

# Attitude of Retiring Headmasters and Assistant Headmasters Towards Family Involvement in Pre-retirement Preparation In Ondo State, Nigeria

Olatomide, Onijuni Olufemi (Corresponding author)  
Department of Educational Foundations & Counselling  
Faculty of Education, Obafemi Awolowo University  
Ile-Ife, Osun State, Nigeria  
E-mail: olatomideolufemi@yahoo.com

Shobola, Adeola Ayodeji  
Department of Educational Foundations & Counselling  
Faculty of Education, Obafemi Awolowo University  
Ile-Ife, Osun State, Nigeria  
E-mail: shobolad05@yahoo.com

Omoyemiju, Michael Adeniyi,  
Department of Educational Foundations & Counselling  
Faculty of Education, Obafemi Awolowo University  
Ile-Ife, Osun State, Nigeria  
E-mail: adeyemiju2008@yahoo.com

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## Abstract

The family is a paramount source of happiness, giving individuals a sense of place that is relevant to developing satisfaction and fulfilment. Consequently, this study examined the attitude of retiring HeadMasters and Assistant HeadMasters' towards family involvement in pre-retirement preparation in Ondo State, Nigeria. Using descriptive survey, 150 participants were purposively drawn from three Local Government Areas accidentally selected for the study. "Family Involvement in Pre-retirement Preparation Questionnaire (FIPPQ)" was used for data collection. Data collected were analysed using descriptive statistics, t-test, and ANOVA. Descriptive results indicated participants' general poor knowledge on the need for family involvement in pre-retirement preparation, positive attitude towards family involvement and low actual involvement of their family in pre-retirement planning. Results of the tested hypotheses revealed that sex, educational qualification, and religion had no significant influence on the participants' attitude towards family involvement in pre-retirement preparation. Recommendations were made based on these findings.

**Keywords:** Family involvement, Pre-retirement, HeadMasters, Assistant HeadMasters, Nigeria

## 1. Introduction

The family is the first socialization unit in any human society; it is a group of persons united by the ties of marriage, blood, or adoption, constituting a single household (Adesina, Oribabor & Ehindero, 2005). Hence, in ancient African society as it obtains in other parts of the world, family is regarded as blood relationship that binds a group of people together. Not differing from this view on the family, Christine (nd) highlighted that at the macrosociological level, the

family is a social institution present in all human societies, while at the microsociological level, a family unit is a group of people sharing a relationship based on biology, marriage, or adoption who usually live together. Generally, there are the extended and nuclear types of family patterns. While the extended family or kin group, which are mostly found in Africa, West Indies and Pakistan, include a span of three generations within the total household, the nuclear family comprises basically of father, mother and the children. This type of family is common in the Western World, but the African society is now changing towards this nuclear family system as a result of Western education and religious influences (Adewuyi, 2009).

Elaine (2004) as referenced in Christine (nd) listed the most common functions of the family as procreation, socialization, regulation of sexual behaviour, division of labour, economic provision for members, affective and emotional needs, as well as status-given properties. It appears that while the family relationship confers some responsibilities on the members of the family, these functions of the family presuppose that the family members share the same beliefs, ideologies, live together, share and solve their problems together for healthy living and cohesiveness. Given that, this must have contributed to Akinboye's (1998) description of the family as the greatest source of happiness and that a happy marriage at any age of life increases peoples' happiness, joy, and satisfaction which provide the needed cushions for the problems and stresses of life. Concurring, in an earlier work, Argyle (1979) had noted that the family gives an individual a sense of place which is very crucial for the development of happiness, satisfaction and fulfilment. Being happily married in retirement contributes to greater retirement satisfaction and successful adjustment to male and female retirees and particularly, the social and emotional supports that wives provide to their husbands are indispensable to men's retirement adjustment (Price, 2004 as referenced in Akinade, 2006).

