



Does Pre-Retirement Anxiety Lead to Alcohol Use? Moderating Role of Self-Efficacy Belief

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Abstract

Facing retirement can evoke significant fears and anxiety about the unknown, which may lead some individuals to adopt maladaptive coping strategies such as increased alcohol consumption. These behaviors are often driven by the perception of losing control or uncertainty about the future. However, a person's belief in their ability to effectively manage retirement-related challenges, termed self-efficacy, can serve as a protective factor. This study investigates how self-efficacy moderates the relationship between retirement anxiety and alcohol use among 164 employees nearing their retirement age. Utilizing advanced regression analysis techniques, the results showed that higher levels of retirement anxiety are associated with greater alcohol use. Importantly, individuals with strong self-efficacy beliefs demonstrated a reduced likelihood of turning to alcohol despite experiencing retirement-related worries. The findings highlight the crucial role of boosting self-efficacy in pre-retirement programs to help employees better cope with retirement fears and reduce the risk of developing unhealthy coping mechanisms.

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Introduction

Transitioning from one stage, level, situation or circumstance to another may be challenging to individuals, and this is irrespective of the shift in paradigm. As such, an individual may experience some level of stressors taking a shift from a common behavioural pattern to a new pattern. Such may be present in the course of an individual's retirement from his career, especially in civil service where employees are stipulated to work for a period of time. In civil service, retirement highlights the period where one has gotten to the end of his active working life, and this is measured by the age of the individual or the number of years the individual has stayed in service (Amona & Inyingi, 2023). This is a global trend (Fleischmann et al., 2020), with different countries having their retirement age or number of years to work before retirement. In Nigeria, the retirement age is capped at 60 years, and the number of years in service is capped at 65 years. However, some sectors may experience differences in age of retirement. This situation may seem complex to people, especially in line with the processes prior to retirement, which most times seem unpleasant for potential retirees (Silver, 2023), drawing some level of anxiety, due to evaluation of uncertainty in life after retirement, which is called pre-retirement anxiety.

Pre-retirement anxiety connotes the presence of anxiety symptoms in worry or apprehension that is prevalent among employees who are closer to their period of retirement, and this affects their experiences and judgments (Fleischmann et al., 2020). It is basically the anxiety developed in line with the perception of aftermath of retiring. Such anxiety may be present few years prior to retirement; however, its problematic situation may surface a year prior to retirement. Anxiety prior to retirement is influenced by some factors which include thoughts on not being able to receive gratuity after retirement, stoppage of monthly income which has been relied upon over the years, fear of loneliness, loss of social power and inability to assess basic needs necessary for life satisfaction and well-being (Andel et al., 2016),

More so, Karimatu (2023) reported that lack of proper savings, difficulty in adjusting to new life situation, poor retirement planning, dependence on the monthly remunerations, and lower level of information that should prepare one for retirement lead to pre-retirement anxiety. This situation is more common in developing countries filled with inconsistency in living and governance. Relating to the prevalence, Oghogho and Nwankwo (2022) reported that about 68.1% of retiring civil servants in Nigerian sample experienced pre-retirement anxiety. Building on this high prevalence, which comes as a source of stress to these employees, retiring civil servants may engage in alcohol consumption as a means to cope with the situation, with stressful stimuli influencing increase in alcohol use (Danielson et al., 2017).

Alcohol is a cultural and social element, important functions to different cultures and communities over the years (Anker & Kushner, 2019). However, over time, it has been misused, which has drawn interest among researchers, legislators, and public health experts due to its negative health implications (Senarathne et al., 2025), especially in line with its influence on increased mortality (Burton & Sheron, 2018). More emphasis is placed on its use among older adults in line with their susceptibility to mental and physical health challenges (Ilomaki et al., 2013); as such, alcohol use will have significant negative effects on them (Qato et al., 2015). Generally, younger adults were perceived to consume more alcohol than older adults with men perceived to also consume more alcohol than women (Gell et al., 2015). However, recent studies have proven otherwise, with women found to increase in alcohol misuse and binge drinking in recent times (McKetta and Keyes, 2019). Also, older men between 50 to 70 years engaged in heavy alcohol usage in comparison to their younger counterparts (Verbeek et al., 2019). Notwithstanding, younger adults had more alcohol use disorder prevalence than these older adults (Verbeek et al., 2019), signalling potential start-up of alcohol use at a later age of life. Backing this reflects on the observed life time and current alcohol use among older adults, pegged at about 69.8% and 45.5% respectively (Okonada et al., 2020).

