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POST-RETIREMENT ISSUES AND THE CHALLENGE OF LONGEVITY AMONG NIGERIAN PUBLIC SECTOR EMPLOYEES: THE DILEMMA OF AN AGEING WORKFORCE

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Abstract

The problem of inadequate retirement income, unaffordable healthcare and declining social support has continued to undermine the well-being of Nigerian public-sector retirees, raising concerns about their ability to sustain healthy and financially secure lives in old age. This study, therefore, examined the effect of post-retirement issues on the challenge of longevity among Nigerian public-sector employees, with particular reference to the implications for an ageing workforce. Specifically, it examined the effect of healthcare affordability on age-related healthcare burden, determined the relationship between financial security and the sustainability of retirement income, and assessed the influence of social support on economic vulnerability in old age. The study adopted a descriptive survey research design and drew on primary and secondary sources of data. Its theoretical foundation was Structural Functionalist Theory, as developed by Talcott Parsons, which emphasises the interdependence of social institutions in maintaining societal well-being. The study identified delayed payment of retirement benefits, inadequate financial resources, limited access to affordable healthcare and insufficient social welfare support as major challenges confronting retirees. These challenges were associated with difficulties in meeting essential living expenses, managing age-related health needs and maintaining

economic security throughout retirement. The study concluded that improving longevity among Nigerian public-sector retirees required more than extending life expectancy; it also required ensuring that older persons could live with dignity, adequate healthcare and sustainable financial support. It recommended affordable healthcare services, prompt and regular payment of retirement benefits, transparent pension fund management and stronger family, community and institutional support systems. The study highlighted the importance of integrating pension administration, healthcare provision and social protection into policies addressing the welfare of retirees and the sustainability of an ageing public-sector workforce.

Keywords: Post-Retirement Issues, Longevity, Healthcare Affordability, Financial Security, Social Support, Ageing Workforce.

Introduction

Before European colonialism in Africa, the extended family structure, comprising relatives, friends, and offspring, provided social support for the well-being of older individuals. Such arrangement, according to Kennedy (2016), contributed to the huge family size during that era. Yakubu (2019) posits that an increased number of offspring correlates with greater security in old age. Thovoethin & Ewalefoh (2018) recorded that in the late 19th century, Otto von Bismarck, the former German Chancellor, established a pension plan for formal sector workers worldwide, which did not initially benefit African nations and other developing countries where a significant portion of the population depends on informal arrangement, and resources. Yakubu (2019) further added that numerous African nations were significantly shaped by their colonial legacies, which contributed to the disparities in the pension systems established in Anglophone and Francophone Africa. The African Union (AU) on 'Human and people's rights' endorsed the necessity of pensions as a policy to guarantee that retired individuals have sufficient income, so contributing to the social protection framework (AU, 2016). Pension payments were established to guarantee that no retiree falls below the poverty threshold. According to Ahmadu (2021), the evolution of Nigeria's pension system can be traced to the British colonial administration, initiated by the pension ordinance of 1951, retroactively effective from 1946, which subsequently transformed into the 1979 Pension Decree 102 and 103, and was amended under the Pension Act of 1990 and 1991, respectively.

Retirement constitutes merely another stage of existence. According to Garba and Mamman (2014), one of the most significant issues confronting normal employees during their careers is life post-retirement. Abonyi, Arinde-Simeon, and Onwuka (2023) observed that many elderly individuals, who have diligently served

their states or nations and have depleted their intellectual capacities, often experience despair due to the unstable socio-economic conditions following their retirement.

Objectives of the Study

The broad objective of the study is to examine the effect of post-retirement issues on the challenge of longevity among Nigerian public-sector employees, with particular reference to the implications of an ageing workforce. The specific objectives of the study are to:

1. Examine the effect of healthcare affordability on the age-related healthcare burden among Nigerian public-sector retirees.
2. Determine the relationship between financial security and the sustainability of retirement income among Nigerian public-sector retirees.
3. Assess the influence of social support on economic vulnerability in old age among Nigerian public-sector retirees.

