Mackie et al (2001).

The second hypothesis, which stated that divorced and widow/widower retirees' would significantly and negatively score higher than single and married retirees' on retirees' psychological wellbeing was supported. From table 3, the difference between divorced and single retirees' on psychological wellbeing was negatively significant (-16.96), $P < .05$. Observations of the mean scores, shows that divorced retirees' with ($\bar{X} = 68.56$) scored higher than single retirees' with ($\bar{X} = 51.60$). In addition, it shown that, the difference between married and single retirees' on retirees' psychological wellbeing was negatively significant (-14.48), $P < .05$. Therefore, married retirees' with ($\bar{X} = 59.59$) scored higher than single retirees' with ($\bar{X} = 51.60$). This result is support by the research of Earle, Smith, Harris, & Longino (1998), Townsend, Miller, and Guo (2001), and Drawing on Smith's (1997).

The third hypothesis, which posited that gender would significantly influence retirees' dimensions of psychological wellbeing, was confirmed for retirees' environmental mastery $t(242) = 2.64$; $P < .01$, retirees' personal growth mastery $t(242) = 2.88$, $P < .01$; and on retirees' purpose in life mastery $t(242) = 2.68$, $P < .01$. This result aligns with research work conducted by Mills and Henrietta (2001).

CONCLUSION

This study is an important insight into the understanding of the dynamic of personality and retirees' psychological wellbeing. The results shown empirical evidence those retirees' conscientiousness and openness to experience are inclined towards psychological wellbeing. Importantly, the support of conscientiousness and openness to experience variables predicting retirees' psychological wellbeing is to be more seriously by caregivers, non-governmental institutions and implementation institutions of research. Since health is a factor that can be monitored and enhanced, retirees should be encouraged to participate; in activities that will enhance their health. Stress management and exercise programs

should be encouraged and perhaps implemented by governments. In addition, retirees should be encouraged to participate in a number of activities outside their environment which include involvement with people. Social clubs and service organization membership and participation might be beneficial. The Nigerian government should form an organization that offers educational programs for retirees which is designed to continue to expand horizons and to develop new interests, enthusiasms, and friendships. These activity will no doubt enable retirees' to have a useful platform where they could be open to expanding their social network, remember to play, be creative, and engage in lifelong learning. This study is calling for a global workshop on retirees' psychological wellbeing, to discussing its relevance in terms of social, psychological, financial or economic wellbeing and/or health. In addition, how the understanding of personality could pave way forward in this direction.

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