With these indispensable roles of the family for individuals, and especially in Nigeria where the family remains the most significant group on which one is attached to throughout life (Adewuyi, 2009), the need for any would-be retirees to give careful consideration to the necessity of practically involving members of their family in their pre-retirement preparation cannot be overemphasized. For instance, Adejuyigbe (1997) submitted that wherever a principal or teacher retiree wishes to retire into, be it in their natal village or city, the family members (wife/wives, husband, children) need to be carried along because if the whole arrangement is forced on them, this might lead to tension in the family as they might not be happy to voluntarily go with the retiree. According to Adejuyigbe, should the retiree then chose to go alone, leaving the family members behind, there would arise personal problems of how to cater for some personal needs like finding someone to send on errands, washing of clothes, preparing of meals, sweeping of the house, etc. Interestingly, a year before Adejuyigbe's (1997) work, Scinovacz and Ekenit (1996) had submitted that the primary planners to plan retirement with should be the members of nuclear family of the pre-retired individuals; while Akinade (2011) is also of the opinion that though retiring workers could personalize their retirement but that this should be done in consultation with other members of the family. All these seem to point to the indispensability of the family in pre-retirement preparation of would-be retirees.

The social status of a worker unavoidably declines at retirement. For example, the social status of heads of primary and secondary schools place them with hundred of souls under them both as students and supporting staff who assist in performing certain administrative functions including typing of letters, clearance of letters from the Post Office, lodgement of money in banks, cutting of fields, as well as sweeping of offices; and where there is a school vehicle, the Principal or HeadMaster uses it without appeals to any other person. But at retirement, these cease to continue as there would be no students, pupils or supporting staff and worse still, there would be no special regard from parents, former colleagues, etc., as the retired person has become an ordinary person who should personally learn to take care of himself or herself and some of their needs (Adejuyigbe, 1997).

However, taking cognizance of the submissions of Scinovacz and Ekenit (1996), Adejuyigbe (1997) and Akinade (2011) that retirees-to-be should do their pre-retirement planning with members of their immediate family, it looks reasonable to believe that if the retired person had planned his or her retirement with his or her family members, on the one hand, family members may makeup for some of the loss perquisites of office hitherto enjoyed by the retired person while in service; and on the other hand, family members would also have prepared themselves psychologically for the imminent and irreversible change of family status (Akinade, 2011). Akinade (2004) seemed to have considered this view when he submitted that for proper adjustment in marriage after retirement, retirees must practice, among other attitude, that of designating roles and responsibilities to members of their family specifying who is to do what, when, and how. Hence, designating roles and responsibilities to members of one's family may sum up to division of labour, given as one of the common functions of the family (Elaine, 2004 as referenced in Christine, nd). However, it is uncertain if members of a family would happily carry out any newly assigned responsibilities if they had not been part of the planning prior to the time of the designation of duties and responsibilities.

The retirement age for civil and public servants in Nigeria is sixty years while the length of service allowed by law is thirty-five years, following which workers go into retirement and become retirees; although academic staff members of Nigerian Universities and Judges of Appeal and Supreme courts have been given extension of service to 65 and 70 years respectively (Ibrahim, 2001; Ahmed, 2003 as referenced in Olatomide 2010). Retirement is a complex social phenomenon of modern industrial society which defines an individual as being old and therefore requires withdrawal from customary activity in business, industry, or service (Manion, 1976). To Atchely (1976), it is the last phase of occupational life cycle, marking the period following a career employment in which occupational responsibilities are withdrawn. It has also been described (Akinade, 2006) as terminus of one's active primary, earning life. Many factors including old age, ill-health, dissatisfaction with condition of service, family pressures, or responsibility, rules of the job, etc., could bring about retirement (Quadagno, 2002). This retirement has phases like pre-retirement phase (which could be distant or near/remote or near), retirement, and post-retirement. Pre-retirement phase generally covers that time when individuals are still in employment; distant pre-retirement phase spans that time when individuals are freshly employed to some years to retirement while the near pre-retirement phase covers those few years before retirement. While retirement puts a final stop to individuals' active working life, post-retirement describes the period after retirement (Atchley, 1999, 2000; Price, 2004 as referenced in Akinade, 2011).

