

# Attitude and Preparation of Clergymen Towards Retirement in Ondo State, Nigeria

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## Abstract

## Original Research Article

Retirement among clergymen is a gradual process following years of service. Previous studies indicate that many clergy retirees lack adequate preparation which often leads to anxiety about retirement. This study investigated the attitudes and preparation of Anglican clergymen towards retirement in Ondo State, Nigeria. Two research questions and four hypotheses guided the study. A descriptive survey design was adopted. The population comprised 2,350 stipendiary Anglican clergymen in the Ondo ecclesiastical province of the Church of Nigeria, Anglican Communion. Using a multi-stage sampling procedure, 600 clergymen were randomly selected from three dioceses. Data were collected with a self-constructed questionnaire titled *Attitude and Preparation of Anglican Clergymen towards Retirement (APCR)*. The instrument's validity was established through face, content, and construct measures, while reliability coefficients of 0.86 and 0.75 were obtained using Pearson Product Moment Correlation. Data were analyzed using descriptive and inferential statistics at the 0.05 significance level. Findings revealed that clergymen generally maintained positive attitudes towards retirement, with rural clergymen showing significantly more favorable outlooks than urban counterparts [ $t(598) = 0.773, p > 0.05$ ]. Age significantly influenced attitudes [ $F(3,596) = 5.771, p < 0.05$ ], with those aged 60+ demonstrating the most positive outlook. Income level did not significantly affect attitudes [ $F(2,597) = 1.748, p > 0.05$ ] or retirement preparation [ $F(2,597) = 0.848, p > 0.05$ ]. The study concluded that Anglican clergymen exhibit positive attitudes and adequate preparation towards retirement. It recommends integrating retirement planning and financial management into clergy training curricula and establishing structured retirement benefit schemes.

**Keywords:** Anglican Communion, Clergy, Attitudes, Retirement attitudes, Retirement preparation.

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## Introduction

Retirement represents a significant life transition for individuals across various discipline and professions and these include clergymen, who mostly dedicate

their lives to spiritual service as a vocation. Unlike secular careers, the calling of clergymen is frequently viewed as lifelong vocation (Akintoye, 2021) that can only be truncated by physical incapacity or death. However, some denominations have



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retirement age for their clergy. Grünwald, Damman & Henkens (2022) posits that retirement is not a normative life transition but a complex social institution which involves the interaction of the individual, the family, and the economy. This is because for clerics who retire, their experiences in most cases have not been pleasant from the observation of the researchers who themselves are stipendiary clergymen. Most Nigerian clergymen experience different challenges in retirement preparation, often starting too late and with confronting housing insecurity once church-provided accommodations are vacated with retirement. Recent Nigerian studies highlight inadequate planning patterns and emphasize the urgent need for early financial and social preparation among clergy.

As a phenomenon, Adeleye (2006) observed that most clergymen are either not prepared for retirement from active church service or that they prepare when it is almost too late to do, especially where their statutory retirement age is impending. Within this context, clergymen are faced with unique stressors in retirement dynamics, as their professional role typically extends beyond conventional career boundaries. Apampa (2025) emphasized that pastors are faced with dual challenges of the professional transition out of ministry and the personal struggle of securing housing or an abode to retire into and financial independence. This reality underscores the pressing need to examine and address the retirement preparation patterns and attitude towards retirement among clergy members.

Clergymen often exhibit a complex and somewhat problematic attitude towards retirement planning, characterized by a mixture of spiritual dependency and passive preparation approaches.

Scholars have noted that clergy attitudes toward retirement are often shaped by their theological convictions, institutional structures, and personal identity struggles (Fornasiero, 2025).

Denominations also approach the issue of retirement differently. In the Catholic church their priests often remain in ministry until advanced age, and retirement is viewed as retiring into semi-active service and not

total cessation. In the Anglican church, clergy retirement, by contrast seems to face more structured retirement policies; such as compulsory age limits; while, among the Pentecostals, their ministers may resist retirement outrightly by emphasizing a lifelong charismatic leadership. These variations bring to limelight broader theological and cultural differences in how ministry is understood among the churches.