Thus, pre-retirement anxiety may be a factor influencing alcohol use among retiring employees. At the crux of this is the premise that stress, which may present itself with pre-retirement anxiety alters negatively body physiological and psychological states (Zajacova et al., 2005), and with alcohol like other substance helping to alter body physiology, it has been denoted to serve as a protective factor for managing anxiety (Dyer et al., 2019). Similarly, alcohol has also been found as an anxiolytic that helps in reducing anxiety symptoms (Smith & Rendall, 2012). More so, literature has denoted that binge drinking was associated with high levels

of anxiety among women (Adan et al., 2016), and individuals that engage in episodic drinking pose difficulty in dealing with distressing situations (Pedrelli et al., 2018). More so, Silva and Tucci (2018) found relationship between anxiety and alcohol consumption. However, notwithstanding these studies, there is dearth of research linking the relationship between pre-retirement anxiety and alcohol use, which opens up on the present study.

H1: Pre-retirement anxiety will positively relate to alcohol use

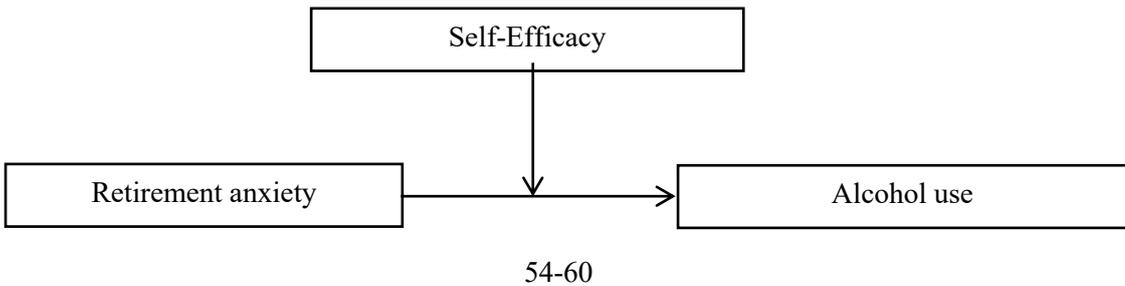
More so, with the effect of alcohol among older adults, it is important to explore protective factor in dealing with pre-retirement anxiety, which would limit the usage of alcohol as a coping mechanism. Self-efficacy may serve as a protective factor, due to its positive effect in dealing with stress and managing difficult situation (Mete, 2021). Self-efficacy is the belief in one’s own ability to successfully deal with situations, and it is operationalized in this study as coping self-efficacy. Coping self-efficacy is an individual’s level of confidence in line with his or her abilities to initiate behaviours necessary for coping when faced with stressful situations (Chesney et al., 2006). Such belief helps the individual to deal positively with the situation, and not be overwhelmed by the situation, such that they may engage in maladaptive coping. Through copings elf-efficacy, an individual is able to initiate problem-focused coping styles and strategies, as well as initiate emotion-focused coping styles (Delahaij & Van Dam, 2017). With pre-retirement anxiety anchored on futuristic problems which affects emotional state, self-efficacy may serve as a means to limit such effect, by finding ways to deal with the problem, which may initiate positive emotions.

Self-efficacy presents the position of evaluation of situation and abilities, and the tendency of taking actions if perceived abilities match the situation (Redmond, 2015), which reflects high self-efficacy. However, an individual may not be likely to take positive actions when abilities are perceived not to match the situation (Redmond, 2015), which signals low self-efficacy. High self-efficacy serves as a protective mechanism when faced with situations that are stressful or when faced with negative life situations (Mete, 2021). As such, successful coping is initiated, an there may be less chance of engaging in alcohol use as a means of coping with events of pre-retirement anxiety. This is backed by the transactional model of stress and coping, which highlights evaluation of demands termed stress and resources to cope with the situation (Lazarus & Folkman, 1984). Appraisal and adoption of coping is dependent on the belief in abilities to initiate behaviours necessary for coping when faced with challenging situation. A positive appraisal in line with belief in abilities helps initiate actions to cope, while negative appraisal may initiate external coping mechanism in alcohol use. With self-efficacy serving as determinant to engage and abstain from alcohol use (Kim & Kuan, 2020), self-efficacy may moderate the relationship between pre-retirement anxiety and alcohol use.

H2: Self-efficacy will moderate the relationship between pre-retirement anxiety and alcohol use.

Figure 1.

