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Self-Compassion, Self-Criticism/Self-Reassurance, Distress Disclosure, and Retirement Adjustment of Nigerian Retirees: Implications for Retirement Counselling

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ABSTRACT

Research indicates that adjustment to retirement is tough for Nigerian retirees, arising from employers' neglect and workers' laxity. The extent to which personal dispositions could influence adjustment to retirement is of interest to researchers, retirement counselors, and gerontologists. The study investigated both the individual and joint contributory influence of self-compassion, self-criticism/self-reassurance, and distress disclosure on retirement adjustment of retirees in Nigeria. The study adopted survey design. A sample of 181 retirees selected from two states, using multi-stage sampling. The data were analysed, using simple regression and multiple regression analyses. Results showed that self-compassion ($R = 0.315$, $R^2 = 0.349$, $AdjR^2 = 0.346$, $Beta = 0.591$, $t = 9.776$, F value = 95.56, P value = $0.000 < 0.05$), and self-criticism/self-reassurance ($R = 0.355$, $R^2 = 0.126$, $AdjR^2 = 0.121$, $Beta = 0.355$, $t = 5.080$, F value = 25.80, P value = $0.000 < 0.05$), produced significant individual contribution effect on retirement adjustment of the retirees, while distress disclosure ($R = 0.058$, $R^2 = 0.003$, $AdjR^2 = 0.002$, $Beta = 0.058$, $t = 0.779$, F value = 0.606, P value = $0.437 > 0.05$) has no significant individual contribution effect, among other findings. Retirement counsellors should underscore the significance of compassion toward oneself, underplaying personal and external errors, including readiness to intimate significant others with one's distressful situations during interactions with prospective retirees and the retired, among other counselling implications.

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1. INTRODUCTION

Retirement marks the commencement of a new stage of life whereby work has ceased to be dominant (Van Solinge, 2012); it is also the stoppage of work which has won an individual renown either due to personal or organisational reasons, whether or not retirement entitlements would follow (Olatomide and Ajeigbe, 2020). Retirement adjustment can be described as the process through which retirees explore and exploit available financial, human, physical, psychological, and social resources, as well as opportunities provided by retirement in order to enhance their retirement wellness (Olatomide, 2022). Some of the tasks encompassed in retirement adjustment include how to spend time in retirement, frugality in retirement, bridge employment, social networking, especially for retirees who might need to relocate to a new environment completely different from where they had worked while in service, physical exercises and leisure activities, dietary habit, retirement home, access to medicare, among others.

One of the personal variables that could influence adjustment to retirement is self-compassion. Compassion for self describes supportiveness toward oneself during encounter with suffering or pain, whether the situation arises from one's personal errors or inadequacies, or from external life challenges; it is a rewarding way of approaching distressing thoughts and emotions resulting in physical and emotional wellness (Neff, 2003). Studies (Ali, 2014; Maisango and Muhammad, 2020; Nwankwo et al., 2020; Olatomide, 2014) have separately shown that Nigerian retirees perceived retirement phase as a time of distress and discomfort arising from employers' and retirees' inadequacies and personal laxity.

Although empirical studies relating to self-compassion specifically on retirees is lacking, studies have shown that self-compassion is associated with wellbeing (Athanasakou et al., 2020; Bratt and Fagerstrom, 2020; Nazari et al., 2022; Phillips and Hine, 2021), predicts reduced levels of depressive symptoms in elderly people (Homan, 2016; Brown et al., 2019), is inversely related to negative mental health condition such as anxiety, depression, stress, and suicidal ideation (Ferrari et al., 2019; Hughes et al., 2021), mediates the adverse mental health conditions of older people during COVID-19 pandemic (Deniz, 2021; Matos et al., 2022), protects against psychological distress (Marsh et al., 2018), as well as protects against depression (Fan et al., 2022).

