POST COVID-19 PANDEMIC INFLUENCE ON SUSTAINABLE LIFESTYLES OF RETIREES IN UMUAHIA NORTH LOCAL GOVERNMENT AREA, ABIA STATE

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Abstract
The paper examined the Post-COVID-19 pandemic influence on sustainable lifestyles of Retirees in Umuahia North Local Government Area, Abia State. Specifically, the study determined the types of lifestyles lived by the retirees; the challenges faced by retirees as a result of the pandemic and solutions to the challenges. Three research questions guided the study. The study adopted Descriptive Survey Design (DSD). The study area is Umuahia North Local Government Area. The population of the study consisted of 1630 retirees. Sample for the study consisted of 33 retirees who were purposely selected based on ethical consent. Questionnaire was used for data collection. Data were analysed using means. The findings were 7 types of lifestyles, 16 challenges encountered by retirees in COVID-pandemic and 13 solutions to adopt to live a sustainable lifestyle irrespective of the COVID-19 pandemic. Retirees should adopt a healthy lifestyle that is sustainable; employees should start from the beginning of their career to save for the future. Government should pay gratuity and pension regularly among others.

Keywords: COVID-19, Sustainable, Lifestyle, Retirees.

Introduction
People all over the world, including in Nigeria, must retire after a certain number of years of active service for one reason or another; as a result, governments in various nations have passed laws restricting the working age of civil servants to both prevent an aging labor force and to promote the entry of young, physically fit individuals into the civil service. In order to boost productivity and efficiency, this is being done. According to Ali (2014), retirement is crucial because as a worker ages, his marginal physical productivity of labor will always decrease. For this reason, every country has a statutory working age for all classes of workers. For instance, in Nigeria, the statutory working age for the public sector is set at sixty (60) years old, which equates to thirty-five (35) continuous years of active service before retirement. The Retirement Age Harmonization Act of 2012, however, raises the retirement age for academic staff employed by tertiary institutions from 65 to 70 for judicial officers and university professorial cadre (Iyortsuam and Akpusugh, 2013). Due to the idea that in these professions, "the older the wiser," this was done.

A worker must eventually retire, and since this is true for all employees civil, public, and private preparation for retirement should begin as soon as possible. Let's examine the meaning of retirement. Scherger (2021) defines retirement as the period at the end of one's working life when one is no longer required to work because one or more old-age pensions have been paid. According to Akpurubia and Opara (2019), retirement is the process by which employees formally leave the service after a specific number of years. By cutting back on work hours or workload, one can also semi-retire. However, a lot of people decide to retire when they are old or physically unable to perform their job. Additionally, according to Burr (2011), retirement is the act of leaving the service, either voluntarily or involuntarily, after an employee has accrued a certain number of service years or after they have been removed from their position due to death, incapacitation, sacking, layoff, or acts of insubordination. They may also have worked for the organization due to ill health. Although some are required to retire due to health issues that make it impossible for the worker to perform the job any longer (due to illness or an accident), or as a result of legislation pertaining to their positions, people
may also retire voluntarily when they are eligible for private or public pension benefits. Retirement is defined as the separation from primary employment in business, industry, the public sector, or the civil service according to the operational definition used in this study.

Retirement, on the other hand, is an inevitable stage of aging where the person gradually disengages from the active work life and is eventually replaced by younger ones and the person becomes a Retiree. Since retirement cannot be avoided unless one dies, it is imperative to begin planning as soon as one begins working. Effective sustainable retirement plans are therefore required in order to help people get ready for the challenges that lie ahead because they must care. While Ejionueme, Ugwoke, Etonyeku, and Anyanwu (2012) believed that retirees experience financial difficulties, inflation, rising health costs, income gaps, domestic abuse, and emotional challenges among other things, Hannon (2017) asserted that retirees are likely to experience age-related challenges such as poor eyesight, back pains, hypertension, arthritis, stroke, heart disease, bone diseases, and others. But preparing for a sustainable retirement requires making plans for the inevitable time when one stops working and becomes a retiree. A number of tasks are required. The worker can begin preparing for retirement by going to the Pension Fund Administration office to update and retake records. The visit is absolutely necessary to learn the specifics of the Retirement Savings Account Statement in order to prevent future issues. This is in line with Fapohunda's (2013) observation that, over the years, pension funds in Nigeria have been plagued by outright corruption and embezzlement, mismanagement, and the diversion of funds, despite several moderate adjustments to workers’ retirement benefits. He added that there are various hues and shades in which corruption and embezzlement appear. Additionally, the extent of the corruption in the pension system suggests that visiting the office to improve the status of the retirement savings account is necessary in order to prevent becoming a victim of circumstance. According to Merriam-Webster, a retiree is someone who has left their job, whether it be in the government, the private sector, or some other type of establishment. A retiree is also a person who no longer holds a regular paid job due to age or illness. A pensioner is a person who receives a pension, particularly one that the government provides to retired individuals. There are retirees who rely on their investment returns rather than the government for their pension. For the sake of clarity, this study will focus on retirees who receive monthly pensions and government stipends. A retiree, however, must adjust to new lifestyles, which may include leisure activities, sedentary behavior, charitable work, or a second career (Kleiber, 2014). Furthermore, according to Osborn (2012), retirement can lead to low self-esteem and a sense of purposelessness in life. According to Mowang (2011), compared to workers, retirees reported higher levels of depression, loneliness, life satisfaction, and unhappiness.

