CORRELATES OF ADEQUACY OF RETIREMENT BENEFITS AMONG THE OLDER PERSONS IN NIGERIA

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Abstract

Background--It is unknown how socio-demographic variables impact on adequacy of gratuity among the older persons in Nigeria. This has become essential in order to improve the preparation for old age among Nigerians. Reliable information is also required to formulate comprehensive social security system for the elderly. Methods - Quantitative data was collected through individual-based questionnaire. Multi-stage sampling procedure was employed to select local government areas, enumeration areas and individuals for the study. In all, 810 respondents were interviewed. **Findings -** In the female model, the result indicates that aged 60-64 years are 62 percent less likely to, those aged 65-69 are 72 percent less likely to have reported adequate gratuity than those aged 70 years and above. As regards education, those with primary education are 95 percent less likely to report adequacy of gratuity than those with secondary education. With respect to religion, while Christians are 1.3 times more likely to, Muslims are 1.4 times more likely to report adequate gratuity than those who are adherents of African traditional religion. Finally, while those with 1-3 children are 3.4 times more likely to, those with 4-6 children are 1.9 times more likely to report adequate gratuity than those with seven or more children. Conclusion - The idea that old-age security and well being in Nigeria should remain the primary responsibility of the family is untenable. Government must assume the primary responsibility in a partnership in which the family also continues to play a significant role.

Keywords: Adequacy, retirement benefit, older person, gratuity, Nigeria

Introduction

Old people may be considered as a low priority in development, or as impediment to development, and thus can be viewed as victims of the development process. The challenge will be to simultaneously move towards formal support systems of income maintenance and to maintain family support as the major informal support system. Treas and Logue (1986) observed that the status of older individuals declines with development. They stressed further that this would gradually and hopefully, without great burden, move government and the private sector into the formal support system, while the family maintains its supportive role. Systematic support mainly comes in the form of economic supports, while family support comes in form of financial, kindness and emotion. Therefore, it is very important to maintain family support.

Formal support systems and informal support systems have been and are being challenged as African nations experience poverty, slow development, political instabilities, war and genocide (Togonu-Bickersteth, 1995). A prerequisite for building formal support systems and maintaining informal support systems is to eliminate the mechanism that disrupts normal family life. Dixon (1987) observes that social security benefits in Africa are provided for some categories of workers in wage employment, and the family, the traditional support unit, is gradually shifting from a production to a consumption unit. This leaves the older rural dwellers in a vulnerable position, particularly if the trend towards more conjugal family pattern continues.

Tout (1959), argues that important lessons were to be learned from developed countries where a failure to provide for a family who wanted to care for an older person in the household had negative consequences. Not enough thought has been given to alternatives to institutions in many developed countries. The principle undergirding family relationship is reciprocity, which governs a moral economy of familial exchange that ideally ensures that in the long run everyone is fairly treated. This expectation underlies implicit contracts concerning appropriate exchanges between kin dyads; the exchanges include materials goods, labour, affection, information and advice, and are conceived in a life time framework (Caldwell, 1982; Le vine, 1985; Fapounda, 1988).

Oyeneye (1987) in his study of the Nigerian social security situation in the mid-1980s noted the following as his main observations: the most significant social security programme in Nigeria, as at 1987, was the National Provident Fund (NPF), which was established by the National Provident Fund Act of 1961; that NPF, provided old age benefit, invalidity benefits,

survivors benefit, withdrawal benefit and emigrations benefits; that the scheme was funded through equal, worker/employer's contributions, 3 percent of the workers salary, that even though NPF was established as a foundation for social security in Nigeria, the only benefit accruing to the worker under the scheme on top of his savings is the interest credited to his compulsory savings and that the active contributing members of NPF, which stood at 1.5million in 1986, was projected to increase to 3.2 million by 1993 and to 7.3 million by the year 2003.Then the concept of social security is about how to secure the individual against want, poverty, destitution, disease and idleness which may be thrust upon him by the varied hazards and vicissitude of social life, notably loss or suspension of income or means of sustenance resulting from sickness, maternity, accidents, injury, invalidity, old age, death of breadwinner or unemployment.

In a study conducted by Ogru and Adebagbo (1985) in Nigeria, it was discovered that only 3 percent of the respondents mentioned pension or retirement benefit as their major source of income. This finding suggests the continuing importance of the family and the limited influence of pensions. They discovered further that 40% of the respondents could be considered very poor while 35% of the respondents lived in rented accommodation. In conclusion, they stated that the main problems of the elderly in Nigeria are inadequate housing, ill health, poverty and malnutrition. It is however noteworthy that their study did not explore in any serious way cultural variables in the situation of the elderly or the implications of basic individual characteristics, such as gender, educational level and religion, in the economic and social status of the elderly. In Nigeria, the NPF has failed to perform the function of ameliorating the conditions at old age, thus jeopardizing the welfare of the elderly.