Opaleye (2026) posits that clergymen often exhibit complex and problematic attitudes towards retirement planning, often characterized by a mixture of spiritual dependency and passive preparation approaches. Reflecting on Anglican clergy experiences, (Ray, 2021) explained that retirement requires “getting over the hump” and moving into a new phase of life, rather than treating it as a definitive end. This perspective by the clergy underscores the vocational nature of ministry, where identity is deeply tied to acts of spiritual service. Clergy often resist the truth that retirement equates to withdrawal from God’s work, instead they reframed it as a shift into mentoring, teaching, or voluntary service. Hence, viewing retirement from active stipendiary service as an opportunity to reframe their calling, and focusing on less demanding but equally meaningful forms of service in the church.

In Nigeria, many clergymen seem to be caught in the web of unpreparedness due to psychological and cultural factors that compound their vulnerability in retirement (Kerry, 2018). The prevalent mindset that their calling is a lifelong sometimes leads to psychological resistance towards retirement planning, this Haanen (2025) termed as ambivalence, suggesting that “one does not retire from loving and praising God.” The clergy in Nigeria views retirement as form of lack of commitment to divine calling. In addition, discussions on retirement planning by clerics experience shows are often considered premature or unnecessary until late in the clergyman’s career.

Preparation for retirement is a dynamic and ongoing process (Sterns & Subich, 2004) that is attendant with potentially multiple alternating periods of stability and readjustment. This is because most often retiring clergymen’s children must have grown

past living with their parents, and must have left their parents' home. Coupled with the loss of one's closed social circle, evidenced with acute physical and health challenges, and an array of mixed, often conflicting emotions.

Consequently, a clergyman may transit from abundance to poverty upon retirement, relying solely on church benefits which are the pensions which are meagre take-homes when compared with other retirees in other professions and present-day modern economic realities. This has made Awulor (2019) to stress retirement as a fluid concept that offers diverse experiences to individuals, some positive and others negative with anxieties and other psychosocial challenges. An example of this scenario is the confession of a retired Nigerian Archbishop, Anikwenwa cited in Mozie (2023) who lamented that the pension paid to him is not enough for him as a retired Archbishop.

Institutional structures put in place also shape clergy attitudes. Omoregie (2018) asserts that the Church of Nigeria has made attempts to address the financial well-being of clergy members, especially in urban dioceses like Lagos and Abuja, but left out most rural dioceses who still lack sufficient resources to implement pension schemes. The absence of a national pension scheme registered with the National Pension Commission (PENCON) seem to force clergy in most Dioceses outside the old Province one to rely on personal savings or the support of their congregations. In many cases, retired clergy members find themselves financially vulnerable, without a clear plan for securing their post-retirement needs. Olumide (2023) and Oni (2019) in a study suggest that a national pension scheme for clergy in Nigeria should be established. Such schemes could be funded by contributions from dioceses, as well as voluntary donations from members of the congregation, similar to models used in other parts of the world. In the Church of England, for example, provision is made for pensions, housing schemes, and pastoral care for retired clergy (Fornasiero, 2025).

Despite the above challenges, other clergymen have found retirement as liberating that allows them to pursue other personal interests such as travelling,

family time, writing, and freedom to mix up with the society, while continuing to engage in part-time or voluntary ministry. In this sense, retirement can therefore be reframed as an opportunity for renewal, reflection, and mentorship. Haanen (2025) posits that retirement from active service should then be seen not as withdrawal but as a new stage of discipleship.

Isaiah (2016) conducted a study to investigate the factors influencing perceived readiness and attitudes toward retirement among Apostolic Church clergy nearing retirement age in South-South Nigeria. Results indicated that retirement benefits and financial security significantly influence the attitudes of clergy members nearing retirement. Oghogho and Nwankwo (2022) investigated the retirement attitudes of civil servants in Edo State, Nigeria, prompted by the challenging conditions faced by retirees due to mismanagement of government resources. The findings indicated a predominantly positive retirement attitude among retiring civil servants in Edo State. Notably, female and married workers exhibited significantly more positive retirement attitudes compared to their male and single counterparts.

