

EFFECTS OF LOCUS OF CONTROL ORIENTATION, FINANCIAL STATUS AND MARITAL QUALITY ON LIFE SATISFACTION AMONG LOCAL GOVERNMENT RETIREES IN SOUTH-EAST NIGERIA

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Abstract

This study investigated the effects of locus of control orientation, financial status, and marital quality on life satisfaction among retirees. Participants for the study consisted of 217 Local Government retirees from Anambra State, South-East of Nigeria. These comprised of 148 males (68%) and 69 females (32%) and their ages ranged from 56 to 70 years with a mean age of 62.75 years (SD = 4.88). The study design was cross-sectional. Three hypotheses were stated. Correlation analysis was employed. Results of analysis showed that external locus of control orientation; low levels or inadequate financial status; as well as low levels of marital quality were each negatively related to life satisfaction among retirees. These results confirmed the three study hypotheses. Conclusions, recommendations and study limitations were highlighted.

Keywords: Locus of Control, Financial Status, Marital Quality, Life Satisfaction, Retirees.

Introduction

The concept of retirement in the world of work signifies the detachment from active service as a full-time employee. It can be regarded as a process that separates an employee from a job role. A person who is retired is one who has stopped employment completely or given up his office completely (Nwajagu, 2007). Retirement is seen by workers as a new phase in their social and industrial lives; and this harbours certain psychological, physiological and economic implications (Ogunbameru & Bamiwuye, 2004).

Although we are aware of likely attendance of these implications, our knowledge of their consequences in the lives of retirees remains scanty and fragmented (Kim and Moen, 2002). While some workers see retirement as facilitative of an improved sense of well-being resulting from exiting the ever-attendant stress in the world of work, others tend to perceived an imminence of social and industrial eclipsing motivated by an awareness of loss of job roles and social status. The latter therefore tend to suffer from diminished life satisfaction and well-being (Moen, 2001).

A number of inconsistencies have characterized empirical evidences concerning the psychological consequences of retirement (Kim and Moen, 2002; Salami & Odutan 2001; Onyewotu, 2005; Okatahi, 2001). While some studies reported positive associations

between retirement and life satisfaction, others were relatively mixed (Midanik, Sogilkian, Ramson & Tekawa, 1995; Okatahi, 2001).

Life satisfaction among the elderly has been widely researched and discussed. Much research in this domain has analyzed how life satisfaction is influenced by factors such as social support, physical health and locus of control orientation among others. Although research efforts have continued to probe into possible predisposing factors of life satisfaction and psychological well-being among retirees, outcomes of such efforts have remained largely inconsonant and conflicting. Based upon foundations of the extant literatures, a number of explanations have been in contention regarding the factors most readily implicated in the nature of the retiree's life satisfaction that require more in-depth investigation.

Previous studies in this area investigated and discussed life in retirement almost exclusively from the perspective of the man as the only occupant of the home almost to a total non-reckoning of his experiences arising from the dynamics of an individual who may be living with his spouse (wife). This is believed to constitute a gap that must be filled especially when contextualized against the backdrop of possible influence of quality of marriage on life satisfaction.

In light of the above, it is believed that the intricacies of transition resulting from retirement is better understood by examining the concept of retirement as a couple phenomenon, a personality disposition, domestic buoyancy, in addition to possible sundry influences of employment-severance related contexts, on life satisfaction. To the best of this researcher's knowledge, no study to date in Nigeria has considered the life satisfaction of local government retirees in the South-East geo-political zone of the Country; especially in the contexts of their locus of control orientations, financial statuses, and marital quality types.

The current study therefore has as its objectives, to investigate the extent to which retirees' locus of control orientation, their financial status, as well as their marital quality will affect their life satisfaction in retirement. This study ultimately seeks to advance the epistemic frontiers in this sphere of research, and contribute to the repertoire of prior studies by analyzing how these factors incident and propagate their influences on life satisfaction especially among the elderly in Nigeria.

Statement of the Problem

Retirement signifies the detachment of an employee from active service as a full-time worker. It represents the permanent separation of the worker from his job role and organizational membership. For a society as Nigeria, which is strongly founded upon employment, the transition from a given work role in one day, to a 'role-less role' the next day tends to stir up anxiety concerning what the future holds in stock. This development, among prospective and substantive retirees, may not totally be unfounded.