Another variable that could potentially influence adjustment to retirement is self-criticism/self-reassurance. This is the tendency to exhibit negative and self-critical thoughts and feelings toward oneself whenever situation goes wrong in one's life, or when things do not work out as expected, and one feels they could have done much better (Gilbert et al., 2004). Findings from Duarte et al. (2017) explored self-criticism /self-reassurance showed that self-criticism is significantly related to reduction on wellbeing, mediated by rise in negative and reduction in positive weight-related affect, while self-reassurance reported stronger relationship with increased wellbeing through prediction of reduced negative and rise in positive weight-related affect.

Also, distress disclosure could predict differences in adjustment to retirement among retirees. Distress disclosure is the tendency to reveal personally unpleasant information concerning oneself to significant others (Kahn & Hesslering, 2001). Unwillingness to disclose distressing situations has been linked with depression (Kahn & Garrison, 2009), while Olatomide et al. (2022) established a negative independent interaction effect of distress disclosure and mental health of retirees, as well as negative joint contribution to the prediction of retirees' mental health. More recently, Keum et al. (2023) found that men who

engaged in distress disclosure experienced more of being understood and less loneliness, leading to better psychological wellbeing, arising from less psychological distress.

Arising from the background introduction, this study investigated the significant individual contribution of self-compassion, self-criticism/self-reassurance, and distress disclosure to retirement adjustment of retirees in Nigeria; it also explored the combined significant contribution of the independent variables to the outcome variable. To achieve these objectives, two hypotheses guided the study.

2. METHODS

The population of the retirees is unknown due to absence of official records. The sample comprised 181 retirees (from primary school, secondary school, tertiary institution, civil service, and health sector) in Ondo and Osun States selected through multi-stage sampling. First, convenience sampling was used to select Osun and Ondo States from the States in Southwestern Nigeria, namely Ekiti, Lagos, Ogun, Ondo, Osun and Oyo, Second, convenience sampling was used to select three Local Government Areas (LGAs), namely Ife Central, Ife South, and Ife East from the 30 LGAs in Osun State, and three LGAs, namely Akoko South-West, Akoko North-East, and Akoko South-East out of the 18 LGAs in Ondo State. Third, for each of the groups of retirees in the sample, their meeting venues in each of the Local Government Areas were selected, using purposive sampling. And finally, intact sampling was used to collect information from the retirees in their meeting venues as they consented to participate in the study. Prior to administration of the instrument, the prospective participants' participation was informally sought and obtained. The research Hypotheses are:

- a. There is no significant individual contribution effect of self-compassion, self-criticism/self-reassurance, and distress disclosure on retirement adjustment of retirees in Southwestern Nigeria.
- b. There is no combined significant contribution effect of self-compassion, self-criticism/self-reassurance, and distress disclosure on retirement adjustment of retirees in Southwestern Nigeria.

Data were collected using Self-Compassion Scale (SCS) developed by [Neff \(2003\)](#), Retirement Adjustment Scale (RAS) developed by [Adeyemo and Olatomide \(2017\)](#), Forms of Self-Criticism/Attacking and Self-Reassuring Scale (FSCRS) developed by [Gilbert et al. \(2004\)](#), and Distress Disclosure Index (DDI) developed by [Kahn and Hessling \(2001\)](#).

2.1. Retirement Adjustment Scale

The Retirement Adjustment Scale (RAS) was adopted and used to explore retirement adjustment status of the respondents. The RAS was developed by [Adeyemo and Olatomide \(2017\)](#). It has 21 items of Likert-type response options of Strongly Agree, Agree, Disagree, and Strongly Disagree scored 4, 3, 2, and 1 respectively. The negatively worded items received reversed scoring. The items explored the adjustment of retirees in areas such as family support, finance, health, leisure, among others. One of the items in the scale reads: "My extended family members give me needed support in my retirement". Higher scores in RAS indicate higher adjustment to retirement while lower scores indicate lower retirement adjustment. The overall reliability of RAS was 0.78; the construct validity of the instrument yielded six factors explaining a total of 60.11% of the variance for the total set of variables while the Kaiser-Meyer Olkin measure sampling adequacy was 0.70. When used for this study, however, the Cronbach's alpha was 0.75.