Theoretical Model Explaining the Relationship between Retirement Anxiety, Self-Efficacy, and Alcohol Use



Male = 95

Female = 69

62% had higher degree

Method

Participants and Procedure

The study adopted a cross sectional survey design, and a total of 164 employees (95 males, 69 females) were sampled across different parastatals in public civil service in Ebonyi State. Participants were sampled through purposive sampling technique, and were made up of employees with one year left to their retirement. Their age ranged from 54 to 60 ($M = 57.41$, $SD = 1.66$), with 62% of the participants having higher educational degree. Participants were prior to the study screened for previous alcohol related problems, especially regarding intensity in alcohol usage prior to last year, and this was done in order to ensure control for extraneous variable. Only participants that had lower alcohol intensity prior to last year made the final cut for the study. Ethics and Research Committee of the Ebonyi State civil service gave approval to proceed with the study. Upon approval, the researcher visited the records department to get information on employees who have a year left to their retirement. This included those retiring by age and those retiring by number of years in service. Doing this gave rise to employees in this category, with information on the respective parastatals of these employees gotten. Getting to each parastatal and meeting these employees, which was aided through the approval letter, we explained the nature of the study, role of the participants in the study, voluntary nature of participating in the study, as well as assuring each participant of his or her anonymity, as well as confidentiality of data gotten from the study. This was done to get consent from the participants to participate in the study, which reflected through them signing the study consent form. A total of 214 questionnaires were shared, however, only 164 was returned, signaling 77.6% return rate.

Measures

Alcohol Use was measured with the 3-item Bush et al. (1998) Alcohol Use Disorder Identification Test-Concise. This scale is designed to measure alcohol consumption patterns of individuals who may have not met the criteria for alcohol use disorder. Participants response format was on a 5-point scale; however, each question has its unique response option. Some of the items in the scale include: “Within the past year, how often do you have a drink of alcohol”, “Within the past year, how many standard drinks containing alcohol did you have on a typical day”, “Within the past year, how often did you have six or more drinks on one occasion”. The internal consistency for the present study is at Cronbach’s alpha .84.

Pre-Retirement anxiety was measured with the 15-item Ugwu et al. (2019) Nigerian Pre-retirement Anxiety Scale. This scale was designed to assess the level of fear, uncertainty and discomfort experienced by employees nearing their retirement ages, in line with these dimensions: financial preparedness, social obligation ad social alienation. Participants responded on a 5-point Likert scale, which ranged from 1 – strongly disagree to 5 – strongly agree. Items 8, 9, 10, 11 and 14 were negatively worded, which shows they are reversely scored. Other items are positively scored. Some of the items in the scale include: “I am not afraid of my retirement when I consider my accruing pension and other retirement”, “I feel upset each time I remember that my children will not finish their schooling before my retirement”, “I feel I will have little value after my retirement”. The internal consistency for the scale is at .83, .75 and .70 for financial preparedness, social obligation ad social alienation respectively. For the present study, the internal consistency is at .82.

Self-efficacy was measured with the 26-item Chesney et al. (2006) Coping Self-Efficacy Scale. This scale is designed to measure the belief in one’s ability to cope better with life challenges, in line with three dimensions, problem-focused coping, emotion-focused coping and social support coping. The scale’s response format ranged between 0 (cannot do at all) to 10 (certain can do). The scale has the following items: “When things aren’t going well for me, how confident are you that you can talk positively to self”, “When things aren’t going well for me, how confident are you that you can make a plan of action and follow it when confronted with a problem”, “When things aren’t going well for me, how confident are you that you can develop new hobbies or recreation”. Internal consistency for the scale was at Cronbach’s alpha .91, .91. and .80 for problem focused coping, emotional focused coping and social support coping (Chesney et al., 2006). For the present study, the internal consistency is at .89.

Method of Data Analysis

Study data was analyzed through multiple regression, using Hayes process macro technique. This statistic is suited in analyzing relationship between variables (retirement anxiety and self-efficacy on alcohol use), as well as the moderating role of self-efficacy on the relationship between retirement anxiety and alcohol use.