Not minding the prevalence of arguments aimed at assuaging rising levels of anxiety among actual and prospective retirees in Nigeria, the fact remains that not very many really appreciate the excruciating experiences retirees go through in the course of processing and accessing their retirement benefits. A critical appraisal of the lots of retirees in Nigeria

under various leadership regimes over the decade will unveil certain disturbing realities. For instance, months after some workers of the University College Hospital (UCH) Ibadan had presented their entitlement benefits, they have remained unpaid; leading to the death of about 53 of them (Fanimo, 2007).

There were also reports of no less than 980 teachers who lost their lives within a span of seven years while trying to access their retirement benefits (Mudiage, 2008). Similarly, between 1999 and 2009 over 10,000 railway pensioners lost their lives arising from the frustrations and accompanying starvation occasioned by the inexplicable delays in the payment of their entitlements (Bisiriyu, 2009).

These scenarios tend to suggest that the social and economic conditions of retirees in Nigeria are indeed frightening. Rather than experiencing some deserved rest from the world of work, after investing the greater part of their productive lives serving their fatherland, retirees are often still pre-occupied with agitation for payment of their benefits; and such developments would definitely impact the retiree's life satisfaction and psychological well being.

However, since the retiree does not have significant control over government's response to his social and economic conditions, it makes some meaning attempting an examination of those factors within the individual, with capacities for predicting the nature of life satisfaction, over which the retiree or those around him may be able to exercise control; and these include his/her locus of control orientation, the financial status, as well as the marital quality.

Study Objectives

- i. To investigate effects of retirees' locus of control orientation on their life satisfaction.
- ii. To examine effects of retiree's financial status on their life satisfaction.
- iii. To examine effects of retiree's marital quality on their life satisfaction.

Review of Relevant Literature

For a firm grasp of the dynamics surrounding the retirement phenomenon this study considers it imperative to examine two key theories here; and these include the Disengagement Theory; as well as the Activity Theory.

Disengagement Theory

The disengagement theory of aging states that aging is an inevitable, mutual withdrawal or disengagement, resulting in decreased interaction between the aging person and others in the social system he belongs to. Retirement constitutes a key condition by which employees procedurally relinquish their roles in the world of work. The individual's life span is believed to fall under three phases – the period of birth up to schooling, prior to employment; the period of active work life; and lastly, the period of cessation of services from active employment. This comes under the purview of the disengagement theory in social gerontology (Omotayo, 2006).

According to Morgan and Kunkel (2001), people must necessarily disengage from work, be it voluntarily, involuntarily, or even through death so that the social system does not

suffer disruption. Consequent upon this inevitability, the theory espouses the imperatives of employees making adequate preparations for themselves and for their dependants while still in service for the facilitation of the continued sustenance of the welfare of those dependants; especially in the event of ‘disengagement by death.’

Activity Theory

This theory, developed by Harvighurst (1961) as a response to the Disengagement Theory of Aging, proposes that successful aging occurs when older adults stay active and maintain social interactions. This theory attempts to persuade to the effect that retirement should not connote existence of redundancy, but one of self-freedom devoid of the traditional compulsions of work dictates. The theory opines that older persons can optimally go through their lives in retirement, stay reasonably active, and effectively brace up to the emergent shrinkages in their social world. Harvighurst et al (1961) contend that positive relinquishment of job roles can actually help older person to enjoy fulfilling retirement lives.

The Activity Theory and the Disengagement Theory

The activity theory of aging proposes that older adults are happiest when they stay active and maintain social interactions. These activities, especially when meaningful, help the elderly to replace lost life roles after retirement and, therefore, resist the social pressures that limit an older person's world. The theory assumes a positive relationship between activity and life satisfaction. Activity theory reflects the functionalist perspective that the equilibrium an individual develops in middle age, should be maintained in later years. The theory predicts that older adults that face role losses will substitute former roles with other alternatives.

The disengagement model suggests that it is natural for the elderly to disengage from society as they realize that they are ever nearer to death. However, withdrawing from their central societal roles points to a significant loss of social life space; with the prospects of crisis and demoralization setting in.