Anything that can be kept at a specific level is said to be sustainable. It can also be maintained at any time. The ability of future generations to meet their own needs must not be compromised in order to meet our own needs (United Nations, 2020). For instance, something needs to be able to be produced and consumed without causing any harm or destruction in order to be sustainable. A lifestyle known as "sustainable living" aims to minimize how much the individual or society uses the planet's natural resources. Therefore, a sustainable lifestyle is a measure of an investor's ability to maintain income and savings throughout retirement, and these are influenced by a variety of factors including good investments and savings. In contrast, a person's lifestyle is their way of living and is influenced by their geographical, economic, political, cultural, and religious context (Houghton 2010). The way of life of a region's residents at a specific time and place is another characteristic. Daily actions and functions of people in their jobs, hobbies, and other pursuits are included. Lifestyles are also the various ways that people live their lives. These things include the things they do, the people they do them with, the places they do them, the methods they employ, and the tools they use. Everybody's identity includes it. Sustainable living, on the other hand, entails understanding how our lifestyle choices affect the world around us and figuring out ways for everyone to live better, lighter lives (UN, 2020). Sustainable lifestyle, on the other hand, empowers people to live better, lighter lives. Sustainable lifestyles are also an effort to limit how much the individual or society uses the planet's natural resources. Therefore, a sustainable retirement lifestyle involves using pension funds to cover expenses for the remaining years of one's life.

The impact a lifestyle has on a person and the environment determines whether it is positive or
negative. For instance, sedentary lifestyles, drug abuse and misuse, low levels of physical activity, and non-payment of pension are just a few examples of lifestyles that have a negative impact on the health, wellbeing, and quality of life of retirees (WHO, 2021). Self-quarantine can also lead to additional stress and test retirees' mental health. It has been noted that many retirees are still struggling with the challenges of delayed pension payment, non-remittance, and under-remittance at the end of the month, which is affecting their lifestyles. In agreement with the findings, Uwaegbulam (2022) noted that the COVID-19 pandemic, with its multiple waves since its outbreak in early 2020, has been a major factor in slowing progress. He also believed that the effects of the pandemic, such as lockdowns, disruptions to global supply chains, and the diversion of financial resources to keep food and fuel prices affordable, have affected the pace of progress of individuals as enshrined in the sustainable development Goals 4 E. In accordance with responsible consumption, the UN Environment Programme’s (2018) goal is to improve understanding of what are more sustainable ways of living and to raise awareness of what can be done, including actions motivated by efforts in the field. People's lifestyles and the environment are still being impacted by COVID-19. This suggests that the lockdown and movement restrictions imposed during the COVID-19 pandemic continue to pose difficulties for retirees’ quality of life. Although human behavior, or a change in lifestyle, can solve these issues. This suggests that in order for retirees to live sustainably, society urgently needs to change its way of life in that direction.