According to Umeano (2008), the issue of pre-retirement preparation has been a world-wide social concern because of the economic and psychological traumatic experiences of retirees with unplanned retirement. Pre-retirement preparation is the planning one does to be prepared for life after the termination of paid work (Ndaman, 2006); it involves conscious planning, organizing and strategizing of activities aimed at enabling an individual to have smooth transition into retirement and subsequently to be well-adjusted (Eze, 2010). It also encompasses knowing the correct time to retire and psychologically preparing the family for the imminent change in status, attending all retirement workshops, reading printed materials on retirement, discussing with successful retirees on how to process retirement entitlements, consulting professionals on retirement matters (Nwokedi, 2006 as referenced in Akinade, 2011). Employers too have roles to play during the pre-retirement phase of retiring officers; such roles include alerting workers who are near-retirement, organising workshops or sending them to attend workshops, seminars and orientation programmes on preparation for a successful retirement, etc., so as to help them disengage from service without stress (Nwokedi, 2006 as referenced in Akinade, 2011).

Realising that no time can be too early to start to plan for a happy retirement, in an earlier study, Olatomide (2005) had noted that irrespective of the longevity of number of years allowed workers in service, retiring officers would still be taken aback when retirement comes whether by age or length of service if conscious and adequate pre-retirement preparation had not been made to that effect. Thus, the adequacy of the pre-retirement preparation presupposes that retiring workers have adequate and timely information on what and how to prepare. Therefore, it is essential for retiring workers to know what to plan for towards their retirement, which includes when to quit job, finance, sources of income, estimating expenses, managing assets, implementing a savings programme and estimating cash flow, how to spend time, where to live, marital life after retirement, social network at retirement, etc., (Akinade, 2011). Supporting this view, Okere (2006) noted that people cannot chose what they do not know and cannot make firm decisions on illusions; hence, the quality of any information is measured by its timeliness, accuracy, brevity and understandability such that outdated or unreliable information is useless in decision-making. Hence, giving that such information is supplied, Akinade (2006) submitted that pre-retirement planning should commence many years before actual retirement when the prospective retiree is still actively involved in the labour market; and that between five and seven years to retirement, they should begin to actualize their dreams, plans and prospects. This may enhance healthy retirement; and to be healthy in retirement, Akinboye (1998) indicated that prospective retirees need to plan for relaxation, physical fitness, creativity, social contacts, environment (environment that would reduce accidents), nutrition, time management, happy moments and religious life as well as happy family life.

## **2. Purpose of the Study**

The family is identified as the greatest source of happiness (Akinboye, 1998) giving individuals a sense of place that is very crucial for the development of happiness, satisfaction, and fulfilment (Argyle, 1979); therefore, to be healthy in retirement, one of the cardinal things prospective retirees should plan for (among others) is happy family life (Akinboye, 1998). Despite that the family is indispensable to the happiness of retirees in retirement, as far as the researchers' knowledge, no study has investigated the attitude of retiring public or private officers to family involvement at the pre-retirement preparation stage in Nigeria. Thus, the present study examined the attitude of retiring HeadMasters and Assistant HeadMasters towards family involvement in pre-retirement preparation in Ondo state, Nigeria. Therefore in realizing the objectives of the study, three research questions were generated thus:

1. What is the general level of knowledge of the study participants on the need to involve family members in pre retirement preparation?
2. What is the attitude of the study participants to involving their family members in pre-retirement preparation?
3. What is the level of actual family involvement in the participants' pre-retirement preparation? Similarly, three research hypotheses were formulated for the study; these are:
  1. There is no significant effect of sex on participants' attitude to family involvement in pre-retirement preparation.
  2. There is no significant influence of educational qualification on participants' attitude to family involvement in pre-retirement preparation.
  3. There is no significant influence of religion on participants' attitude to family involvement in pre-retirement preparation.