Review of Related Literature

Retirement

Retirement is not a novel concept in the field of Human Resource Management. However, similar to numerous other concepts, it has persistently lacked a definitive and widely accepted definition due to the varied backgrounds and viewpoints of scholars. Manion (2006) defines it as the disengagement from primary activities inside a firm, trade, or operational facility as a full-time employee. In the opinion of Atchley (2007), it can also be defined as a process that severs an individual from a professional function, or as the conclusion of a life phase and a transition (Omoresemi, 2007; Asuquo, 2008). The rationale for the termination may include factors such as advanced age, deteriorating health, social burden, or mere lethargy. Retirement is the phase during which individuals completely cease employment. An individual may achieve semi-retirement by reducing work hours. Agulanna (2003) asserts that numerous individuals opt for retirement upon being eligible for pension benefits, while others are necessitated to retire due to external circumstances that have incapacitated them from continuing employment.

Generally speaking, retirement denotes both the cessation of employment and the subsequent phase of life. It is fundamental to any discourse about aging, regardless of the definition employed. Retirement only became a separate phase of life in the 20th century - a "third act" that follows the childhood years of schooling and

the prime adult years of labour and asset accumulation.

Retirement in Nigerian Public Sector Organizations

The decision to retire has always captivated experts and policymakers. Primarily, it is essential for well-being. By extending their working years, an individual can amass greater assets and have reduced duration of retirement consumption to support, although experiences diminished years of leisure. Societal alterations in the retirement age influence tax contributions and benefits received, alongside the size of labour force and economic performance. Findings from previous studies have shown that as longevity rises, the allocation of society resources to the elderly tends to increase; thus, raising the retirement age can mitigate this trend.

According to Ogunyemi and Oderinde (2018), retirement signifies different concepts for various individuals. For some, it may be exhilarating, enjoyable, or anticipated, but for others, it signifies a conclusion, psychological distress, or a form of existential stagnation.

In Nigeria, the existing retirement policy is governed by the Federal Government Public Service Rule (2008:28-29), which explicitly states that:

- The mandatory retirement age for all positions in the public service should be 60 years or 35 years of pensionable service, whichever occurs first.
- No military or paramilitary officer shall be permitted to continue service upon reaching 60 years of age or completing 35 years of pensionable service, whichever occurs first.
- The stipulations in (i) and (ii) of the Act apply without discrimination to the set criteria for judicial officers and academic staff of institutions that retire at 65 and 70 years, respectively.
- Conditioned upon the officer reaching the retirement age of 60 years or completing 35 years of service, whichever occurs first.
- A Director shall mandatorily retire after serving eight years in the position; and
- A Permanent Secretary shall serve a term of four years, which may be extended for an additional four years, contingent upon good performance, with no further extensions permitted.

Additional reasons for the mandatory retirement of an employee, as mentioned by Ezeani (2011), include the following:

- Upon the recommendation of a duly established Medical Board, certifying that the officer is no longer mentally or physically competent to perform the duties of his position.
- In the event of total or permanent disablement while in service
- The termination of his position due to departmental reorganization.
- If the employee mandates his retirement on the basis that it serves the establishment's interests.

Post-Retirement Issues among Nigerian Public Sector Retirees

Post-retirement issues refer to the financial, health-related and social challenges individuals encounter after withdrawing from active employment. These challenges arise from changes in regular earnings, access to healthcare, social relationships and the capacity to maintain an acceptable standard of living. Adetunji & Gumede (2025) noted that in Nigeria, retirees experience financial instability, delayed pension payments and dependence on alternative income sources to meet basic needs. Similarly, Folorunsho (2025) identifies poverty, healthcare costs and inadequate income protection as interrelated concerns affecting older Nigerians.