The COVID-19 pandemic, with its numerous waves since its outbreak in early 2020, has slowed the transition to a sustainable way of life, though. According to Ozili and Arun (2020), the pandemic caused a decline in assets and income-generating capacity, income for consumption and expenditure, and a low expectation of future income. Since the coronavirus disease outbreak (COVID-19) was classified as a PHEIC (Public Health Emergency of International Concern), the virus has spread to numerous nations and territories (WHO, 2020). People face greater risks as the world becomes more connected. No matter their social standing, economic standing, age, gender, or affiliation with a particular group, it has affected everyone, and the consequences have disproportionately affected the most vulnerable (Qzili et al., 2020). The dilemma that policymakers face today between reducing contact and saving lives and maintaining the economies of the countries is crystallized by the pandemic crisis. All over the world, people and families are affected by the severe short-term disruption. These interruptions are not only a short-term problem; they may also have long-term effects on the cohorts affected and are likely to increase citizens’ level of uncertainty. The majority of COVID-19 sufferers, however, appear to have fully recovered, and current research indicates that 10 to 20 percent of victims continue to suffer from a variety of mild and long-term effects after their initial illness has subsided. Post-COVID-19 condition refers to both these short-term and long-term effects. A person is said to have post COVID-19 illness if they have a history of probable or confirmed SARS-COVID-19 infection if it happens within three months of the onset of COVID-19 and has symptoms and effects that last at least two months (WHO, 2021). The vulnerable groups, such as retirees, are those most at risk of developing Post COVID-19 pandemic conditions. They are vulnerable because of the physical changes brought on by aging, which typically make people more susceptible to various diseases and their side effects, which can complicate medical treatment, claims Echegaray (2021). Because people still find it difficult to relate to the victims positively after the pandemic out of fear of contracting the disease, the problem of social isolation from family, friends, and relatives has only gotten worse. After the COVID-19 pandemic outbreak, life will never be the same. Additionally, they believed that we are at the beginning of the end and are anticipating a new beginning where values will influence how people live their lives, their habits, and their homes (Echegaray, 2021). This is in line with the findings of Ozili et al. (2020), who claimed that the pandemic’s complications could last for many years and cause atrocities, sadness, depression, a sense of worthlessness, anger, grief, worry, self-stigmatization, insomnia, and fatigue, among other things. Known as post-COVID-19 condition or long COVID-19, the severe acute respiratory syndrome coronavirus (SARS-COV-2) infection is linked to a variety of enduring symptoms that affect daily functioning. It is understood that between 10 and 20 percent of COVID-19 patients experience symptoms that last longer than 4 to 12 weeks after infection. Numerous terms, including post-COVID-19
condition, post-acute COVID-19 syndrome, and long-COVID-19, are frequently used to describe the presence of persistent symptoms in a prior infection (WHO, 2021). Additionally, the Post-Acute COVID-19 Syndrome is a disease that manifests itself 4 to 12 weeks after infection, according to the United Kingdom's National Institute for Health and Care Excellence (NICE). The World Health Organization WHO (2021) describes it as a condition that develops after a history of probable or confirmed SARS-COV-2 infection and is characterized by symptoms that affect daily life, such as fatigue, shortness of breath, and cognitive dysfunction. Other systematic reviews have revealed that the most common symptoms are fatigue, shortness of breath, muscle and joint pain, headache, cough, chest pain, altered taste, altered smell, and diarrhea. These symptoms all make it difficult for retirees to lead sustainable lives. The citizens’ level of uncertainty is likely to rise as a result of all of these. After observing how people lived after the COVID-19 pandemic, the researchers set out to conduct this study to ascertain how the COVID-19 pandemic affected retirees in Umuahia North Local Government Area's sustainable lifestyles.

**Purpose of the Study**
The purpose of the study was to determine the post-COVID-19 pandemic influence on sustainable lifestyles of retirees in Umuahia North Local Government Area, especially the study determined the following:

1. The type of lifestyles lived by the retirees in Umuahia North.
2. The challenges of retirees in Umuahia North Local Government Area.
3. Identify solutions to the challenges of retirees in Umuahia North Local Government Area.

**Research Questions:**
The following research questions guided the study.

1. What are the types of lifestyles lived by retirees in Umuahia North Local Government Area.
2. What are the challenges faced by retirees in Umuahia North Local Government Area.
3. What are the solutions to the challenges faced by retirees in Umuahia North Local Government Area.

**Methodology**

**Design of the Study:**
The survey research design used in the study, known as the Descriptive Research Survey Design (DSD), involved the use of questionnaires to elicit information from respondents.

