**FAMILY LIVING, FAMILY LIFE CYCLE AND RETIREMENT IN THE NEW NORMAL ERA**

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**Introduction**
Marriage is one of the most important institutions in the world. It was created by God for companionship and procreation. Most people marry for these reasons to form a household. Others choose to form their households with or without marriage/children but through adoption or by living with members of their extended family till retirement at old age. The purpose of these decisions is to promote and enjoy fully the joy of the different steps involved in family development and healthy family living.

**Concept of Family Living**
Family living means living with and sharing life experiences with supportive persons who form a caring household. It involves life sharing, provision of basic needs of life including financial and emotional support, warmth, joy, peace, and homeliness. Family living encompasses complete accommodation of all family/non-family members sharing the same home and facilities. (Uko-Aviomoh, 2021b) It involves sharing joy and pain of the members. It also requires taking responsibility and caring for all characters in the household – the good, the bad and the ugly. Family living is dynamic-growing and passing through different steps of family development.

**Family Development**
Family Development is usually defined as the process of growth and changes among people living together and related by marriage. This is not an all-embracing definition because today we have witnessed family development without marriage. Family development can therefore be defined as the process of growth and changes among people living together related by blood or through adoption irrespective of their marital status. These family members live, grow together to experience the different steps of family development.

**Steps in Family Development**
- Single young adult
- Newly married couple/single parent
- Family with young children
- Family with adolescents
- Launching the children
- Family in later life (Retired parents) (Uko-Aviomoh, 2021a)

When a family goes through these steps sequentially and successfully, Family Life Cycle evolves.

**Family Life Cycle**
This is a series of stages which a family will pass through over time. It has different pathways.

Figure 1: Pathways to family life cycle
In this paper, three pathways were identified: the single parenthood, the married couple and the single childless person’s pathway. (Figure 1)

The single parenthood pathway: single parenthood means bringing up children without a partner in the home. Single parenthood can be intentional or unintentional (accidental). Intentional single parenting occurs when a human decides not to marry but have children while unintentional single parenting results from divorce, loss of a spouse or unwanted pregnancy. Healthy family life cycle and family development can be achieved provided the parent(s) are determined to work hard to provide homeliness, love, financial, moral, emotional and physical support needed to go through the steps successfully (Care for the family 2020). The single parent needs to be strong determined and patient to be able to shoulder all the responsibilities alone and lead the family successfully through the family life cycle journey.

Married couple’s pathway: The parent in this pathway are married, living together, with or without children, sharing joys and pains of family living while bringing up their biological or adopted children. The couple is expected to work as a team and provide a comfortable home and all the necessities needed for a smooth navigation through the family life cycle

Unmarried childless person’s pathway: The person in this category is unmarried and childless but desires to experience a fulfilled family living. It involves living with an adopted child, or with relative or both and providing all the homeliness, love, financial, emotional, moral and other physical support needed for a rewarding family living. This category of single parenting/their wards needs to be bold, compassionate and very tolerant to enjoy all the steps of family life cycle.

Family life cycle no matter the pathway requires love, firmness, discipline and a lot of sacrifice to successfully go through the steps involved. Successful family living is quite rewarding to the parents and young adults. However, the COVID 19 pandemic resulted in a one year lock down which made parents to occupy their wards indoors 24/7. Most parents engaged their children by providing data for internet browsing with little or no supervision. This one year indulgence of the youths with digital technology brought a ‘New Normal Era’.

New Normal Era: Is a current situation or custom that is different from what has been experienced or done before but is expected to become our way of life, e.g. Post COVID 19 way of life. It altered our normal way of working in our homes, workplaces and social life has been altered. It also altered our children’s/ward’s focus, ethics, morals, family activities and of course. Family living. New normal life will continue as far as the world has not found a cure to COVID-19 pandemic (Furnival 2021).

Features of New Normal Era: New normal era has many features which include:

- More connection to one another through technology
- Use of social media platforms like Video charts, Whatsapp, Zoom meetings, Skype and phone calls among others
- Use of facial masks
- Social distancing
- Utilization of Tele health
- Herd immunity
- Virtual meetings
- E- business boom
- On-line shopping
- Increased home delivery services
- Virtual learning (Lungshine, 2021)

Family Living in the New Normal Era
Family living has not been the same after the New Normal Era.