Results

Table 1.
Mean, standard deviation and inter-correlation among variables (n = 164)

Variables	Mean	SD	1	2	3	4	5	6
1.Age	57.41	1.66	-	-	-	-	-	-
2.Gender	1.42	.49	.10	-	-	-	-	-
3.EQ	3.46	.78	-.12	-.13	-	-	-	-
4.PA	50.83	9.57	.04	-.11	.11	-	-	-
5.Self-Efficacy	173.54	22.44	.08	-.01	.00	-.22**	-	-
6.Alcohol Use	9.93	2.31	-.05	-.10	.14	.89**	-.26**	-

Note: SD = Standard Deviation, EQ = Educational Qualification, PA = Pre-Retirement Anxiety,

**** = $p < .001$**

The result from the Pearson correlation analysis showed a significant positive relationship between pre-retirement anxiety and alcohol use ($r = .89, p < .001$). However, the relationship between self-efficacy and alcohol use was negatively significant ($r = -.22, p < .001$). In addition, the result showed that self-efficacy was negatively related to pre-retirement anxiety ($r = -.22, p < .001$). However, demographic variables age ($r = -.05, p > .05$) and gender ($r = -.10, p > .05$), and educational qualification ($r = .14, p > .05$) showed no relationship with alcohol use.

Table 2.

Moderating Effect of Self-Efficacy on the Relationship Between Pre-Retirement Anxiety and Alcohol Use

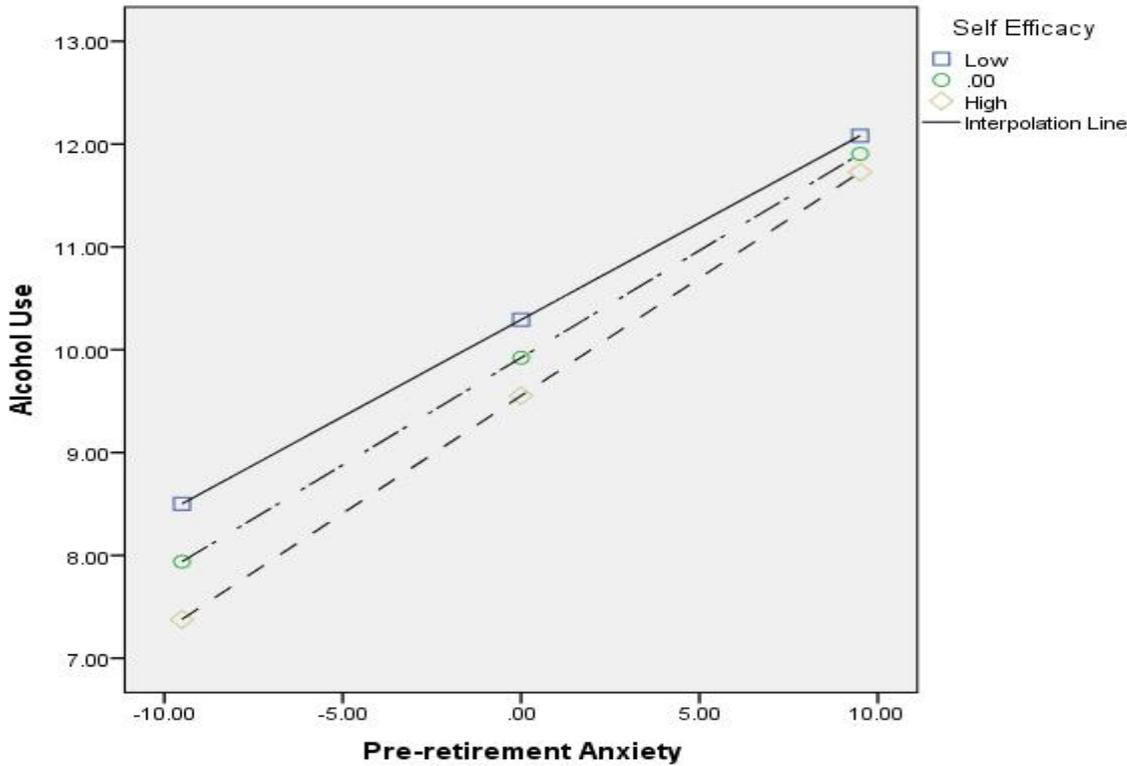
Model	<i>B</i>	<i>SEB</i>	<i>t</i>	<i>p</i>	95% <i>CI</i>	<i>R</i> ²	<i>F</i>
Age	.01	.05	.24	.810	[-.09; .11]	.77	107.09 (5,158)**
Gender	-.08	.17	-.44	.656	[-.43; .27]		
PA	.20	.01	21.93	.001	[-.18; .22]		
Self-Efficacy (SE)	-.02	.00	-4.16	.001	[-.13; .01]		
PA x SE	.01	.01	2.97	.031	[.00; .00]		