**Area of the Study:**
The local government area under study is Umuahia North. Most of the residents are civil and public servants. Abia State's Local Government Area is called Umuahia North. Its corporate headquarters are located in Umuahia. With a 245km2 area and 220,660 inhabitants (NPC, 2006), it is a small city. They are mostly Igbo by ethnicity, with a few other tribes living there as well. Traders and farmers from nearby towns come to Umuahia to sell their goods because of its reputation as a railroad and agricultural market hub. A few industries support driving. its economy, including a brewery and a facility for processing palm oil. Its borders are formed by the localities of Bende, Umuahia South, and Ikwuanso.

**Population for the Study:**
All pensioners (retirees) who receive their monthly pension from the Umuahia North Local Government Area at No. made up the population. There, approximately 1630 retirees received their monthly pensions (Abia State Pensions Board, Statistics Data Base, 2017). These retirees were chosen because many of them were over 70 and faced a variety of difficulties in their lives.

**Sample and Sampling Size:**
33 retirees were specifically chosen for the study's sample based on ethical consent. According to Satyanarayana (2004), ethical consent is a means of two parties communicating in which one expresses approval or a choice for the other to act in a particular way.

**Instrument for Data Collection:**
Structured questionnaires culled from a thorough literature review served as the instrument for data collection. The questionnaire was created in accordance with the precise objectives and research questions.

**Validation of the Instrument:**
Three experts from the Department of Home Science at Michael Okpara University of Agriculture in Umudike face validated the instrument. The final version of the questionnaire included the suggestions. The data was corroborated using a split-half Spearman's Brown's Correlation formula. For
starting the study, the reliability index of 0.79 was obtained and adjusted. Respondents were asked to rate each item on a four point Likert type scale as follows: strongly agree 4, agree 3, disagree 2, and strongly disagree 1.

Data Collection Techniques:
The instrument was manually administered to a total of 33 people. The 33 handwritten questionnaires that were distributed were all correctly completed, returned, and used in the analysis.

Data Analysis Techniques:
The responses were analyzed based on the mean; a mean score of 2.50 or less indicated a negative response, while a mean score of 2.50 or more indicated a positive response. To respond to the research questions, mean was used.

Results:

Table 1: Mean Rating on the Lifestyles of Retires in Umuahia North Local Government Area.

<table>
<thead>
<tr>
<th>S/N</th>
<th>Types of Lifestyles of Retires</th>
<th>X</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sedentary lifestyle</td>
<td>3.80</td>
<td>Accepted</td>
</tr>
<tr>
<td>2</td>
<td>Low level physical activity</td>
<td>3.60</td>
<td>Accepted</td>
</tr>
<tr>
<td>3</td>
<td>Bad habits</td>
<td>3.50</td>
<td>Accepted</td>
</tr>
<tr>
<td>4</td>
<td>A Stressful lifestyle</td>
<td>3.70</td>
<td>Accepted</td>
</tr>
<tr>
<td>5</td>
<td>Low standard of living</td>
<td>3.50</td>
<td>Accepted</td>
</tr>
<tr>
<td>6</td>
<td>Self-imposed quarantine lifestyle</td>
<td>3.55</td>
<td>Accepted</td>
</tr>
<tr>
<td>7</td>
<td>A worthless lifestyle</td>
<td>3.50</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

Table 1: This indicates that these are the kinds of lifestyles the retirees in Umuahia North Local Government Area live after the COVID-19 pandemic. It was revealed that all of the identified items had mean scores above the cut-off point of 2.50.

Table 2: Mean Ratings of the Respondents on the Challenges Encountered by Retirees in a Post-COVID-Pandemic in Umuahia North Local Government Area.