Research on retirement planning has highlighted important differences in how individuals prepare for later life across demographic and geographic contexts. In a study, Flynn (2000) among rural middle-aged adults (ages 45–64) examined retirement readiness among three rural communities by focusing on concerns, planning strategies, and perceived needs. The findings revealed that retirement-related worries were strongly linked to levels of preparation. While financial planning was relatively common, broader considerations such as lifestyle adjustments and psychosocial well-being were often overlooked. Demographic factors such as family size, income, health status, home ownership, and the presence of dependent children the study found shaped attitudes toward retirement and influenced preparedness. Flynn concluded that rural adults face unique challenges due to limited access to information and resources on retirement. (Glass & Flynn, 2000).

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More recently, Wu and Chao (2024) posit that retirement planning fulfillment is necessary for older adults to adapt to later life and maintain their quality of life. Wu and Chao investigated the internal mechanisms between retirement planning fulfillment and positive mental health among older adults in China among 1,200 respondents, the study revealed that retirement planning fulfillment was positively associated with social activity, self-esteem, and mental health outcomes. Also, that rural older adults reported significantly lower retirement planning fulfillment compared to their urban counterparts, highlighting persistent disparities in retirement readiness.

In an article, Vivel-Búa, Rey-Ares, Lado-Sestayo, and Fernández-López (2019) sort to find the role income plays in shaping retirement savings behavior. Based on the notion that retirement planning is not merely an individual choice but that it is deeply conditioned by structural inequalities, particularly those that are related to income distribution and gender. The study revealed income as a decisive determinant of retirement preparedness; showing that individuals with higher incomes were consistently more proactive in saving and planning for retirement, while those with lower incomes faced significant constraints. In addition, the study also revealed the significant role of income alongside

demographic and socio-economic factors in shaping retirement savings behavior. Their study emphasized that income interacts with gender to affect retirement planning outcomes, particularly in countries with high income inequality; and, in so doing, showing that women in lower income ratio to be disproportionately disadvantaged when compared to men. This underscores the compound effects of economic and gender inequality in retirement. Vivel-Búa et. al. (2019) therefore recommended that policymakers should design retirement systems that clearly address the issue of gender disparities and income inequality; as well as education on financial and savings incentives among low-income households.

Oghogho and Nwankwo's (2022) study among civil servants in Edo State found that retirement attitudes are strongly shaped by demographic variables, such as gender, age, educational background and marital status influenced perceptions of retirement with women and married workers showing more positive outlooks than men and single workers in the study. However, Mgbemena & Mozie (2020) found the clergy to often show heightened anxieties due to role identity and financial insecurity, and battling with the challenge of how to adjust to new lifestyles, financial insecurity and the loss of role status.

Dorfman's work on retirement preparation among rural elderly individuals published in the *Journal of Applied Gerontology* found that planning for retirement, engaging with retirement-related media, and discussing retirement were significantly correlated with higher retirement satisfaction for both men and women. The research which was based on anticipatory socialization mechanisms such as pre-retirement education and counselling, planning for retirement planning, discussions with others, and exposure to retirement-related media. significantly correlated with higher retirement satisfaction for both genders. The shows a distinctly more positive attitude among older clergy (60+) compared to their younger colleagues, and suggests a natural progression in retirement outlook as one approach the transition.

## Theoretical framework

This research paper is pinned on the theory of Abraham Maslow on hierarchy of needs theory. This theory by Abraham Maslow was introduced in 1943 as a psychological theory that is concerned with human motivation. The theory explains human motivation as a progression that begins with meeting basic needs for survival to the achievement of higher psychological needs and life goals (Maslow, 1943). This is most often shown in levels of five pyramid. The theory is premised that lower levels of needs such as physiological needs of food, water, housing must be met satisfied before higher ones can be pursued.

These ranged from meeting basic needs for survival to meeting other aspirations for personal growth which include safety, love and sense of belonging, esteem needs to self-fulfillment and actualization; which is the realizing one's full potential. Maslow posited that people inclusive of the clergy are motivated first to fulfilling lower-level needs before they focus on the higher ones such as esteem and creativity. However, in real life, the needs may overlap. For instance, an individual may pursue education which is self-actualization other than to satisfy esteem and belonging needs.

Applying this theory to the attitude and preparation of Anglican clergymen towards retirement. It can be observed that newly employed Clergymen may not prioritize retirement planning initially. Instead, their focus may be on meeting more immediate needs such as establishing a household and acquiring basic necessity of life. The next stages could be buying a vehicle, buying land and building a house.