2.2. Self-Compassion Scale

The Self-Compassion Scale (SCS) was developed by [Neff \(2003\)](#). It is a 26-item questionnaire rated on a 5-point Likert-type scale ranging from Almost Never (1) to Almost Always (5). The scale comprises 6 subscales assessing self-kindness (e.g., “When I’m going through a hard time, I give myself the caring and tenderness I need”), self-judgement (e.g., “I’m disapproving and judgemental about my flaws and inadequacies”), common humanity (e.g., “When I feel inadequate in some way, I try to remind myself that feelings of inadequacy are shared by most people”), isolation (e.g., “When I fail at something that’s important to me, I tend to feel alone in my failure”), mindfulness (e.g., “When something upsets me I try to keep my emotions in balance”), and over-identification (e.g., “When I’m feeling down, I tend to obsess and fixate on everything that’s wrong”). Higher scores indicate higher degree of self-compassion, while lower scores depicts the reverse. The Cronbach’s alpha of the scale was 0.92. For this study, modification was carried out on the response options from Strongly Disagree (1) to Strongly Agree (4). Thus, the Cronbach’s alpha of the modified scale was 0.89.

2.3. Self-criticism/self-reassurance

Self-criticism/self-reassurance was assessed, using Forms of Self-Criticism/Attacking and Self-Reassuring Scale (FSCRS) developed by [Gilbert et al. \(2004\)](#). It explores what an individual’s typical response looks like - whether they are self-critical or self-reassuring when things do not go the way they have anticipated. The scale has 22 items scored on a Likert-nature scale of Not at all (0) to Extremely like me (4). The scale has three subscales, namely inadequate self (is), reassured self (rs), and hated self (hs). An example of the items on the inadequate self is: “I am easily disappointed with myself”, an example of reassured self (rs) is: “I find it easy to like myself”, while an example of the hated self reads: “I do not like being me”. The Cronbach’s alpha for the inadequate self was 0.90, reassured self was 0.86, while hated self was 0.86. More recently, [Keum et al. \(2023\)](#) used the scale and obtained a Cronbach’s alpha of 0.91 for the entire scale. As used in this study, the response options were modified from Strongly Agree (4) to Strongly Disagree (1). Consequently, the Cronbach’s alpha of the modified scale was 0.89. Higher scores on the scale depicts higher level of self-reassurance and lower degree of self-attacking.

2.4. Self-disclosure

The disposition to disclose personally distressing information concerning oneself to significant others was assessed with Distress Disclosure index (DDI) developed by [Kahn and Hessling \(2001\)](#). The instrument contains 12 items rated on a Likert-type scale ranging from 1 Strongly Disagree to 5 Strongly Agree. An example of the item on the scale is: “When I feel upset, I usually confide in my friends”. Higher scores on the scale is an indication of higher disposition to disclose distress, while lower scores reveals an indication to lower tendency to disclose disturbing information. The Cronbach’s alpha of the internal consistency of the scale yielded 0.93. As used in this study, the response options were modified from Strongly Agree (4) to Strongly Disagree (1) while the middle range was removed. Consequent upon the modification, the Cronbach’s alpha was 0.85.

3. FINDINGS AND DISCUSSION

3.1. Research Hypothesis One

There is no significant individual contribution effect of self-compassion, self-criticism/self-reassurance, and distress disclosure on retirement adjustment of retirees in Southwestern Nigeria.

To test this hypothesis, the computed scores of self-compassion, self-criticism/self-reassurance, and distress disclosure on retirement adjustment of retirees were subjected to simple regression analysis. The results of the regression is presented in **Table 1**.