<table>
<thead>
<tr>
<th>S/N</th>
<th>Challenges Encountered by Retirees Challenge</th>
<th>X</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Irregular payment of gratuity and pension.</td>
<td>3.60</td>
<td>Accepted</td>
</tr>
<tr>
<td>2</td>
<td>Non-remittance of entitlements.</td>
<td>3.50</td>
<td>Accepted</td>
</tr>
<tr>
<td>3</td>
<td>Under-remittance of entitlement</td>
<td>3.48</td>
<td>Accepted</td>
</tr>
<tr>
<td>4</td>
<td>Wrong capturing of retirees</td>
<td>3.49</td>
<td>Accepted</td>
</tr>
<tr>
<td>5</td>
<td>Inflation in the economy</td>
<td>3.55</td>
<td>Accepted</td>
</tr>
<tr>
<td>6</td>
<td>Misuse and overuse of drugs</td>
<td>3.60</td>
<td>Accepted</td>
</tr>
<tr>
<td>7</td>
<td>Abuse by family members</td>
<td>3.55</td>
<td>Accepted</td>
</tr>
<tr>
<td>8</td>
<td>Depressive condition/stress</td>
<td>3.50</td>
<td>Accepted</td>
</tr>
<tr>
<td>9</td>
<td>Rejection</td>
<td>3.65</td>
<td>Accepted</td>
</tr>
<tr>
<td>10</td>
<td>Societal attitude</td>
<td>3.60</td>
<td>Accepted</td>
</tr>
<tr>
<td>11</td>
<td>Rising health issues and costs</td>
<td>3.60</td>
<td>Accepted</td>
</tr>
<tr>
<td>12</td>
<td>Amenity challenge</td>
<td>3.30</td>
<td>Accepted</td>
</tr>
<tr>
<td>13</td>
<td>Technology misuse</td>
<td>3.60</td>
<td>Accepted</td>
</tr>
<tr>
<td>14</td>
<td>Isolation/unhappiness</td>
<td>3.59</td>
<td>Accepted</td>
</tr>
<tr>
<td>15</td>
<td>Income gaps</td>
<td>3.60</td>
<td>Accepted</td>
</tr>
<tr>
<td>16</td>
<td>Financial abuse</td>
<td>3.40</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

Table 2: The high decision of the respondents, which ranged from 3.30 to 3.65, suggests that retirees face many challenges. The grand mean for the table was 3 points and 54, which was regarded as high.
Table 3: Mean Ratings of the Respondents on the Proffered Solutions to the Challenges of Retirees.

<table>
<thead>
<tr>
<th>Solutions to the Challenges</th>
<th>X</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Save as much as possible while still working.</td>
<td>3.70</td>
<td>Accepted</td>
</tr>
<tr>
<td>2. Visit your PFA and ask for RSA statement</td>
<td>3.60</td>
<td>Accepted</td>
</tr>
<tr>
<td>3. Do Data re-capturing/update before retiring.</td>
<td>3.50</td>
<td>Accepted</td>
</tr>
<tr>
<td>4. Plan before retiring</td>
<td>3.60</td>
<td>Accepted</td>
</tr>
<tr>
<td>5. Invest income generating ventures</td>
<td>3.40</td>
<td>Accepted</td>
</tr>
<tr>
<td>6. Have a plan “B” always</td>
<td>3.41</td>
<td>Accepted</td>
</tr>
<tr>
<td>7. Maintain moderate exercises</td>
<td>3.30</td>
<td>Accepted</td>
</tr>
<tr>
<td>8. Always take adequate diet</td>
<td>3.50</td>
<td>Accepted</td>
</tr>
<tr>
<td>9. Join religious groups</td>
<td>3.00</td>
<td>Accepted</td>
</tr>
<tr>
<td>10. Join social groups in the community</td>
<td>3.40</td>
<td>Accepted</td>
</tr>
<tr>
<td>11. Do routine medical check ups</td>
<td>3.55</td>
<td>Accepted</td>
</tr>
<tr>
<td>12. Join other paid employment</td>
<td>3.50</td>
<td>Accepted</td>
</tr>
<tr>
<td>13. Maintain a high spirit</td>
<td>3.40</td>
<td>Accepted</td>
</tr>
<tr>
<td>14. Enjoy life by eating anything you desire</td>
<td>2.40</td>
<td>Not accepted</td>
</tr>
</tbody>
</table>

Table 3: with a mean score ranging from 3 to 70 and a grand mean of 3, it can be seen that the respondents approved of the items as potential solutions to retirees' problems. Only item 14 had a score below the 2 point 50 cutoff, indicating that respondents did not deem it to be a solution to the issue.