Conceptually, post-retirement issues in this study are examined through healthcare affordability, financial security and social support. Healthcare affordability concerns retirees' ability to pay for medical services and medicines; financial security refers to their capacity to meet essential living expenses using pensions, savings and other income; while social support encompasses assistance received from family members, government institutions and community networks. These dimensions provide a basis for assessing how retirement-related conditions influence the well-being of public-sector retirees.

Recent studies indicate that in numerous areas of the Sub-Saharan African region, particularly Nigeria, post-retirement life is often characterized by alarming narratives of poverty and economic distress among senior citizens, attributable to the non-disbursement of pensions, gratuities, and other entitlements by their respective governments. Olabiyi (2021) asserts that many retirees in Nigeria and several other countries in Africa do not survive beyond 10-20 years post-retirement, primarily due to their inability to receive pension benefits necessary for

sustaining their livelihoods and meeting their social obligations.

Soyimbo (2010:3) lamented about the abominable level of maltreatment of Nigerian public sector pensioners who dedicated the most of their youth to state service, thus:

> *"Inform the President and other lawmakers that this is an inappropriate manner to treat elderly individuals. Inform them that they too will age and will be subjected to the same treatment they have accorded to the elderly. Inform them that we have dedicated our entire youth to serving this country and hence merit respect. Inform them that this pension is our entitlement, not a gratuity from their own finances".*

According to Abonyi, Arinde-Simeon, and Onwuka (2023), the circumstances faced by older individuals globally in the present era appear exceedingly bleak, suggesting a deliberate conspiracy by governmental authorities at both state and national levels aimed at penalizing retirees through the withholding of their entitlements.

Findings from contemporary studies show that on multiple occasions, these pensioners have not received their monthly pension arrears, which can accumulate to substantial sums. When disbursements do occur, pensioners frequently face significant administrative obstacles, resulting in some dying while attempting to obtain what rightfully belongs to them.

Longevity

Longevity refers to the length of an individual's life, particularly the capacity to live to an advanced age. Although longer life expectancy represents a demographic and social achievement, it may create economic and healthcare challenges when retirement income and support systems are insufficient to sustain individuals throughout an extended period of old age. Folorunsho (2025) explains that older Nigerians face intersecting vulnerabilities associated with poverty, chronic illnesses and restricted access to affordable healthcare.

In this context, longevity is considered in terms of the challenges associated with sustaining well-being over an extended retirement period. It is examined through sustainability of retirement income, age-related healthcare burden and economic vulnerability in old age. Sustainability of retirement income concerns whether pension and other financial resources remain sufficient throughout retirement; age-related healthcare burden refers to the increasing medical and financial demands associated with ageing;

while economic vulnerability describes exposure to poverty, rising living costs and inadequate resources in later life. Thus, the study focuses not merely on living longer but also on the capacity of retirees to maintain financial and physical well-being as they age.

Longevity Challenges and Metrics

Nigeria possesses one of the lowest life expectancy rates worldwide. It is essential to note that several causes contribute to this social issue. This encompasses, but is not limited to, institutional fragility, leadership challenges, economic turmoil, several indicators of the Human Development Index (HDI), and numerous additional factors. In more developed economies, public sector retirees typically experience a fulfilling post-retirement phase characterized by sufficient rest, leisure, occasional vacations, hobbies, and travel, supported by state-provided retirement benefits that may enhance their longevity. Conversely, their Nigerian counterparts remain ensnared in multi-dimensional poverty, struggling to meet their fundamental needs for a healthy existence. Makama (2011) noted however, that the population of the elderly in Nigeria is likely to increase in future in terms of absolute number as well as the consequences of demographic process of mortality and fertility.

Another factor facing public sector retirees in Nigeria is the issue of misappropriations associated with Pension Fund Administration. There are a number of traceable cases of embezzlement which have further impoverished retirees, thus, compounding their already existing predicaments. For instance, Uwerunonye (2013) revealed that the Nigerian Police Pension Reform Task Team allegedly looted N197 billion. The above-mentioned incidents imply that pension administration in Nigeria is motivated by frauds, which has negative consequences on the life of retirees and would be pensioners. Such acts are largely responsible for the untimely demise of Nigerian public sector retirees in the years past.