Table 1. Simple regression showing individual contribution effect of self-compassion, self-criticism/self-reassurance, and distress disclosure on retirement adjustment of retirees in Southwestern Nigeria

Coefficients ^a					
R=0.591			Standardised		
R2=0.349		Unstandardised Coefficients	Coefficients		
Adj.R2=-0.346					
F-Value=95.56					
P-value=0.000					
	B	Std. Error	Beta	T	Sig.
(Constant)	8.741	2.113		4.137	.000
Self-compassion	.263	.027	.591	9.776	.000

R=0.355			Standardised		
R2=0.126		Unstandardised Coefficients	Coefficients		
Adj.R2=-0.121					
F-Value=25.80					
P-Value=0.000					
	B	Std. Error	Beta	T	Sig.
(Constant)	19.915	1.855		10.735	.000
Self-criticism/self-reassurance	.138	.027	.355	5.080	.000

R=0.058			Standardised		
R2=0.003		Unstandardised Coefficients	Coefficients		
Adj.R2=-0.002					
F-Value=0.606					
P-Value=0.437					
	B	Std. Error	Beta	T	Sig.
(Constant)	27.503	2.231		12.328	.000
Distress disclosure	0.053	.068	.058	.779	.437

a. Dependent Variable: Retirement Adjustment

3.2. Research Hypothesis Two

There is no combined significant contribution effect of self-compassion, self-criticism/self-reassurance, and distress disclosure on retirement adjustment of retirees in Southwestern Nigeria.

To test this hypothesis, the computed scores of self-compassion, self-criticism/self-reassurance, and distress disclosure on retirement adjustment of retirees were subjected to multiple regression analysis. The results of the regression is presented in **Table 2**.

Table 2. Multiple regression analysis showing combined significant contribution effect of self-compassion, self-criticism/self-reassurance and distress disclosure on retirement adjustment of retirees in Southwestern Nigeria

		Unstandardised Coefficients		Standardised Coefficients		
		B	Std. Error	Beta	T	Sig.
R=0.604						
R2=0.365						
Adj.R2=0.355						
F-Value=33.58						
P-Value=0.000						
1	(Constant)	9.966	2.526		3.945	.000
	Selfcompassion	.254	.031	.571	8.154	.000
	Selfcriticism_selfreassurance	.038	.027	.097	1.406	.162
	Distressdisclosure	-.095	.057	-.104	-1.668	.097

a. Dependent Variable: retirement adjustment

The results of multiple regression presented in Table 2 shows that there is joint significant contribution of self-compassion, self-criticism/self-reassurance and distress disclosure on retirement adjustment of the retirees $R(0.604)$, $R^2(0.365)$, $AdjR^2(0.355)$, F value (33.58) P value ($0.000 < 0.05$). The null hypothesis is thus rejected, and it is therefore concluded that there exists a combined significant contribution of self-compassion, self-criticism/self-reassurance and distress disclosure on retirement adjustment of retirees in Southwestern Nigeria.

3.3 Discussion of Findings

The first hypothesis posited that there will be no significant individual contribution effect of self-compassion, self-criticism/self-reassurance, and distress disclosure on retirement adjustment of retirees in Southwestern Nigeria. The hypothesis was majorly rejected, as it was found that both self-compassion and self-criticism/self-reassurance reported significant individual contribution effect on retirement adjustment of the retirees. Similarly, the hypothesis was partially supported, judging that distress disclosure reported no significant individual contribution effect on retirement adjustment of the retirees.

The results revealing significant individual contribution of self-compassion with retirement adjustment is not unexpected. For, a retiree's exhibition of desirable compassion toward themselves whenever events are unfriendly, whether personally caused or externally induced—could potentially reduce debilitating impacts of painful thoughts and emotions, and subsequently bolster their retirement adjustment. The findings parallels that of [Ferrari et al. \(2019\)](#) and [Hughes et al. \(2021\)](#) who found that self-compassion inversely associates with negative mental health conditions such as anxiety, depression, stress, and suicidal ideation, which retirees who are poorly adjusted may experience. Furthermore, the findings squares well with that of [Athanasakou et al. \(2020\)](#), [Bratt and Fagerstrom \(2020\)](#), [Phillips and Hine \(2021\)](#), and [Nazari et al. \(2022\)](#) who differently established that self-compassion promotes wellness and life satisfaction, judging that retirees experiencing negative mental health situations, absence of wellness and satisfaction with life could not be said to attain adjustment to retirement.