### 3. Procedures

This study employed the descriptive survey design. Three Local Government Areas (LGAs) were accidentally selected for the study out of the eighteen LGAs in Ondo state. Fifty participants were purposively selected from each of the three LGAs. The population of HeadMasters and Assistant HeadMasters from the three LGAs as given by the Local Government Universal Basic Education Authorities totalled four hundred and seventy-five (475) (Akoko South-West, 150; Akoko North-East, 160; and Owo Local Government, 165). One hundred and fifty retiring HeadMasters (HMs) and Assistant HeadMasters (ASMs) were selected by visiting their meeting venues. The selection of the participants at their meeting venues was by convenience and intact sampling (with reference to sex) was also adopted because only those who were present at the meeting venues and agreed to participate in the study by responding to the instrument and return on the spot or agree to fill in and return to the researchers at their next (fortnightly) meeting were used. Therefore one hundred and one males and forty nine females were sampled. In all, it took the researchers six weeks to administer and collect back the instrument.

The instrument used for the study was questionnaire, titled "Family Involvement in Pre-retirement Preparation Questionnaire (FIPPQ)" having four sections: A, B, C, and D. The validation of the instrument was established by two (2) Senior Lecturers: one apiece in counselling psychology and Test and Measurement from the Faculty of Education, Obafemi Awolowo University, Ile-Ife, Nigeria. The reliability of the instrument was established through pilot testing with twenty-five (25) retiring Head-Masters and Assistant Head-Masters (15 males and 10 females) in Akoko South-East LGA, a LGA not covered by the sample of this study-after two weeks interval. The test-retest reliability coefficient was found to be 0.87, using Pearson Product Moment Correlation. Section A sought biographical information of the participants. Section B with 11 items sought the level of the participants' knowledge on the need to involve the family in pre-retirement preparation and were scored 3, 2, and 1 for "True", "Don't know" and "False", respectively. The sum of scores for each participant's responses was categorized as: "poor" if they totalled 11 or less, "fair" if they totalled 12 to 22 and "good" if they scored 23 upward. Section C with 15 items obtained information on the participants' attitude towards involving their family in pre-retirement preparation and were scored 3, 2, and 1 for "Agree", "Don't know" and "Disagree" respectively. The categorization of the respondents was on the basis of their total score such that a score of 15 or less was termed a "negative attitude", 16 to 30 as "indifferent attitude" and 31 upward as "positive attitude". Section D with 7 items sought information on the participants' performance on actual involvement of their family in pre-retirement preparation and were scored 2, and 1 for "Yes" and "No" responses respectively. The respondents were categorized on the basis of the total score obtained such that a score of 10 and below was labelled as "low involvement" while a score of 11 upward was labelled as "high involvement".

Data collected for the study were scored and coded into Microsoft Excel and SPSS for appropriate computer analysis. The data were analyzed using the descriptive statistics with reference to the participants' level of knowledge of the need for family involvement, attitude towards family involvement as well as actual performance (or practical involvement) of family members in pre-retirement preparation. Furthermore, the t-test and ANOVA tests of difference were used to analyze the research hypotheses dealing with the respondents' attitude towards involvement of family in pre-retirement preparation with sex, educational qualification, and religion treated as differentiating variables.

#### 4. Results

Research Question 1: What is the general level of knowledge of the study participants on the need to involve family members in pre-retirement preparation?

<Table 1 about here>

From Table 1 above, it can be seen that on the need for family involvement in the respondents' pre-retirement preparation, 66.6% of the respondents have poor level of knowledge, 26.7% have a fair level of knowledge while only 6.7% have a good level of knowledge.