But Havighurst's activity theory is at deliberate odds with what some perceive as the pessimism of disengagement theory. Critics of activity theory state that it overlooks inequalities in health and economics that undermine the ability for older people to engage in those prescribed activities.

Meta-analytical gerontological research however, suggests that the activity model is actually more accurate than the disengagement model. Not only is activity beneficial for the community, but it engages older adults (both physically and mentally) and allows them to socialize with others. This increases feelings of self-worth and pleasure, which are important elements for happiness well-being and longevity.

Consonant with the activity theory, retirement, be it in conceptualization or in definition, should not be construed as an arrival at life's *cul-de-sac* or as an imminence of socio-industrial eclipse. Retirement should inspire perceptions of time of total freedom, and hence help older persons or retirees age gracefully and successfully in their retirement lives. It is believed that a number of contexts and factors tend to predict the quality of well-being among retirees. Some of these include retirees' locus of control orientation, the financial status, as well as the marital quality.

Locus of control

The extent to which a person feels able to control his life, indicates that individual's internal-external orientation. Persons with internal locus of control believe they are in charge of their own fate and destiny. These individuals tend to perceive the events around them as contingent upon their own behaviors (Rotter, 1954). They see the world through a more adaptive perspective; with a strong conviction that personal abilities and work diligence will guarantee favorable outcomes.

On the other hand, persons with external locus of control orientation tend to believe that much of what happens to them lay way beyond their control; and are determined exclusively by environmental factors. They tend to hold the belief that reinforcement has little or no contingency on one's behaviors. The social learning theory argues that the likelihood that an event will occur in a specific situation is dependent upon the individual's expectancies concerning the outcomes the behavior will generate, and the value of reinforcement they ascribe to such outcomes (Rotter, 1954). Therefore the retiree for instance forms generalized expectancies concerning the extent to which his/her actions will influence the prospect of his/her life satisfaction in retirement.

Research findings have shown that individuals with internal locus of control orientation are happier and often better adjusted in retirement (Aigbodion, et al., 2010). Retirees with such personality orientation tend to be better adjusted to brace up to the challenges that are likely to accompany their lives outside the world of work. Consequently, the more rooted the retirees are in the conviction that they can influence and change their own life events, the stronger the likelihood of their experiencing well-being in retirement.

Financial status

Family income has been found to have a strong positive correlation with life satisfaction in the general population (Bradburn & Caplovitz, 1965; Wilson, 1967; Wessman, 1956; Gurin, Veroff & Feld, 1960). The individual's financial status upon retirement tends to predict how well he copes with the emergent life events outside the world of work (Salami, 2010). Upon retirement, the financial status at the domestic front is significantly altered. The joint purse drops dramatically; and this ultimately impacts the extent of life satisfaction the retiree enjoys outside the work life. Indeed research findings report the negative correlation between shrinkages in financial resources and the prospect of the retiree's well being (Gallo, Bradley, Siegel & Henkens, 2005; Salami, 2010).

The logic here is that the ability of the couple to reasonably sustain the life style they used to enjoy at the pre-retirement phase of their life will be vital to their adjustive capacity in retirement. The couple's financial resources are very likely to decline upon retirement, since pensions are usually a fraction of the salaries hitherto being received while still in active service. This drop in financial resources, constitute a veritable challenge to the retiree's adjustive capacity generally. The relatively more adequate the retiree's financial status is, the stronger the prospect of his enjoyment of life satisfaction in retirement.

Marital quality

The quality of the retiree's marital situation in retirement is a very crucial consideration in the experiencing of happiness and life satisfaction. Outcomes of research works have

revealed that marital quality had a significant relationship with life satisfaction and depression (Kim & Moen, 2002): as well as adjustments to the challenges of retirement (Van Solinge & Henkens, 2005). Meyer and Booth (1998) argued that couples with less satisfying marital life may not be able to summon the necessary adjustive capacity to confront the challenges of retirement. Consequently, the more blissful the marital quality of the retirees is, the more assuring, their psychological well-being.

Study Hypothesis

1. Internal, rather than external locus of control orientation will be more positively related to life satisfaction among local government retirees.
2. High, rather than low levels of financial resources will be more positively related to life satisfaction among local government retirees.
3. High, rather than low levels of marital quality will be more positively related to life satisfaction among local government retirees.