The motivation for clergymen to prepare for retirement depends on their overall attitude and comprehensive preparation, which must address the various aspects of their life - financial, marital, social, and psychological. A key assumption is that the whole person should be motivated before a positive attitude towards retirement can be achieved, as a clergyman's income level or other factors could lead to stagnation at the physiological stage of needs, making retirement preparation more challenging. At this stage clergymen live for food and clothing alone. In another perspective the status of a clergyman

could assist such a person to meet basic needs, that is food and clothing and this could affect the attitude of such a clergymen to be over dependent on the Church and consequently affect his preparation towards retirement

The needs of clergyman are many and complex depending on the individual. After the physiological needs have been met the next stage of need is safety need. The clergymen interest may be towards seeking accommodation purchase of household items. The probability is for clergymen not to have the end in mind if they are preoccupied with safety needs. The constant thing about clergymen is that there is always a need to be satisfied. A clergyman that has just been newly ordained would rarely focus his mind on retirement; this will eventually affect his attitude and adjustment plan towards preparation for retirement.

Clergymen that have spent twenty-five years in service might have met the physiological, safety, social and self-esteem needs which will invariably affect the attitude of clergymen towards other need. The current economic situation can make a clergyman to be stagnated at a level of need, it could be physiological or safety need where a clergyman finds it difficult to secure accommodation especially if the stipends are not paid regularly. The situation when income is not commensurate with the economic realities could hinder the movement of clergymen to higher level of need.

The level of self-actualization according to Maslow's hierarchy of needs is where clergymen are able to naturally prepare for retirement, having already met their basic needs for food, safety, belonging, and self-esteem. However, in reality, the inability of some clergymen to financially support themselves and their families can frustrate their efforts to fulfill higher-level needs and this can negatively impact their attitude towards retirement preparation.

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gender. The study found revealed income as a decisive determinant of retirement preparedness; showing that individuals with higher incomes were consistently more proactive in saving and planning for retirement, while those with lower incomes faced significant constraints. In addition, the study revealed that income does not operate in isolation but interacts with gender in vital ways. The study posits women in lower income ratio to be disproportionately disadvantaged when compared to men. This underscores the compound effects of economic and gender inequality in retirement. Vivel-Búa et. al. (2019) therefore recommended that policymakers should design retirement systems that clearly address the issue of gender disparities and income inequality; as well as education on financial and savings incentives among low-income households.

### Statement of the Problem

Despite the important roles that clergymen play in the development of their various communities Ondo State, Nigeria, their preparation for retirement often have remain inadequate. Many of the clergymen approached the issue of retirement with uncertainty and with mixed feelings.

Churches also often lack formal retirement policies, hence, leaving the clergy most vulnerable to economic hardship, psychological stress and with identity crisis when ever they eventually retired from active stipendiary ministry. This situation most often creates a gap among clergymen today.

Today, given the economic realities in Nigeria, and the low stipend paid to clerics; coupled with a weak institutional support from the church towards their clergies retirement, the study investigated the attitude and preparation of the clergy themselves towards their retirement which is inevitable at 70 years of age.

### Purpose of the Study

The main aim of the study is to investigate the attitude and preparation of Anglican Clergymen

towards preparation for retirement. Specifically, the study also sought to:

1. investigate the attitudes of clergymen toward retirement based on their location (rural and urban).
2. Find out if clergymen's attitudes towards retirement is influenced by their age.
3. investigate the attitude of clergymen to retirement based on their income.
4. Examine the preparedness of clergymen forward retirement based on their posting to rural or urban areas.
5. Investigate the preparation of clergymen for retirement based on their age.
6. Find out the preparation of clergymen for retirement based on their income.
7. to provide comprehensive insights into these issues to inform the development of targeted strategies, policies, and support systems tailored to enhance retirement preparedness and attitude within this specific context.

### Research Questions

The following research questions guided the study.

1. What is the attitude of clergymen towards retirement based on their location (rural and urban)
2. What is the level of the preparation of clergymen towards their retirement based on their location (rural and urban)?

### Research Hypotheses

1. There is no significant influence of clergymen's attitudes based on location on their retirement.
2. There is no significant influence of clergymen's attitudes based on age on their retirement.
3. There is no significant influence of clergymen's attitudes based on income on their retirement.
4. There is no significant influence of preparation of clergymen based on their location on their retirement.