Research Question 2: What is the attitude of the study participants to involving their family members in pre-retirement preparation?

<Table 2 about here>

From table 2 above, it is clear that none of the respondents have negative attitude to the involvement of family members in pre-retirement preparation; 22.8% had an indifferent attitude while the remaining 77.2% possess a positive attitude towards it.

Research Question 3: What is the level of actual family involvement in the participants' pre-retirement preparation?

<Table 3 about here>

The ranking of the participants' score as displayed on table 3 above shows that 66.7% of the participants were low in their level of involving their family in their pre-retirement preparation while 33.3% were high in the involvement of their family in their pre-retirement preparation.

**Research Hypothesis 1:** There is no significant influence of sex on participants' attitude to family involvement in pre-retirement preparation.

<Table 4 about here>

As displayed on table 4 above, the value of t-obtained is 0.027 at  $p=0.979$ . Since  $p$  is greater than 0.05, the null hypothesis that there is no significant influence of sex on participants' attitude to family involvement in pre-retirement preparation is accepted. This finding implies that participants' sex has no significant influence on their attitude towards family involvement in pre-retirement preparation.

**Research Hypothesis 2:** There is no significant influence of educational qualification on participants' attitude to family involvement in pre-retirement preparation.

<Table 5 about here>

As shown on table 5 above, the F value obtained is 0.875 at  $p=0.499$ . Since  $p$  is greater than 0.05, the null hypothesis that there is no significant influence of educational qualification on participants' attitude to family involvement in pre-retirement preparation cannot be rejected, hence accepted. This means that the level of educational attainment of the respondents does not significantly influence their attitude to involve their family members in their pre-retirement preparation.

**Research Hypothesis 3:** There is no significant influence of religion on participants' attitude to family involvement in pre-retirement preparation.

<Table 6 about here>

As clearly revealed on table 6 above, the F value obtained is .695 at  $p=0.501$ . Since the  $p$  value is greater than 0.05, the null hypothesis that there is no significant influence of religion on participants' attitude to family involvement in pre-retirement preparation is therefore confirmed. The import of this finding is that participants' religion does not significantly influence their attitude towards family involvement in pre-retirement preparation.

#### 5. Discussion

The participants in this study are in the near pre-retirement phase (Atchley, 1999, 2000; Price, 2004 in Akinade, 2011), having just between one to nine (1-9) years left in service before retiring. The results on table 1 reveal that those with poor knowledge of the relevance of family involvement in pre-retirement preparation were in the majority (66.6% poor; 26.7% fair; 6.7% good). Even though the results on table 2 shows that majority of the participants had a positive attitude towards family involvement in pre-retirement preparation (77.2% positive; 22.8% indifferent; 0% negative), their level of demonstrative family involvement as revealed on table 3 was low (66.7% low; 33.3% high). This can be attributed to lack of relevant information available to the retiring participants to sensitize them on the need to carry the family

members along in pre-retirement preparation, as recommended by Scinovacz and Ekenit (1996) and Adejuyigbe (1997). People need adequate, appropriate and useable information in decision-making and in any meaningful interaction; hence, people who are able to gain control over their lives are those who can make intelligent decisions, especially based on available information (Okere, 2006). Similarly, it could be that the respondents perceived that Western education and its influences also meant unilaterally taking certain decisions affecting one's life, even though others like one's family members might be affected by such decisions latter.

The results on table 3 do not reveal any significant influence of sex on participants' attitude to family involvement in pre-retirement preparation. This could be attributed to the sameness of roles being performed by HeadMasters and Assistant HeadMasters in primary schools. Similarly, the results on table 4 fail to show any significant influence of participants' educational qualification on their attitude towards family involvement in pre-retirement preparation. A possible explanation for this finding could be that the participants had almost the same training experience, having attended almost the same Teachers' Colleges, College of Education and same degree awarding institutions for the few that had first degrees. Also, the results on table 5 show that there is no significant influence of participants' religion on their attitude towards family involvement in pre-retirement preparation. What is likely to be accountable for this finding is that notwithstanding their different religious orientation, they had live and grown up in the same cultural environment.