Method

Participants

Participants for the study consisted of 217 Local Government retirees Anambra State, South-East of Nigeria. Participants consisted of 148 males (68%) and 69 females (32%) and their ages ranged from 56 to 70 years with a mean age of 62.75 years (SD = 4.88). Those who retired before the age of 55 years were 106 (48%); while those who retired after 55 years were 114 (52%). Twelve of the participants (5.55%) had WASC; Sixty-six (30.40%) had the National Certificate of Education, NCE; One hundred and nineteen (54.84%) had first degree qualification; Sixteen (7.77%) had Post Graduate Diploma (PGD) certificate; while Four (1.84%) had Masters Degree qualifications. All the participants willingly volunteered to partake in the study; and were assured of the utmost confidentiality of their responses. Also, all the participants have been in retirement for upwards of 5years.

Instruments

Locus of Control Orientation: The locus of control orientation among the retirees was measured using the Rotter's (1966) Locus of Control Scale. The variable was measured along the dimensions of 'Internal Locus of Control Orientation' and 'External Locus of Control Orientation'. The Scale was designed in a 5-point Likert-type response format. Each questionnaire item consists of a pair of alternatives lettered a or b. Respondents are to select the one statement of each pair (and only one) which they more strongly believe to be truer rather than the one they think they should choose or the one they would like to be true. It is a measure of personal belief; and there are no wrong or right answers.

Internal consistency estimates (reliability) for Rotter's Locus of Control Scale ranged between 0.65 and 0.79. Test-retest reliability estimates for the Scale ranged between 0.49 and 0.83; while in terms of validity, its correlation with the Marlowe-Crowne Social Desirability Scale ranged between -0.41 and -0.12.

Scoring was done according to the author's own instructions as follows: - one point scored for each of 2.a, 3.b, 4.b, 5.b, 6.a, 7.a, 9.a, 10.b, 11.b, 12.b, 13.b, 15.b, 16.a, 17.a, 18.a, 20.a, 21.a, 22.b, 23.a, 25.a, 26.b, 28.b, 29.a.

A higher score = External Locus of Control

A lower score = Internal Locus of Control

Financial Status: Retirees' financial statuses were measured by the single-item scale used by Salami (2010). The question was, "How adequate would you consider your financial situation presently"? Response to the question was rated on a format running from 0 – 100 with 0 representing "Completely Inadequate or Low"; 50 representing "Neither Adequate Nor Inadequate or moderate"; and 100 representing "Completely Adequate or High".

Marital Quality: This variable was measured along the dimensions of Marital Satisfaction and Marital Conflict Frequency. Each of these dimensions had a question. The two statements were rated on a 5 - point Likert-type scale. With Marital Satisfaction the question was: "Taking all things together how satisfied are you with your marriage?" Here, possible responses ranged from 'Strongly Satisfied = 5; Satisfied = 4; Neither Satisfied nor Dissatisfied = 3; Dissatisfied = 2; Strongly Dissatisfied = 1'. Scores below 3 would be categorized as 'Low Level of Marital Satisfaction' while scores above 3 while be rated as 'High Level of Marital Satisfaction'. For Marital Conflict Frequency, the question was: "How often would you say the two of you typically have serious disagreements and conflicts?" Here, possible responses ranged from 'Very Seldom = 5; Seldom = 4; Undecided = 3; Often = 2; Very Often = 1'. Scores below 3 would be categorized as 'High Levels of Marital Conflict' while scores above 3 while be rated as 'High Level of Marital Conflict'. Thus average combined scores of below 3 will represent 'Low Levels of Marital Quality' while average combined scores of above 3 will indicate 'High Levels of Marital Quality'. This scale has been used by Salami (2010) in a Nigerian setting. The Scale was thus considered suitable for present study.

Life Satisfaction: This construct was measured using the 5-item Satisfaction With Life Scale, SWLS developed by Diener, Emmons, Larsen, and Griffin (1985). Among the various components of subjective well-being, the SWLS is focused to assess global life satisfaction and does not tap related constructs such as positive affect and loneliness. The SWLS demonstrates favorable psychometric properties including high internal consistency and high temporal reliability. Scores on the SWLS correlates with other measures of subjective well-being (Diener, Emmons, Larsen, & Griffin, 1985). The instrument was validated by present researcher making use of 58 Pensioners of the Federal Medical Center, Owerri, Imo State, South-East Nigeria. It yielded a coefficient alpha of 0.79 and a validity coefficient of 0.68. The instrument was thus considered suitable for this study.