## Significance of the Study

This study holds significant implications for various stakeholders, including servicing clergymen, students of theological colleges, the leadership of the Church, and guidance counselors. For students of theological colleges, understanding attitudes toward retirement provides valuable insights into a critical life phase, enabling them to engage in better career planning early in their career. The findings from the study will also empower seminarians to be properly informed to take decisions about their future early in their vocation.

The authorities of the Church and guidance counsellors will also benefit from this study by leveraging insights to provide adequate pre-retirement education and support to the clergy. This will lead to improve career transitions and a more satisfying retirement experience for clergies.

## Delimitation of the Study

The study is delimited to male stipendiary Anglican clergy in the Diocese(s) of Akoko, Owo and Akure, Province of Ondo in the Church of Nigeria- Anglican Communion.

## Research Design

Descriptive research design of the survey type was used in the study. The method was adopted for the study because it involved a large population of clergymen. This design presents a descriptive of events as they are, and facilitates easy collection of factual information about the research plan.

## Population, Sample and Research method of the Study

The population of the study consists of all stipendiary Anglican Clergymen in Ondo ecclesiastical province, church of Nigeria Anglican Communion between 30 to 70 years age bracket. A total number of 600 stipendiary clergymen were used as respondents in the study using multi-stage sampling procedure. Stage one involved the selection of three Dioceses purposely from the province of Ondo

taking cognizance of their locations within Ondo State. At the second stage, the respondents were selected randomly from the three Dioceses of Akoko, Owo and Akure. All Dioceses have the same respondent of similar characteristics.

The research instrument used for this study is a self-constructed questionnaire titled "Attitude and Preparation of Anglican Clergymen towards Retirement" (APCR) designed by the researchers. The instrument consisted of three sections; A, B and C. Section A sought for the personal data of the respondents. Section B contained information on attitude of clergymen vis-à-vis being posted to rural areas towards preparation for retirement. Section C contained information on age and income of clergymen. A four point Likert-type scale of strongly agree, agree, disagree and strongly disagree was used as the scoring format for the instrument. The responses were scored as follows: 4 points for strongly agree, 3 points for agree, 2 points for disagree and 1 point for strongly disagree for the positively worded items and the reverse for negatively worded items. The research instrument was subjected to scrutiny by experts in Guidance and Counseling and Tests, and Measurement and was adjudged to be valid in measuring the variables.

The construct validity was further ensured by using convergent validity which involves correlating the test scores obtained from the test administration with another measures of clergymen attitudes preparation for retirement were correlated using Pearson Product Moment Correlation. A coefficient of 0.79 was obtained. This was considered positive and high. To ensure reliability, the instruments were administered to thirty (30) clergymen from Ekiti-Oke Diocese (Church of Nigeria) outside the samples used for the research at an interval of two weeks. Scores of the first and second administrations were correlated using Pearson Product Moment Correlation. A correlation coefficient of 0.86 and 0.75 were obtained respectively for the first and second instrument. To ensure even administration of the instrument, the researchers visited and obtained the permission of the Diocesan Bishops of the Dioceses used in the study. After which,

seminars were organized at designated venues to brief the clergymen concerned about the purpose of the study. The instrument was administered to the respondents with the assistance of two trained research assistants who were also clergymen. Respondents were instructed not to write their names on the questionnaire. 600 copies of the answered

questionnaire were collected immediately after completion from the respondents. Data collected were analyzed using Frequency counts, percentage and mean to answer the general questions while correlation analysis, t -test and Analysis of Variance (ANOVA) were used to test the hypotheses. All hypotheses were tested at 0.05 level of significance.

## PRESENTATION OF FINDINGS

### Answer to Research Questions

**Research Question One:** What is the attitude of clergymen towards retirement based on their location (rural and urban)?