Methods

This study was conducted in Ijebuland. The Ijebu are spread into parts of South-Western, Nigeria. The study decided to use Ijebu in Lagos and Ogun States because of our interest in studying the indigenous population that can only be found in Ijebuland. The 2006 census figure put the population of Lagos state at 9,015, 781, out of which about 281,481 were Ijebu. Out of the 2,338,570 people in Ogun State, about 725, 299 were Ijebu. Lagos state had twenty local government areas. Of these, Ikorodu, Ibeju-Lekki and Epe local government areas are in Ijebuland. Ogun state has twenty local government areas, with eight of them in Ijebuland. The Ijebu therefore are found in eleven local government areas of Lagos and Ogun States.

The study was conducted primarily through the survey method. Ordinarily, the structured interview helps to generate standardized information from a representative sample of a given population.

The target population comprised elderly men and women of Ijebu origin from age 60 years and above. The sample was unevenly divided between rural and urban areas, being more in the rural areas, on account of the larger rural population. The study was individual-based and a multistage probability sampling technique was employed to select eligible individuals.

In order to ensure conformity to the principles of representativeness, the sample size was determined statistically. The sample size determination formula developed by Frank-Nachmias and Nachmias (1996) is adopted in this regard. It is given as follows:

$N=S^2/(S.E)^2$

Where N=the desired sample size

S=standard deviation of the variables under study

S.E=standard error (error margin)

Two important decisions are necessary in order to use this formula: how large a standard error is acceptable and since the study involves more than one variable, is a sample that is adequate for one variable satisfactory for other variables? (Frankfort-Nachmias and Nachmias, 1996; Moser aned Kalton, 1972). For the purpose of this study, a standard deviation of 1.2 was assumed. The assumption is that these variables are likely to possess similar standard deviation and may represent other variables included in the analysis as far as the degree of variability is concerned. Also, because of the desire to obtain a sample size that could produce dependable estimates of the population parameters, the standard error was

fixed at 4 percent. This connotes that the risk of error in estimating the population parameters based on the sample data in the present study is four out of a hundred. In other words, the sample estimates of the population parameters are likely to be correct 96 times out of a hundred. This margin is perceived as acceptable in view of the 95-confidence level generally allowed in social science research. So standard deviation =1.2 and standard error =4 percent (0.04). The sample size is therefore computed as follows:

$$N = (1.2)^2 / (0.04)^2 = 900$$

So the study sample size is theoretically put at nine hundred elderly in the study population.

A sample of elderly persons was drawn in the following stages: -

Stage 1: Simple random sampling technique was used to select 5 LGAs of Ijebu ethnic group from 11 LGAs in Lagos and Ogun States. The lottery method of simple random sampling technique was employed here. The selected LGAs are: Ikorodu LGA and Epe LGA (Lagos State) while Ijebu Ode; Shagamu and Ijebu North LGAs (Ogun State)

Stage two involved the stratification of each of the five selected LGAs into three clusters based on the residential patterns that reflect the socio-economic status of the residents. Each of the LGAs was stratified into an elite cluster, a transitional cluster and a traditional cluster. The elite cluster represented areas where only one family is living in a housing unit and the residents were of relative high income and better education. The transitional cluster was where families leave in rented apartments. The traditional cluster represented the indigenous areas, where people from the same lineage reside together in a housing unit.

The third stage involved the selection of clusters from the three residential clusters. Lottery method of simple random sampling was employed here. At this stage 30 clusters were selected with 7 clusters selected from Ikorodu, 5 clusters from Shagamu and 6 clusters each from Epe, Ijebu-Ode and Ijebu-North. Two elite, two transitional and three traditional clusters were selected from Ikorodu, while one elite, two transitional and three traditional were selected from Epe, Ijebu-Ode and Ijebu-North, respectively. One elite, one transitional and three traditional clusters were selected from Shagamu LGA.

The fourth stage was the selection of enumeration areas (EAs) in the selected clusters. EAs in the selected clusters are first listed before the selection of final EAs. An Enumeration Area is a statistically delineated geographical area carved out of a locality (or a combination of localities) with 500 people or less. The entire area of study has 1530 EAs (National Population Commission, 1994). Out of these 34 were randomly selected, using lottery

method of simple random sampling technique; the 34 EAs represented 2.22 percent of the study areas.

The fifth stage was the selection of household from the selected EAs. Household was selected within each EA through household listing until the required sample of 25 households was obtained. The sampling interval used in selecting household varied from one EA to another because of the variation in the number of households in each EA. The sixth stage was the selection of an elderly person to be interviewed in households with more than one qualified elderly persons. Each elderly person was randomly selected and in all 850 elderly persons were interviewed.The unit of analysis was the individual elderly.