*Note: B = Regression coefficient; SE = Standard Error; t = Population t value; p = Probability level; CI = Upper & Lower Confidence Interval, PA = Pre-Retirement Anxiety, * = $p < .05$, ** = $p < .001$*

In Table 2, there is a significant model fit on the predictive value of the independent variables; pre-retirement anxiety and self-efficacy on the outcome variable alcohol use ($F(5,158) = 107.09, p < .001$), and this accounted for 77% of the variance in alcohol use. Specifically, pre-retirement anxiety showed a positive prediction to alcohol use ($B = .20, t = 21.93, 95\% CI [-.18, .22], p < .001$). However, self-efficacy negatively predicted alcohol use ($B = -.02, t = -4.16, 95\% CI [-.13, .01], p < .001$). Furthermore, self-efficacy moderated the relationship between pre-retirement anxiety and alcohol use ($B = .01, t = 2.97, 95\% CI [.00, .00], p < .03$), given the interaction effect between self-efficacy and pre-retirement anxiety on alcohol use was significant.

Fig 1.

Slope of Interaction effect between Pre-Retirement Anxiety and Self-Efficacy on Alcohol Use



The slope in the figure above shows the effect of the moderating variable on the predictor and outcome variables. The study indicated that participants with both high and low self-efficacies predicted a decrease in alcohol use when pre-retirement anxiety is high. However, there was more effect for high self-efficacy beliefs in comparison to low self-efficacy beliefs.

Discussion

The study showed that pre-retirement anxiety was positively related to alcohol use among retiring employees, highlighting that incidence of increase in alcohol use was influenced by the presence of pre-retirement anxiety, after controlling for previous alcohol consumption, and this confirms the first study hypothesis. This finding correlates with the premise that alcohol as a substance has anxiolytic effects in reducing anxiety among individuals (Smith & Rendall, 2012). Similarly, it was reported that alcohol use served as a means of dealing with negative emotions among women (Buckner et al., 2023), highlighting its positive effect in emotional related anxiety. More so, Adan et al. (2016) reported a positive association between anxiety and binge drinking among women. While studies linking pre-retirement anxiety on alcohol use is scarce, this study highlights the need for further study its relationship.

Furthermore, the study showed that self-efficacy beliefs moderated the relationship between pre-retirement anxiety and alcohol use. However, the both high and low self-efficacy beliefs showed effects on the relationship between pre-retirement anxiety and alcohol use. Nevertheless, the effect was higher for participants with higher self-efficacy than their counterparts with lower self-efficacy, and this result was indicated after controlling for previous alcohol use level. This finding however confirmed the second study hypothesis, and was backed with the view Mete (2021) which stated on the positive impact of high self-efficacy in dealing with stressful events and situation. Also, backing this rests on the premise that self-efficacy plays a role in initiating alcohol consumption, as well as abstaining from alcohol consumption (Kim & Kuan, 2020), highlighting the impact of self-efficacy in limiting tendency to initiate alcohol use as a means of coping when faced with difficult situation, such as pre-retirement anxiety.

These findings highlight the need for retiring employees to be psychologically prepared for the situation ahead, especially in developing countries like Nigeria, with inconsistency in leadership and situations. Retiring employees should be made to understand the validity of the anxiety which is present prior to retirement, and the need to explore inward for a way to cope with the situation, rather than engaging in alcohol use as a means of coping. Retiring employees should be subjected to retirement training, which would help prepare them and initiate a high positive belief in their abilities to navigate the challenges that comes with retirement. More so, with lack of empirical studies on this, and the importance of this study on research literature, more studies are needed to help inform public service policies.

This study has its limitations. One of them is the adoption of cross-sectional survey design to collect study data. While this may help explore how variables are related, it may not account for factors that may have played a role in the participants' responses at the time of data collection. More so, other factors such as social support of the retiring employees were not considered on its possibility in determining the relationship between pre-retirement anxiety and alcohol use. In addition, relying study outcome on participants' responses may affect study outcome, with possibility of underreporting or overreporting alcohol use consumption or their levels of self-efficacy.

This present study which explored how self-efficacy moderates the relationship between pre-retirement anxiety and alcohol use, reflects the importance of self-efficacy as a coping mechanism in limiting the negative effect of pre-retirement anxiety from leading to alcohol use. The study also highlighted the role of pre-retirement anxiety on alcohol use. This finding however reflects the importance of pre-retirement training of retiring employees to help prepare them for retirement and teach them positive coping mechanisms.

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