**Table 1: Level of attitudes of clergymen based on location**

Items	URBAN					RURAL				
	S A	A	D	S D	$\bar{X}$	SA	A	D	S D	$\bar{X}$
I feel financially secure for retirement due to my vocation.	73	124	71	32	2.79	114	136	37	13	3.17
My religious community supports my retirement planning.	68	129	68	35	2.78	123	142	27	8	3.26
I am emotionally prepared to retire from active ministry.	82	103	83	32	2.81	106	153	33	8	3.19
Retirement will allow me to focus on spiritual growth and service.	77	117	79	27	2.83	118	147	28	7	3.23
My retirement savings align with the demands of my ministerial life.	64	131	73	32	2.78	132	128	31	9	3.21

Items	URBAN	RURAL
	<b>Urban Grand Mean = 2.80</b>	<b>Rural Grand Mean = 3.17</b>

Table 1 showed that clergymen across both urban and rural settings maintain positive attitudes toward retirement, with both groups scoring above the 2.50 cut-off mark (urban: 2.80, rural: 3.17). However, rural clergymen demonstrate significantly more positive retirement outlooks than their urban counterparts across all measured dimensions, including financial security, community support, emotional preparedness, spiritual growth

opportunities, and alignment of savings with ministerial life demands, suggesting a geographical distinction in how clergy view their retirement prospects.

**Research Question Two:** What is the level of the preparation of clergymen towards their retirement based on their location (rural and urban)?

**Table 2: Level of the preparation of clergymen towards their retirement based on their location (rural and urban)**

Items	Urban					Rural				
	SA	A	D	SD	$\bar{X}$	SA	A	D	SD	$\bar{X}$
I have a structured financial plan for retirement savings.	38	116	97	49	2.58	87	142	54	17	3
I attend regular financial planning workshops.	42	94	103	61	2.43	92	138	52	18	3.02
My religious institution provides retirement health insurance.	29	103	118	50	2.46	78	149	58	15	2.97
I have explored post-retirement housing options.	47	89	113	51	2.51	84	133	68	15	2.92
I participate in retirement-focused spiritual programs.	34	107	106	53	2.48	76	157	49	18	2.97
My retirement savings align with my expected lifestyle needs.	51	98	96	55	2.56	102	132	51	15	3.07
I feel confident managing post-retirement healthcare costs.	44	91	112	53	2.5	88	141	57	14	2.99
My community offers emotional support for retiring clergy.	37	104	108	51	2.49	94	127	63	16	2.96

I have a clear plan for continuing spiritual service post-retirement.	54	96	99	51	2.59	113	123	52	12	3.12
My retirement benefits meet my family’s needs.	41	88	117	54	2.44	79	136	72	13	2.94
Grand Mean	2.69					2.91				

Table 2 showed that while both urban and rural clergymen exhibit adequate retirement preparation levels above the 2.50 threshold (urban: 2.69, rural: 2.91), rural clergy demonstrate more comprehensive preparation across all indicators. Rural clergymen reported stronger structured financial planning, greater attendance at financial workshops, better post-retirement housing exploration, more participation in retirement-focused spiritual programs, better alignment of savings with lifestyle needs, greater confidence in managing healthcare costs, stronger community support, clearer plans for

continued spiritual service, and more adequate retirement benefits for family needs, indicating a substantial preparedness gap between rural and urban clergy populations.

**Testing of Hypotheses**

**Research Hypothesis One:** There is no significant influence of clergymen’s attitude based on location on their retirement.

**Table 3: Summary of t-test showing the influence of clergymen’s attitude based on location on their retirement.**

	N	$\bar{X}$	Std Dev	df	t-cal	t-cri	P <sub>value</sub>
Rural	300	29.57	3.7	598	.773	1.960	0.440
Urban	300	29.32	4.1				

Table 3 showed the influence of clergymen's attitudes based on location / posting on retirement. The analysis showed that clergymen posted to rural areas [M=29.57, SD=3.7] and urban areas [M=29.32, SD=4.1] had similar attitude scores. The calculated t-value [0.773] was less than the critical t-value

[1.960] at [598] degrees of freedom and [P>0.05]. Therefore, the null hypothesis was retained, concluding that location / posting did not significantly influence clergymen's attitude toward retirement.

**Hypothesis Two: There is no significant influence of clergymen's attitude based on age on their retirement.**

**Table 4: Summary of ANOVA showing the influence of clergymen’s attitudes based on age on their retirement.**

	Sum of Squares	Df	Mean Square	F	Fcri	Sig.
Between Groups	154.233	3	51.411	5.771	2.620	<0.05
Within Groups	5309.361	596	8.908			
Total	5463.593	599				

Table 6 revealed the influence of age on clergymen's attitudes toward retirement. The ANOVA results revealed a significant difference between groups [F=5.771, df=3,596, P<0.05]. The calculated F-value

[5.771] was greater than the critical F-value [2.620]. Based on these findings, the null hypothesis was rejected, concluding that age significantly influenced clergymen's attitudes toward retirement.