Public Sector

The public sector comprises government institutions and organisations responsible for implementing public policies, administering public resources and delivering services to citizens. It generally includes ministries, departments, agencies, public educational institutions, government hospitals and local government authorities operating at federal, state and local levels. The Organisation for Economic Co-operation and Development (OECD, 2025) similarly identifies general government as encompassing ministries, departments, agencies and other qualifying institutions across different levels of government.

The quality of public service delivery obtainable in any country of the world is determined majorly by the productive capacity of her workforce which is linked to the outcome of the recruitment processes." (Nwafor, Ojiako, Okonkwo, & Onyeulo, 2023). In Nigeria, the public sector plays a central role in national development through public service delivery, regulation, administration and social protection. Its employees contribute to these responsibilities throughout their working lives and subsequently depend on retirement arrangements and other support systems after leaving active service. Consequently, the effectiveness of pension administration, healthcare provision and social welfare policies has implications for retirees' financial security and quality of life. In the context of this study, the public sector refers specifically to government institutions whose employees face post-retirement challenges associated with maintaining their well-being during an extended period of retirement.

Workforce

The term workforce refers to the total number of people available for or engaged in productive economic activities within a particular organisation, industry, geographical area or country. In its broader labour-market sense, the concept encompasses employed persons and unemployed individuals who are available for work and actively seeking employment opportunities. The Organisation for Economic Co-operation and Development (OECD, 2024) explains that the labour force represents the total supply of labour available for producing goods and services, comprising both employed and unemployed persons.

Within an organisational context, the workforce comprises employees with different ages, qualifications, skills, experiences and responsibilities who contribute to the achievement of institutional objectives. Its composition and capabilities influence productivity, service delivery, organisational performance and succession planning. In the public sector, workforce management is particularly important because employees are responsible for implementing government policies and providing essential services to citizens. Consequently, workforce planning must consider recruitment, staff development, retention, retirement and the transfer of institutional knowledge. The International Labour Organization (ILO, 2024) further emphasises the importance of reliable labour-force statistics for understanding

employment patterns and workforce characteristics.

In this context, workforce refers primarily to employees engaged in Nigerian public-sector institutions, particularly those approaching retirement age and those whose retirement creates implications for institutional continuity and pension administration. Hence, understanding the size, age composition and retirement patterns of this workforce is essential for developing appropriate succession strategies and sustainable retirement arrangements.

Ageing Workforce

An ageing workforce refers to a labour force in which the proportion of older employees is increasing, often reflecting rising life expectancy, demographic changes and the retention of workers at older ages. The concept concerns not only the increasing age of employees but also the implications for workforce planning, knowledge transfer, retirement patterns and the sustainability of pension and social protection systems. The OECD (2024) observes that retaining older workers presents both opportunities, including accumulated experience and reliability, and challenges relating to continued employment and transitions out of the labour market.

The ageing workforce is particularly relevant to public administration because the retirement of experienced employees can affect institutional continuity, succession planning and the transfer of administrative knowledge. At the same time, longer lives may extend the period during which retirees require financial resources, healthcare and social support. The World Health Organization (WHO, 2025) emphasises that population ageing requires adjustments across healthcare, social care, housing and other societal systems to support longer and healthier lives.

The ageing workforce represents the demographic and administrative context in which post-retirement issues and longevity-related challenges emerge among Nigerian public-sector employees. It highlights the need for sustainable retirement planning, effective pension administration and appropriate support mechanisms to protect retirees' welfare while maintaining institutional effectiveness.