The New Normal Era has affected family living in different ways:

- It has made some couples closer or made some to discover more faults in their spouses. (which leads to conflicts and family crises)
- Increase in screen time
- Change in social media habit
- Infra-structure of childhood has moved on-line
- Change in our digital lives- our health, economy and politics
- Explosion of online resources for parents which promises to optimize children’s online opportunities
- Step up change in our digital lives
- Online and off-line abuse
- Explosion of technological activities

Technology has taken over the following:

- Means of playing
- Seeing family members

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• Doing school work
• Museum
• Field trips
• Youth clubs
• Means of communication
• Shopping
• Business and so on (Lungshine, 2020)
• Means of communication
• Teaching and learning activities
• Meetings, Conferences, seminars and symposium
• Religious services
• Marriages, funeral services, birthdays, thanksgiving, house warming and so on.

Outcome

Threats to Childhood
• Exposure to: Scammers, Bullies, Different types of manipulators, Groomers, Fake news manufacturers, Foul languages, Insult and disregard, Impatience.
• Children become too forward, impatient, restless, sometimes disobedient.
• Temptation of parents to look back at their childhood and ponder about their children’s/ grandchildren’s childhood
• Childhood feels far away and full of uncertainty
• Digital inequalities
• Digital technology makes all the difference

Digital Technology
Digital technology is electronic tools, systems, devices/resources that generate, store or process data e.g. social media, online games, mobile phones and the likes.

Digital technology:
• Attracts children’s attention
• Rings a bell in their ear and follows them everywhere
• Distort our homes and family activities
• Ruin our finances
• Becomes the focus of pleasure and solace
• Soothes our worries
• Modes of reward and punishment
• Avenue of family conflict and togetherness

Other Effects of Digital Technology on the Family
• Inability to balance the digital and non-digital technology
• Inability to identify the different dimensions of digital technology
• Inability to monitor events and outcomes
• It widens the gap between parental business interest and children’s business interest
• It widens the gap between children’s choices of basic necessities and parental choices e.g housing (Care for the family, 2020)
• Distorts family norms and ethics
• It can affect family life cycle especially retirement.

Retirement in the New Normal Era
Retirement means to withdraw or cease to work. It can be voluntary or involuntary. Retirement requires preparation-financially, nutritionally and emotionally. Retirement during the new normal era places extra pressure on the retiree. Time has changed, children grow, what worked then may not work at all times. We are in a New Normal Era- New retirement era. We need a new mindset. There is need for financial and psychological preparation

• It is tough for people who had children late
• They may be paying school fees into retirement age
• Several studies reveal people are living up to 60 years and above
• This implies one is likely to live up to 20 -30 years longer after retirement (Gustafon 2021)
• Need to live an active and healthy life after retirement because working activities protects us from diseases
• New normal environments are becoming very unsafe.
• Retirees are easily kidnapped

There is need to:
• Plan an active living on retirement
• Generate money to live a comfortable life
• Save towards retirement
• Convince yourself you are going to live longer
• Live within your means
• Check your current lifestyle
• Develop your retirement picture
• Upgrade ICT skills to cope with 21st century children and grandchildren
• Decide if you will work after retirement –type of job, skills needed

It is worrisome how the following people can be helped to survive after retirement. This opens a new research focus
1. People that had children late and will still be paying school fees after retirement
2. People still living in rented apartments till retirement
3. People that are 2-3 years to retirement age with no savings, business or house
4. People who retire with the burden of physical challenges or taking care of physically challenged members living with them.
5. People that retire with unproductive spouse and unemployed children

Impact of foreign exchange rate and inflation on retirement savings can be devastating.

**Conclusion/ Recommendations**

Retirement in the new normal era requires preparation of the mindset for emotional and financial stability. All things being equal, we are likely to live 20-30 years longer after retirement which implies we have to stay physically fit and healthy through increased physical activities, exercise and healthy foods. We need to check our lifestyle, live a budgeted life, save towards retirement and develop a retirement picture of ourselves. There is need to be involved in income generating activities on retirement. We have a better chance of surviving if we have a retirement savings income no matter the exchange rate and inflation than if we have none. There is need to upgrade security consciousness, safety training, ICT knowledge and skills to cope with the new era jobs and family living especially the upcoming 21st century grandchildren.

**References**