Discussion of Findings:
Findings on Table 1 reveal that retirees have a variety of lifestyles following the COVID-19 pandemic, with a grand mean of 3 points 59, which is regarded as very high. Because the retirees have been exposed to or educated about the lifestyles they want to lead, these results were expected and not surprising. This is in line with Tirindi’s (2012) assertion that most people have already developed "a lifestyle" before retiring, which may be influenced by their culture, individual beliefs, values, and media influences. Additionally, Hedlunde-de (2012) noted that framing lifestyle as a function of choice inadvertently discriminates against people whose choices are limited. This observation is in line with the aforementioned statement. The impact a lifestyle has on people and the environment determines whether it is good or bad. The risks people face that have an impact on their lifestyles, for instance, increase as the world becomes more interconnected, according to WHO (2021). The deadly disease COVID-19, which is wreaking havoc on the world today, was also brought about by the rapid changes in lifestyles brought about by urbanization, industrialization, and economic development. This implies that millions of people lead unhealthy lifestyles, which causes them to experience illnesses, disabilities, and even death. Additionally, retirees’ health, wellbeing, and quality of life may be negatively impacted by their sedentary lifestyles and low levels of physical activity as well as by additional stress (Smith, 2022). Among other issues, an unhealthy lifestyle can contribute to metabolic diseases, joint and skeletal issues, cardiovascular diseases, hypertension, overweight, and domestic violence, according to Farhud (2015). Retailers construct lifestyle centers for customers, according to Hawkins and Mothersbaugh's (2010) findings. A leisurely stroll along the way is made possible by the fact that these lifestyle centers are anchored by more experiential offerings like restaurants and movie theaters. They described the "lifestyle centers as a small convenient open-air retailing complex" design to evoke small town shopping, and this aids retirees in conducting their shopping while also engaging in physical activity to boost their health. This implies that lifestyle and health are inextricably linked. It also implies that the sustainability of retirees' lifestyle is dependent on how well they are prepared for the future through planning and investing.

The findings in table 2; with a grand mean of 3.53, demonstrates the numerous difficulties faced by retirees. The results support the assertion made by Farhud (2015) that inappropriate use of technology may have unfavorable effects. For instance, using a computer or other device until after midnight may affect a retiree's sleep cycle and cause sleep disturbances. Additionally, he noticed that self- and mobile phone addiction results in depressive symptoms. According to Skrobonja (2022), health problems among retirees are typically on the rise.
because, as people age, their bodies degrade, leading to a variety of health issues. Because of this, a person's fears about the future may include the need for long-term care and increased medical expenses. This suggests that for retirees to be able to meet their needs and lead a sustainable life, their pensions must be paid promptly. The results concur with IRNA's (2013) observation that one of the difficulties of retirees' unhealthy lifestyles is the overuse and misuse of drugs. It was stated that it was important to not undervalue the negative effects that self-medicating and self-administering medications have on retirees' health, as they have the potential to cause death as well as issues for the neighborhood and society as a whole. They also noted that a significant portion of the nation's health care budget is spent on treating diseases and complications brought on by drug abuse and self-medication. This implies that retirees who partake in the abuse and overuse of drugs and technology will not be able to lead a sustainable lifestyle and thus cannot enjoy their retirement as a result of the complications involved after the COVID-19 pandemic.

The retirees also faced difficulties with non-maintenance, under-maintenance, incorrect capturing prior to retirement, and irregular pension payment, among other things. The results are in line with Ajibola's (2022) assertion that large pension liabilities made it impossible for the various levels of government to fulfill their pension obligations to retirees in the public and private sectors. This suggests that there has been non-payment of the pension, which has had a negative impact on retiree welfare in the post-COVID-19 period. Additionally, life management became a problem, making it impossible for the majority of pensioners to pay for Medicare and purchase their own prescription medications. Additionally, Akpan (2017) stated that incorrect recording, particularly in the record of service that will also be submitted to the PFA, will cause a retiree to become a victim of incorrect computation, resulting in under-payment or omission entirely in the payment scheduled. Umar (2022), who believed that prompt payment of pension obligations under the contributory pension scheme was a priority for the current administration to enable retirees to access their retirement savings without delay, disagreed with this. According to the study's findings, retirees faced a variety of difficulties, including social isolation, depression, sadness, and unhappiness. This result is consistent with Mowang's (2011) observation that retirees experience higher levels of depression, loneliness, and unhappiness than workers. In agreement, Thuku (2013) claimed that a retiree's level of happiness is based on how well they have saved and invested for the future. He also noted that one of the factors contributing to retirees' unhappy lives was their decreased income. This suggests that even though a regular salary ceases to exist upon retirement, needs must still be met. These imply that retirees are dissatisfied with their current state of affairs because they are exposed due to physical changes (Echegaray, 2021). He added that the difficulty people are still having connecting with the victims after the pandemic has made the problem of distance from family, friends, and relatives even worse. WHO (2021) predicts that after the pandemic outbreak, life will never be the same. Contrary to what Farhud (2015) found, those who have strong ties to their family, friends, and larger community tend to be happier, have fewer health issues, and live longer. This isn't in line with the COVID-19 impacts (2021) UN Environment Programme on Sustainable Living and Lifestyles, which reflects how the pandemic is affecting people's lives and lifestyles all over the world. Therefore, a change in lifestyle in a more sustainable direction is urgently required in society to prevent the long-term effects of the pandemic challenges that are currently plaguing the world. Some of these issues, however, can be fixed or reversed by human behavior, which is to say, change in lifestyle.