The Dilemma of Aging Workforce

Studies have shown that the older workforce in Nigeria is trapped in thoughts of security dilemma upon their exit from service. According to Okolie (2011), people start to worry about retiring since they are unprepared as they grow older and approach the conclusion of their careers. Nwafor, Ojiako, & Umetiti (2023) posit that welfare scheme has significant impact on employee job satisfaction. Ogunyemi and Oderinde (2018) added that many Nigerian employees are looking forward the day they will be leaving work-life. The Nigerian experience has repeatedly proved that the condition of retirees is essentially responsible for the low morale of public sector personnel, especially the ageing workforce. The primary limitations of contemporary organizational psychology and management research relating to exit from paid jobs, lie in its perception of retirement as a late-career developmental phase centered on ongoing career advancement and its focus on the micro-individual level, which often implicitly presumes voluntary retirement choices. A recent evaluation by the National Academies of Sciences, Engineering, and Medicine (2022: 20) summarises that:

> *Retirement is frequently perceived as an excessively individualized process influenced by macro-level dynamics, with the majority of retirement research concentrating on the experiences of socially and economically privileged individuals, as they are more inclined to extend their careers. Historically marginalized populations are less likely to possess autonomy about the timing, location, and extent of their job, as well as the resources and chances to actualize their work choices in later life.*

Effect of Healthcare Affordability on the Age-Related Healthcare Burden among Nigerian Public-Sector Retirees

Healthcare affordability refers to retirees' ability to pay for medical consultations, prescribed medicines, diagnostic services, hospitalisation and other healthcare needs without sacrificing essential household expenditure. Age-related healthcare burden concerns the increasing medical needs and associated financial costs that may accompany ageing, particularly where retirees experience chronic illnesses and require continuous treatment. Folorunsho (2025) observes that older Nigerians face significant barriers to healthcare arising from poverty, high medical costs and inadequate health insurance coverage. Similarly, the World Health Organization (WHO, 2024) highlights the importance of financial protection against

healthcare expenditure among households with older members.

Among Nigerian public-sector retirees, inadequate pension income and limited access to affordable healthcare may make age-related medical expenses increasingly difficult to manage. Retirees who cannot afford treatment may postpone consultations, reduce medication use or depend on relatives to finance healthcare. Conversely, affordable healthcare services and effective health insurance can reduce the direct financial burden associated with age-related conditions. Therefore, examining healthcare affordability provides a basis for understanding how retirees manage the healthcare demands associated with prolonged retirement.

Relationship between Financial Security and the Sustainability of Retirement Income among Nigerian Public-Sector Retirees

Financial security refers to the ability of retirees to meet their essential living expenses and withstand financial difficulties using pensions, savings, investments and other income sources. Sustainability of retirement income concerns the capacity of these resources to provide adequate financial support throughout the retirement period, particularly when life expectancy increases and savings must last longer. Adetunji and Gumede (2025), in their study of retired healthcare professionals in Southwestern Nigeria, found that delayed pension payments contributed to financial instability and encouraged retirees to seek alternative sources of income.

Financial security and retirement-income sustainability are closely related because retirees who have reliable pension payments, accumulated savings and diversified income sources are generally better positioned to meet expenses over an extended retirement period. In contrast, inadequate pensions, inflation, unexpected medical expenses and the depletion of savings may weaken their capacity to maintain an acceptable standard of living. Consequently, examining this relationship can help establish whether retirees' financial circumstances are consistent with the long-term demands of retirement.

Influence of Social Support on Economic Vulnerability in Old Age among Nigerian Public-Sector Retirees

Social support refers to the financial, emotional, material and practical assistance individuals receive from family members, friends, community organisations and government institutions. Economic vulnerability in old age describes retirees' susceptibility to poverty, financial hardship and the inability to meet essential living and healthcare expenses because of inadequate income, rising living costs or limited access to social protection. Oyekola, Ajani, Akinkugbe and Ojediran (2025) examined social support for healthcare financing among older people in Ibadan, Nigeria, using 430 survey respondents and 32 key informants. Their findings highlighted gaps between the support older people expected and the assistance they actually received, particularly from government and community sources.