**Table 5: Sheffe Post Hoc table**

Age Group	N	Subset for alpha = 0.05	
		1	2
30–45	230	2.63	
46–60	195	2.71	
60+	175		<b>3.09</b>
<b>Sig.</b>		<b>.207</b>	<b>1.000</b>

The Scheffe Post Hoc analysis reveals two distinct subsets of clergymen's attitudes toward retirement based on age. The first subset includes those aged 30-

45 (mean = 2.63) and 46-60 (mean = 2.71), showing no significant difference (p = 0.207). The second subset features clergymen aged 60+ with a

significantly more positive attitude (mean = 3.09). This indicates that while younger and middle-aged clergy share similar views, the 60+ group exhibits a

notably distinct and more favorable outlook on retirement, highlighting a clear separation in attitudes rather than a gradual change across ages.

**Research Hypothesis Three:** There is no significant influence of clergymen’s attitude based on income on their retirement.

**Table 6: Summary of ANOVA showing the influence of clergymen’s attitude based on income on their retirement.**

	Sum of Squares	Df	Mean Square	F	F <sub>cri</sub>	Sig.
Between Groups	47.487	2	23.744	1.748	2.620	>0.05
Within Groups	8110.831	597	13.586			
Total	8158.318	599				

Table 6 showed the influence of clergymen's attitudes based on income on their retirement. The ANOVA results showed no significant difference between income groups [F=1.748, df=2,597, P>0.05]. The calculated F-value [1.748] was less than the critical F-value [2.620]. Therefore, the null hypothesis was retained, concluding that income

level did not significantly influence clergymen's attitude toward retirement.

**Research Hypothesis Four:** There is no significant influence of preparation of clergymen based on their location.

**Table 7: t-test table showing influence of the preparation of clergymen for their retirement based on the location.**

	N	Mean	Std Dev	df	t-cal	t-cri	P <sub>value</sub>
Rural	300	34.45	4.422	598	.263	1.960	.159
Urban	300	34.55	4.74				

Table 7 revealed the influence of location posting on clergymen's retirement preparation. The analysis showed similar preparation levels between rural

[M=34.45, SD=4.422] and urban [M=34.55, SD=4.74] postings. The calculated t-value [0.263] was less than the critical t-value [1.960] at [598]

degrees of freedom and  $[P>0.05]$ . Therefore, the null hypothesis was retained, concluding that location posting did not significantly influence clergymen's retirement preparation.

## Discussion of Findings

Research Question One indicated that clergymen across both urban and rural settings maintain positive attitudes toward retirement, with rural clergymen demonstrating significantly more positive retirement outlooks than their urban counterparts across all measured dimensions. This finding is supported by Wu and Chao (2024) who discovered geographical differences in retirement planning fulfillment, noting that older adults in rural areas typically had lower retirement planning fulfillment than those in urban areas. However, their study showed that retirement planning fulfillment was positively associated with social activity, self-esteem, and positive mental health regardless of location. The geographical distinction in how clergy view their retirement prospects may be attributed to different community structures, cost of living, and social support systems between rural and urban environments. Rural settings may offer stronger community bonds and lower living costs, potentially contributing to the more positive outlook observed among rural clergymen.

Research Question Two revealed that while both urban and rural clergymen exhibit adequate retirement preparation levels, rural clergy demonstrate more comprehensive preparation across all indicators. This finding aligns with Flynn's (2000) research, which examined the retirement preparation needs of rural middle-aged adults. Flynn found that retirement concerns directly correlate with preparation readiness, highlighting the necessity for specialized programs to educate rural residents about retirement planning. The more comprehensive preparation observed in rural clergy could be attributed to stronger community support systems, different lifestyle expectations, or potentially more targeted retirement education in rural ecclesiastical communities. The findings suggest that urban clergy may benefit from enhanced retirement preparation programs that address their specific challenges, such

as higher living costs and potentially more complex financial planning needs in urban environments.