Also, the significant individual contribution of self-criticism/self-reassurance to retirement adjustment is rational. This is because a retiree who is less critical of their past such as

remembering their erroneous actions and inactions while in service, and can overlook their present failures and inadequacies, no matter how protruding, but would rather reassure themselves that situations would be better - could potentially bolster their adjustment to retirement. Given this, the finding garners support from [Duarte et al. \(2017\)](#) who established that while self-criticism is significantly associated with reduction on wellbeing, explained by rise in negative and reduction in positive weight-related affect on the one hand, self-reassurance showed stronger association with increased wellbeing through prediction of reduced negative and increase in positive weight-related affect.

The findings that revealed absence of significant individual contribution of distress disclosure to retirement adjustment looks contrary to general expectations, judging that a retiree's ability to reveal distressing conditions to significant others would naturally attract sympathy, possibly leading to offering tangible and intangible assistance to meet the needs of the distressful retiree. Although the findings is similar to that of [Olatomide et al. \(2022\)](#) who could not find any significant individual contribution of distress disclosure to retirees' mental health condition, conceding that adjustment to retirement should be inclusive of positive mental health of retirees. Notably though, while the findings looks contrary to commonsense, it also empirically negates the findings of [Keum et al. \(2023\)](#) who established that men who self-disclosed their distresses experienced higher degree of being understood and exhibited reduced loneliness, resulting in enhanced psychological wellbeing due to reduced psychological distress. The findings could raise a pertinent question: Could it be that majority of the retirees had intimated significant others with their discomforting conditions in time past, and were betrayed, ridiculed, or unassisted even though those they informed of their problems had the wherewithal to help? Should the guess stands, it could mean that the retirees had learned to keep their problems to themselves arising from painful past experience.

The second hypothesis stated that there will be no combined significant contribution effect of self-compassion, self-criticism/self-reassurance, and distress disclosure on retirement adjustment of the retirees in Southwestern Nigeria. The null hypothesis was rejected, as the results of multiple regression shows that there is a significant contribution of self-compassion, self-criticism/self-reassurance, and distress disclosure on the adjustment to retirement of the retirees. Linking this findings with the first hypothesis findings as touching the significant individual contribution of self-compassion, and self-criticism/self-reassurance wherein distress disclosure had no significant individual contributory effect on adjustment to retirement, the present findings could be interpreted to mean that the significant individual contributory effect of self-compassion, and self-criticism/self-reassurance have undermined the significant contribution of self-disclosure, but when integrated together, they potentially produces remarkable contribution to retirement adjustment of retirees.

4. CONCLUSION AND RECOMMENDATION

Given that every well-adjusted retiree has a great deal of contribution—advisory, economic, social, and political, to their immediate and extended family, their community, and the nation at large, their adjustment to retirement should be prioritised at all levels of engagement. Judging from the findings and the conclusion of the study, retirement counsellors have dual sacred roles toward workers advancing toward retirement, and people who have transited into retirement. On the one hand, during pre-retirement and post-retirement counselling encounters, retirement counsellors should emphasise the negative impacts of failure to support and show compassion toward themselves, tendency to be excessively critical of their

failures and inadequacies, and failure to share their distressing moments with significant others on their wellbeing. On the other hand, retirement counsellors should stress the relevance of showing commensurate support and compassion toward themselves, being less critical of themselves, including willingness to disclose distressful situations to significant others, during their unpleasant situations, as this could impact positively on their retirement and psychological wellness.

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Finally, acknowledging the truism in the resource-based dynamic view of retirement adjustment advanced by Wang et al. (2011), which stipulates that adjustment to retirement is always evolving and continuous, and that factors influencing it are tied to accessibility to economic, social, and psychological resources during pre-retirement preparation and post-retirement transitions, retirement counsellors should administer Retirement Adjustment Scales to validate retirees' self-reports in all encounters with them, with a view to providing them person-fit retirement adjustment counselling. Nulla aliquet facilisis dignissim. Integer quis justo at mauris blandit viverra id at neque. Nunc sed consectetur nisi. Praesent dictum feugiat cursus.

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