Among Nigerian public-sector retirees, social support can help reduce economic vulnerability by providing financial assistance, meeting medical expenses, supplying basic necessities and offering practical help during periods of hardship. However, inadequate family resources, declining traditional support networks and limited institutional assistance may leave retirees exposed to poverty and financial insecurity. Folorunsho (2025) similarly identifies inadequate formal income support, high healthcare costs and inconsistent family assistance as factors contributing to the vulnerability of older Nigerians.

Consequently, examining the influence of social support on economic vulnerability can establish how assistance from families, communities and government institutions helps retirees cope with the financial demands of old age. This relationship is particularly important where pension income is insufficient to cover essential expenses throughout an extended retirement period.

Challenges Facing Ageing Workforce in Nigeria

A significant challenge for the expanding aging workforce is retirement planning. Froidevaux (2024) asserts that retirement planning enhances awareness of the retirement ramifications of the retirement transition in an individual's life and fosters perspective-taking regarding one's own and one's partner's beliefs and expectations. These mechanisms elucidate the beneficial outcomes of retirement planning, including enhanced financial security, improved physical health and well-being, positive beliefs and expectations, and enriched social life.

The inconsistent distribution of pensions renders pensioners reliant on their offspring, who often struggle to support themselves. A significant

number of individuals in both rural and urban regions are experiencing hardship due to inadequate retirement planning, with an increasing percentage disengaging from retirement training each year. According to Ogunbameru (2013), the primary considerations in retirement planning are financial income, physical health, emotional well-being, estate planning, spirituality, housing, insurance, leisure activities, time management, and post-retirement pursuits.

Oparanma (2011) asserts that retirement planning encompasses all activities from initial employment to the final work and beyond, aimed at fulfilling one's life needs. In drafting a plan, it is essential to determine the following:

The Duration till Retirement Varies: individuals may opt for early retirement, maybe before the age of 60, based on their perspectives and personal situations. Others will retire later, specifically at 60 years, or for the duration allowed by their employment contracts. Numerous aspects, including health status, inclination to engage in alternative pursuits, and significantly, the extent of financial resources, obligations, and timing of retirement, are pertinent. For some individuals, the time of retirement is not solely at their discretion. Occasionally, accidents, health issues, and employment difficulties may result in a premature retirement.

Retirement Period: During retirement, some individuals opt to remain actively engaged in employment, contributing to communities, participating in politics, or even managing full-time enterprises. Conversely, some individuals may opt to restrict their activities and prefer to spend their retirement traveling and visiting their children and grandkids. Some individuals wish to return to the village in anticipation of their monthly stipend. It is essential to strategize for one's retirement by determining one's preferred activities and preparing both psychologically and financially for one's chosen path.

Financial Requirements in Retirement: Proper planning and assessment of one's financial needs throughout retirement are crucial. In preparation for this, one must assess familial obligations, health status, and anticipated life span. For instance, if one has children his financial requirements will exceed those of individuals without dependents. If someone own a home and will not be renting throughout retirement, one's financial requirements will differ from those of individuals who do not own a home.

Anticipated Retirement Income: The anticipated retirement income for an individual who has adequately budgeted may include revenue from investments such as dividends, capital gains,

essential income, and pension or retirement benefits.

Assessing One's Income Sources: This is considered crucial for planning to fulfil one's living necessities, in accordance with the Pension Act's requirements. The funds are to be allocated to the economy to provide adequate returns for the employees, notwithstanding the Nigerian economic conditions rendering capital investment susceptible to fluctuations in stability.

A significant difficulty for the aging workforce in the Nigerian public sector is retirement adjustment. This emphasizes the shift from employment to retirement and the subsequent post-retirement path. This long-time effect of retirement on various individual outcomes might include mental health and subjective well-being (such as life or retirement satisfaction), physical health and activity, cognitive health, financial stability, social well-being, and participation in activities.