The results also showed that respondents agreed with the listed solutions to retirees' problems with mean scores of 3 and above, with "save as much as you can while working" receiving the highest rating (table 3). This is in line with Smart (2022), who criticized the impact of poor saving habits on retirees as a major issue because there is still a significant reliance on government for resource provision. Additionally, he said that because of their meager and inconsistent salaries, they are unable to save. In addition, Wang (2014) argued that preparation is essential for helping individuals cope with life's transitions, and Milne (2013) argued that early retirement planning, which can be accomplished by saving or investing for the future, will help individuals enjoy their retirement years. Still in agreement with the findings, Tirindi (2012) observed that retirees need to be trained prior to retirement so they can accept retirement and adjust
positively because a lack of training prior to retirement results in retirees leaving the workforce without any idea of what to expect and how to deal with the uncertainties of unemployment. The issue of pension delays, according to Museya (2014), is a result of the Pension Fund Administration's (PFA) inadequate data, updates, and record keeping. The government's inability to pay the pension on time is only one cause of this issue; the pension offices also have corrupt employees. In addition, he claimed that dishonest officials cause unnecessary delays in pension entitlements for retirees who refuse to compromise. This research supports Umar's observation from 2022 that there are dishonest individuals disguising themselves as state agents and promising to expedite the payment of retirement benefits in exchange for a fee. He sternly stated that only "PENCOM" has been authorized by the government to handle the processing of retirement benefits. Zelinski (2013) and Solinge (2012) pointed out that retirees' participation in social groupings is evidence of their successful integration into society. This implies that retirees should get along with people both before and after retirement, which is beneficial to them. sustainable ways of living. In contrast, the COVID-19 pandemic has a number of issues that, like the Ebola outbreak, may frequently persist for many years after the outbreak. This supports the adage that "leaves don't dry out when a tree is cut down." The effects of the post-COVID-19 pandemic, which have wreaked havoc on retirees' sustainable lifestyles, are also to blame. As a result, the retirees' quality of life has been negatively impacted by the COVID-19 pandemic.

Conclusion:
Progress toward a sustainable lifestyle for retirees has been significantly slowed by the COVID-19 pandemic. Retirement lifestyles are revealed to vary greatly. The majority of these lifestyles were developed prior to retirement, possibly as a result of social media, personal values, and culture. Additionally, depending on how these lifestyles affect people and the environment, retiree lifestyles can either be advantageous or disadvantageous. Additionally, the most vulnerable retirees face a number of difficulties, including health issues brought on by advancing age, such as arthritis, high blood pressure, and cardiac issues, among others, and they find it challenging to evaluate high-quality medical facilities because of their low pension income. Other difficulties include irregular pension, non-remittance, incorrect capturing prior to retirement, under-remittance, and others. In addition, managing daily life for retirees became intolerable as a result of these difficulties, preventing the majority of them from purchasing their own prescription medications and evaluating quality medical care, among other things.

Recommendations:
1. By taking good care of their health, retirees should try to live a healthy lifestyle that is sustainable for both their lives and the environment.
2. Employees should begin saving for the future at the beginning of their careers because retirement will undoubtedly come.
3. Retirees should strive to successfully integrate into their community and larger society.
4. To lead a long-term, healthy lifestyle, retirees should be able to interpret the challenges that retirement brought and accept them with faith.
5. To lessen retiree suffering, the three tiers of government should make it a habit to consistently and on time pay retirees their monthly emolument.
6. To help workers accept and adjust positively, the government should arrange training for those who are about to retire.

References
Post Covid-19 Pandemic Influence on Sustainable Lifestyles of Retirees in Umuahia
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