The Scale was designed in a 7-point response format with 'Strongly Disagree = 1; Disagree = 2; Slightly Disagree = 3; Neither Agree nor Disagree = 4; Slightly Agree = 5; Agree = 6; and Strongly Agree = 7'. Scores on SWLS can be interpreted in terms of absolute as well as relative life satisfaction. A score of 20 represents a point of neutrality on the scale. Scores between 21 and 25 represent slightly satisfied; scores between 15 and 19 represent slightly dissatisfied; while scores between 5 and 9 are indicative of being extremely dissatisfied with life.

Procedure

The study was of survey design. Four sets of instruments were used to elicit and obtain participants’ responses. Five Research Assistants and three other volunteers, from the Local Council Headquarters in Awka, Anambra State, were used by the researcher to administer and retrieve copies of the Questionnaires. The Questionnaires were administered on the participating retirees during their regular Monthly visits to the State Pensions Board, Awka, Anambra State. Of the total of 300 copies of the questionnaires administrated, only 217 (representing 72% rate of return) were properly completed and returned. This was considered suitable for statistical analysis. Data collected on the Locus of Control Orientation, Financial Status, Marital Quality and Life Satisfaction instruments were scored and sorted in accordance with their authors’ directions. Correlation analyses were conducted to determine the existence and nature of relationships between the respective study independent variables and the dependent variable.

Results

The correlation analysis in Table 1 indicated that external locus of control orientation, has very low relationship with life satisfaction ($r = 0.104$). The result thus reveal that internal locus of control orientation has a significant relationship with, and contributes more, to the life satisfaction experienced by the retirees ($r = 0.766$).

Table 1 Correlation of Locus of Control Orientation with Life Satisfaction

		Life Satisfaction.	Internal LOC	External LOC
Pearson Correlation	Life Satisfaction	1.000	.766	.104
	Internal LOC	.766	1.000	.602
	External LOC	.104	.602	1.000
Sig. (1-tailed)	Life Satisfaction		.000	.000
	Internal LOC	.000		.000
	External LOC	.000	.000	
N	Life Satisfaction	217	217	217
	Internal LOC	217	217	217
	External LOC	217	217	217

Results of the correlation analysis on Table 2 showed that low levels of financial resources are poorly related to life satisfaction ($r = 0.035$); while high levels of financial status demonstrated significant relationships with, and contributes more to enhanced feelings of life satisfaction among the retirees ($r = 0.784$).

Table 2 Correlation of Financial Status with Life Satisfaction

		Life Satisfaction.	Low Financial Status	High Financial Status
Pearson Correlation	Life Satisfaction	1.000	.035	.784
	Low Financial Status	.035	1.000	.716
	High Financial Status	.784	.716	1.000
Sig. (1-tailed)	Life Satisfaction		.000	.000
	Low Financial Status	.000		.000
	High Financial Status	.000	.000	
N	Life Satisfaction	217	217	217
	Low Financial Status	217	217	217
	High Financial Status	217	217	217

The outcome of the correlation analysis on Table 3 revealed that low levels of marital quality had very poor relationship with life satisfaction ($r = 0.101$); while high levels of marital quality showed impressive significant relationships with, and contribute more to enhanced experiences of life satisfaction among the retirees ($r = 0.711$).

Table 3 Correlation of Marital Quality with Life Satisfaction

		Life Satisfaction.	Low Marital Quality	High Marital Quality
Pearson Correlation	Life Satisfaction	1.000	.101	.711
	Low Marital Quality	.101	1.000	.815
	High Marital Quality	.711	.815	1.000
Sig. (1-tailed)	Life Satisfaction		.000	.000
	Low Marital Quality	.000		.000
	High Marital Quality	.000	.000	
N	Life Satisfaction	217	217	217
	Low Marital Quality	217	217	217
	High Marital Quality	217	217	217

Discussion

This study investigated the effects of locus of control orientation, financial status, and marital quality on life satisfaction among local government retirees in Anambra State South-East Nigeria. The study aimed in part to determine whether the study outcome will be consistent with findings of previous studies, and if not whether new instructive insights could be availed by the outcome of current study. The study hypotheses had to do with whether internal, rather than external locus of control orientation; high rather than low levels of financial status; and high rather than low levels of marital quality, will respectively contribute more to life satisfaction among local government retirees in Anambra State.