Hypothesis One showed that location / posting does not significantly influence clergymen's attitude towards retirement. This finding contradicts Oghogho and Nwankwo's (2022) study which found significant differences in retirement attitude based on demographic variables among civil servants in Edo State. Their research indicated that factors such as gender and marital status significantly influenced retirement attitudes, with female and married workers exhibiting more positive retirement attitude compared to male and single counterparts. The contradiction between these findings suggests that clergymen may have unique factors influencing their retirement attitude that differs from that of civil servants. The religious vocation and spiritual framework within which clergymen operate might provide a standardizing effect on their retirement attitude; regardless of location, explaining why geographic posting doesn't significantly impact their outlook on retirement. This highlights the potential importance of vocation-specific factors in shaping retirement attitude beyond location considerations.

Hypothesis Two indicated that age significantly influenced clergymen's attitudes toward retirement, with those aged 60+ exhibiting a notably more favorable outlook compared to younger clergy. This finding is supported by Dorfman's (2015) research on retirement preparation among rural elderly individuals, which revealed that planning for retirement, engaging with retirement-related media, and discussing retirement significantly correlated with higher retirement satisfaction for both genders. The shows a distinctly more positive attitude among older clergy (60+) compared to their younger colleagues, and suggests a natural progression in retirement outlook as one approach the transition. This could be attributed to several factors including increased emotional preparation, more concrete planning, greater acceptance of life transition, or perhaps a stronger spiritual perspective on this phase of life. The finding emphasizes the importance of age-appropriate retirement counseling and preparation programs for clergy at different career stages.

Hypothesis Three revealed that income level did not significantly influence clergymen's attitudes toward retirement. This finding contrasts with VivelBúam, Rey-Ares, LadoSestayo, and Fernández-López's (2019) research, which highlighted the significant role of income alongside demographic and socio-economic factors in shaping retirement savings behavior. Their study emphasized that income interacts with gender to affect retirement planning outcomes, particularly in countries with high income inequality. The discrepancy between these findings suggests that clergymen's attitudes toward retirement may be influenced more by non-financial factors such as spiritual fulfillment, sense of vocation, and community support rather than material considerations. This highlights the unique nature of religious vocations, where attitudes toward life transitions like retirement might be framed within spiritual contexts rather than purely economic ones. The finding points to the importance of holistic retirement preparation for clergy that addresses spiritual and vocational aspects alongside financial planning.

Hypothesis Four demonstrated that location / posting did not significantly influence clergymen's retirement preparation. This finding contrasts with Abubakar's (2013) research on retirement challenges faced by retirees in Kogi State, which found that retirees encountered various challenges, particularly irregular pension payments and accommodation problems, requiring adjustments to more moderate lifestyles. The discrepancy between these findings might suggest that clergymen have retirement preparation systems that function relatively consistently regardless of location, unlike civil servants who may face more variable conditions. This could be attributed to denominational retirement policies or spiritual support systems that transcend geographical boundaries. Alternatively, it might indicate that clergymen develop personal preparation strategies that are adaptable to their assigned locations, making location posting less influential on their overall retirement readiness. This finding highlights the potential value of examining the organizational structures supporting clergy retirement across different locations.

## Conclusion

The study concluded that while both urban and rural clergymen exhibit positive attitudes and adequate preparation for retirement, rural clergy demonstrate more comprehensive retirement planning and a more favorable outlook compared to their urban counterparts. The findings also highlight the significant role of age in shaping clergymen's attitudes towards retirement, with the 60+ age group exhibiting a notably distinct and more positive outlook. However, income level does not appear to significantly influence either the attitudes or preparation of clergymen for retirement.

## Recommendations

1. Theological institutions and church organizations should incorporate comprehensive retirement planning and financial management education into their clergy training curricula to ensure that all clergymen, regardless of location, are well-equipped to manage their retirement affairs.
2. Church authorities should establish and maintain structured retirement benefit schemes, including pension plans and healthcare coverage, to provide a more secure and equitable retirement experience for all clergymen.
3. Mentorship programs and post-retirement support systems should be developed to assist clergymen, especially in the transition from active ministry to retirement, to address the emotional, psychological, and social challenges they may face.
4. Regular workshops, seminars, and counseling services should be provided to clergymen of all age groups to promote a positive attitude towards retirement and encourage comprehensive preparation, regardless of their geographical posting or income level.

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