Hence, with the participants' poor knowledge of the need for family involvement in pre-retirement preparation though with positive attitude notwithstanding the participants' sex, educational qualifications, and different religious orientations, the inverse practical low involvement of their family members in their pre-retirement preparation (with less than 10 years in service) does not square well with the recommendations of Scinovacz and Ekenit (1996) and Adejuyigbe (1997) that prospective retirees should carry out their pre-retirement plans with members of their nuclear family. Also, the participants' failure to have carried their family members along in their pre-retirement preparation contrasts sharply with the recommendation of Akinade (2006) that pre-retirement planning should start many years before actual retirement. Akinade added that prospective retirees should between five and seven years to retirement commence the actualization of their dreams, plans, and prospects. With such few numbers of years to go by in service, a prospective retiree could be said to have started no preparation at all if his or her family members are not sufficiently kept abreast of his or her pre-retirement preparation. Similarly, retirees who unilaterally plan and execute their pre-retirement plans without practical involvement of their family members would not be said to be working towards healthy retirement. For, Akinboye (1998) had proposed that for a healthy retirement, one of the things a retiree should plan for is happy family life; this may become elusive where family members are not involved in the retirees' pre-retirement planning.

## 6. Conclusion and Recommendations

Consequent of the findings of this study, it can be concluded that retiring HeadMasters and Assistant HeadMasters had general poor knowledge of the need to involve their family members in their pre-retirement preparation, but with positive attitude towards family involvement in pre-retirement preparation regardless of their sex, educational qualifications, and different religious affiliation. Yet, they have a contrasting low actual family involvement in their pre-retirement preparation. Following these conclusions, the recommendations below were made:

1. Employing agencies and organisations should regularly organize pre-retirement seminars and workshops at least 10 years to retirement for retiring officers in their services before their retirement proper, and emphasis should be placed on adequacy and timely information on the need for early family involvement;
2. As much as practicable, one of the series of pre-retirement seminars that retiring officers are exposed to should deliberately include two retiring officers family members, like wife/husband and one child where the roles of the family in post-retirement adjustment of the retiring officers would be discussed; and
3. Retirement counsellors should expose their clients to the imperativeness of practical family members' involvement in pre-retirement preparation for the sake of happy family life in retirement.

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Table 1. Percentage Distribution of Respondents' Level of Knowledge on Need for Family Involvement in Pre-retirement Preparation

Ranking	Frequency	Percent
Poor	100	66.6
Fair	40	26.7
Good	10	6.7
Total	150	100.0

Table 2. Respondents' Attitude to Involving family Members in Pre-retirement Preparation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Indifferent	34	22.7	22.8	22.8
Positive	115	76.7	77.2	100.0
Total	149	99.3	100.0	
Missing System	1	.7		
Total	15	100.0		

Table 3. Respondents' Level of Family Involvement in Pre-retirement Preparation

Level of involvement	Frequency	Percent
Low involvement	100	66.7
High involvement	50	33.3
Total	150	100.0

Table 4. Test of Difference in Family Involvement in Pre-retirement Preparation on the Basis of Sex

Sex	N	Mean	Std. Deviation	t	P
Attitude 1	101	31.9901	2.26493	0.027	0.979
Attitude 2	47	31.9787	2.64977		

Table 5. Test of Difference in Family Involvement in Pre-retirement Preparation on the Basis of Educational Qualification

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	25.298	5	5.060	.875	.499
Within Groups	826.460	143	5.779		
Total	851.758	148			

Table 6. Test of Difference in Family Involvement in Pre-retirement Preparation on the Basis of Religion

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	8.027	2	4.014	.695	.501
Within Groups	843.731	146	5.779		
Total	851.758	148			