Results of correlation analysis showed that external locus of control orientation did not demonstrate significantly positive relationship with life satisfaction ($r = 0.104$) compared with the internal locus of control orientation which exhibited a strongly significant positive relationship with life satisfaction ($r = 0.766$). This outcome thus implicates external locus of control orientation as undermining prospects for life satisfaction among retirees. This

tends to suggest that internal locus of control orientation facilitated the experiencing of life satisfaction among retirees. This confirms the first hypothesis of the study.

The study result corroborates earlier findings by Salami (2010); Salami and Oduntan (2001); and Okatahi (2007) that predilections to ascribe outcomes of life events (especially negative ones) to spiritual attack, luck, fate and allied non-intellective considerations tend to undermine people's adjustive capacities; and thus render them prone to experiencing needless depression, morbid fears and unfounded anxiety, in the face of day-to-day challenges, within and outside the home front, that they must necessarily have to contend with.

Results of the correlation analysis of this study also indicated that low levels of financial status did not show significantly positive relationship with life satisfaction ($r = 0.035$). On its part, high levels of financial status demonstrated a significant and positive relationship with life satisfaction ($r = 0.784$). This outcome underscores the complicity of low levels of financial status in possible life satisfaction shrinkages among retirees; and thus underscoring the facilitating influence of high levels of financial status in the experiencing life satisfaction by retirees. This confirms the second hypothesis of this study.

This outcome is in agreement with findings of prior studies by Aigbodion et al., (2010); and Salami (2010) alluding to the fact that diminished financial resources tend to put some psychological strains on the retiree as a result of perceptions of incapacitation; especially in the face of mounting family demands (which is a commonplace in most Nigerian societies where the elderly still finds himself having to fend for some younger family members; or equally elderly ones who may be chronically financially limited) that may require some financial outlay. This he does in addition to fending for his own and spouse's needs (Onu, 2005); the relatively meager family purse notwithstanding. This is believed to constitute a veritable source of dissatisfaction with life.

The outcome of correlation analysis of the current study equally revealed that poor levels of marital quality (involving low levels of marital satisfaction and high levels of marital conflict frequency) showed only very feeble positive relationship with life satisfaction ($r = 0.101$). However, high levels of marital quality (involving high levels of marital satisfaction and low levels of marital conflict frequency) reflected significant positive relationship with life satisfaction ($r = 0.711$). This outcome thus implicated low levels of marital quality in possible declines in life satisfaction among retirees; and therefore point to high levels of marital quality as contributing more to the experiencing of life satisfaction among retirees. This result confirms the third hypothesis of the current study.

The finding is in tandem with the outcomes of earlier studies by Whisman, 2001; Aigbodion et al., (2010); and Salami (2010) underscoring the fact that high levels of marital quality are positively associated with subjective well-being, but that the associations are typically stronger among women than men (Proulx, Helms & Payne, 2004). Results of recent study by Khajeh, Goodarzi & Souleimani (2014) indicated that marital quality, in its blissful state, tended to predict a couple's psychological well-being. However, research works on the association between poor marital quality and subjective well-being have

documented a number of negative outcomes (Onu, 2005; Proulx, Helms & Payne, 2004; Whisman & Bruce, 1999).

These narratives are suggestive of the fact that when retired couples live under an atmosphere of poor marital quality, characterized by low levels of marital satisfaction and incessant disagreements, they tend to be very prone to experiencing dissatisfaction with life.

A critical examination of the results of this study would appear to throw up a vista certain salience in terms of the respective contributory capacities (or the perceived weighted values) of the exogenous variables of current study (locus of control orientation; financial status; and marital quality) to life satisfaction among retirees in Nigeria: The **r values** for Locus of Control Orientation; Financial Status; and Marital Quality were respectively 0.766; 0.784; and 0.711. A second look at these figures shows that the 'Financial Status' variable would appear to have yielded the highest value of 0.784. This outcome is believed to take anchorage on the value most homes in Nigeria (and indeed most households in developing economies) place on financial buoyancy.