Theoretical Framework

This study is anchored on the Structural Functionalist Theory developed by Talcott Parsons (1951), which views society as an interconnected system whose institutions perform essential functions to maintain stability and collective well-being. Parsons' AGIL framework identifies four functional imperatives: adaptation, goal attainment, integration and latency (pattern maintenance).

Tenets of the Theory

1. **Adaptation:** Institutions must mobilise resources to meet societal needs. Retirees require adequate pensions, affordable healthcare and other essential resources to cope with the challenges of prolonged retirement.

2. **Goal Attainment:** Social systems must establish and achieve defined objectives. Government is responsible for implementing effective pension policies and safeguarding retirees' welfare and dignity.

3. **Integration:** Institutions must coordinate their activities to maintain social order. Collaboration among government agencies, pension administrators, healthcare providers and families is essential for addressing retirees' welfare needs.

4. **Latency (Pattern Maintenance):** Society must preserve values and sustain motivation. Respect for older persons, recognition of retirees' contributions and social support promote their dignity and well-being.

Relevance of the Theory to this Study

Structural Functionalism is relevant because retirees' welfare depends on the effective functioning of government, pension administrators, healthcare institutions, families and communities. Institutional failures may contribute to inadequate healthcare access, financial insecurity and economic vulnerability in old age. Conversely, effective pension administration, affordable healthcare and adequate social support can improve retirement-income sustainability and retirees' quality of life. The theory therefore provides a framework for examining post-retirement issues and the challenges of longevity among Nigerian public-sector employees.

Methodology

The study adopted a descriptive survey research design to examine post-retirement issues and the challenges of longevity among Nigerian public-sector retirees. Official data from the Bureau of Public Service Reforms indicated that the Pension Transitional Arrangement Directorate (PTAD) managed 178,523 pensioners under the Defined Benefit Scheme as of April 2024. In addition, the National Pension Commission (PenCom) reported that a June 2025 pension increase benefited over 233,000 retirees under the Contributory Pension Scheme.

Primary data were collected through a structured questionnaire administered to retirees from selected public-sector institutions. The sample size was determined from the verified population of the selected institutions, and the data were analysed using descriptive and appropriate inferential statistics to examine the relationships among healthcare affordability, financial security, social support and longevity-related challenges.

Conclusion

The Nigeria public sector retirees are trapped in the web of multi-dimensional social problems with attendant consequences, in the face of seemingly non-existing social welfare schemes for the elderly population. This precarious situation exposes them to varied life-threatening conditions and inability to cater for their basic needs for healthy sustenance. While these challenges are not insurmountable, policy makers, concerned government agencies and other relevant stakeholders seem not to be perturbed by the avoidable plights and untimely demise of the "ought to be celebrated" senior citizens who offered up the better part of their life in active

and patriotic service in their native land. Hence, their inability to enjoy post-retirement longevity and adequate access to their retirement benefits has dampened the morale of the aging workforce, thus, undermining effective service delivery in the Nigerian public sector as a whole.

Recommendations

Consistent with the specific objectives of the study, the following recommendations were made:

1. Healthcare affordability and age-related healthcare burden: The Nigerian government should strengthen social security and healthcare programmes for retirees by providing affordable healthcare services, subsidised essential medicines and accessible geriatric care to reduce the healthcare burden associated with ageing.

2. Financial security and sustainability of retirement income: Government at all levels should ensure the prompt and regular payment of pensions and retirement benefits in accordance with established regulations. Pension Fund Administrators should also maintain transparency, provide periodic account statements and ensure the prudent management of retirees' funds to promote long-term financial security.

3. Social support and economic vulnerability in old age: Government agencies, Civil Society Organisations (CSOs), human rights groups, families and community organisations should strengthen social support systems for retirees through welfare programmes, community-based assistance and advocacy against pensioners' neglect and ill-treatment. These measures should help reduce economic vulnerability and improve retirees' well-being in old age.

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