The figures also show that the Marital Quality variable returned the least **r value**; suggesting that not much value is probably attached to marital issues by retirees in Nigeria. This outcome may not be far-fetched especially when contextualized against the backdrop of widespread poverty. A possible reasoning here would be that although a fractured or sub-optimal bliss in marital life is bad enough, the situation is dramatically exacerbated when the couple will have to live the twilights of their life's journey in impecuniousness. The popular perception among most retirees' households is that it would be far preferable to be in steady financial buoyancy, especially at old age, even where the marital quality appears to be at low ebbs. The pervading rationalization here is that after all what more constituencies of mutual lives are still there to be explore that had not been done all these decades of living together, to warrant living the rest of one's life in illiquidity (in the face of financial buoyancy alternative) for the mere sake of marital satisfaction.

The arguments are even more trenchant where the man happens to be one tilted in the direction of externality of locus of control. He tends to see anything coming the way of the prospects of his enjoying the good things providence would avail him at that latter period of his life, as some malevolent force, poignantly intent on facilitating the 'premature' cessation of his biological existence; and he would violently resist such perceived 'wicked forces', even in his age-compromised state. Financial liquidity, especially at old age, is considered a sufficient consolation by such retiree, not minding a less-than-blissful marital quality. In many Nigerian communities where polygamy appears to be tacitly encouraged, such retiree tends to be persuaded to the effect that whatever it is, any one wife holds back from him or deprives him of, he would almost certainly receive from the other wife/wives. So, to him, financial buoyancy, above any other consideration, is of utmost necessity.

A further corroboration of this pervading mindset can be gleaned from the sizes of the **r values** of the dimensions of the study independent variables that were found complicit in undermining life satisfaction: External Locus of Control Orientation; Low levels of

Financial Status; and Low levels of Marital Quality. The associated **r values** were respectively 0.104; 0.035; and 0.101. The extreme leanness of the relationship of ‘Low Financial Status’ with life satisfaction ($r = 0.035$), among other equally complicit factors, stirs some inquisitiveness. This illuminates the extent of aloofness of relationship with life satisfaction – a further attestation to the enormity of premium placed on financial buoyancy, far above any other considerations by many retirees of the Local Government System in Anambra State, Southeast Nigeria.

Recommendations

In spite of the foregoing narratives and rationalizations, the reality of differences in situations, personal dispositions, individual levels of hardiness, contexts and cultures are appreciated. Consequently, the general well-being of retirees in Nigeria should be conscientiously looked into by governments as well as sundry caregivers in society. The practice of keeping the retiree in limbo for years, well after when he should have been paid his entitlements, and commence the drawing of his pensions, to enable an effectively re-ordering of his life in a manner that will allow him age gracefully outside the world of work, should be eliminated from the lots of retirees.

It is also recommended that well before employees disengage from service, concerned authorities within government circles, should institute the practice of organizing seminars, workshops and allied meets on a regular basis, to stoke prospective retirees’ awareness, and properly educate these ones who have diligently contributed the better part of their lives to ensuring the social, economic, political and industrial well-being of the society we all presently derive our livings from, on how such factors as locus of control orientation, financial standing, and marital quality may influence their life satisfaction as they prepare to step into retirement; and further provide them with insights about the most efficient approaches to happiness, all-round well-being and life satisfaction outside the work world.

Limitations of Study and future research

A key limitation of this study had to do with the instrument used to measure the marital quality construct. Although the Scale has enjoyed relatively high patronage among researchers in this domain of study, the fact remains that it is actually not a standardized instrument; and this puts a question mark on its psychometric integrity.

The universe of the sample source was also a vital issue here. The sample study was drawn exclusively from a population of Local Government Retirees in Anambra State, South-East Nigeria. This calls to question issues concerning the generalizability of the findings of this study to other populations outside the Local Government setting; and outside the particular geo-political zone. Again, the fact that the study, rather than being longitudinal, was cross-sectional in design suggests that it is almost certain that the integrity of findings may be undermined by common method variance. It is believed that these issues constitute some limitations on the outcome of this study; and call for possible redress in future investigations.

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