The quantitative analysis was carried out after data entry, data cleaning, data reclassification and data transformation of some variables had been done. The primary objective of any social research is to make an inference out of the study in relation to the parent population. In order to achieve this, both descriptive and analytical procedures were used.

Results

Socio-Demographic Profile

Information provided by 810 elderly men and women is analyzed in this study. The sample is unequally divided between males and females (roughly two-fifths and three-fifths, respectively). The study decided to have more females than males in the sample because in the elderly group, we have more females due to socio-cultural factors for example more male mortality implies that there are more females. Also, a study conducted by WHO (1996) shows that women through their working life, have limited access to and control of productive resources such as land, credit and technology.

Table 1.1 shows the important socio-demographic characteristics of the respondents. As regards place of residence, the study yielded about three-fifths of the respondents from rural areas and two-fifths from the urban areas. Age distribution reveals that roughly two – fifths of the respondents fall below age 65, another one-fifth above the 70 years of age, while about two-fifths of the respondents are between 65 and 69 years. The mean age for both sexes is 66.9 years, as shown in Table 1.1, 67.4 years among male respondents and 66.5 years among their female counterparts. Considering the crucial implications of age in this study, it is imperative to note that the nature of the distribution may not be unconnected with the fundamental problem associated with age reporting in developing countries. Such problems

include people's ignorance of their actual age, because the society does not value the importance of age, and the tendency of some people to report themselves into younger ages.

Therefore, the option taken in most cases, particularly in rural areas, is to estimate the age for respondents on the basis of certain past events or occurrences. This, however, presents a serious epistemological problem. In the rural areas, due to early marriage, poor nutrition, subsistence farming, and lack of adequate medical services, respondents wear out fast, making them look older than their actual age. Despite this, attempts were made at estimating their right ages. Yet the age distribution presented should be taken with some caution bearing in mind the ever-occurring issue of age misreporting in Nigeria. Nevertheless, the age distribution does not reflect any significant difference between male and female respondents; on the average, males are older than the females by about one year.

According to Table 1.1, it is evident that the majority of the respondents have some level of formal education. In fact, nine out of every ten of the males and four−fifths of the females have at least, primary education. The level of literacy is higher among the male respondents than their female counterparts. For example, about two-fifths of the females and only one-tenth of the males are illiterate. Also, the proportion of males who had some secondary education and above (about one-quarter) is higher than that of their female counterparts (about one-tenth). In all, the above educational pattern reflects the national pattern of literacy: It has been reported by the National Population Commission (NPC) that while 66 percent of male population have had some level of education, only 57 percent of their female counterparts are of the same category. The religious affiliation of the respondents indicates that about two-fifths of both sexes are muslims. Half of the respondents were Christians while the remaining one-tenth belong to traditional Africa religion.

Table 1.1: **Percentage Distribution of Respondents by selected socio-demographic characteristics, by sex**

Characteristics	Male		Female	
	%	**N=330**	**%**	**N=480**
Study Area				
Ikorodu	24.9	82	26.0	125
Epe	22.1	73	18.3	88
Ijebu Ode	19.1	63	18.3	88
Ijebu North	19.7	\65	16.5	79
Shagamu	14.2	47	20.9	100
Place of Residence				
Rural	55.8	184	65.8	316
Urban	42.2	146	34.2	164
Age				
60-64	40.3	133	43.3	208
65-69	33.3	110	38.3	184
70+	26.4	87	18.4	88
Mean	67.4		66.5	
Education				
None	13.9	46	20.0	96
Primary	59.7	197	66.9	321
Secondary	26.4	87	13.1	63
Mean	2.8		2.4	
Religion				
Roman Catholic	17.0	56	14.6	70
Protestants	24.8	82	31.7	152
Islam	43.9	145	39.7	191
Traditionalists	12.4	41	12.3	59
Other (Christians)	1.9	6	1.7	8

Marital Status				
Married	51.5	170	44.0	211
Widowed	20.0	66	21.0	101
Divorced/Separated	10.9	36	16.5	79
Remarried	17.6	58	18.5	89
If Remarried, Why?				
Widowhood	11.8	39	11.0	53
Divorced	6.1	20	7.3	35
Not Applicable	82.1	271	81.7	392
Type of Marriage				
Monogamous	33.3	110	32.1	154
Polygynous	66.7	220	67.9	326
Type of Family				
Nuclear	27.9	92	22.3	154
Extended	72.1	238	77.7	326
Family Size				
One	0.9	3	2.3	11
Two	7.6	25	4.6	22
Three	13.9	46	15.6	75
Four	19.4	64	15.2	73
Five	14.5	48	22.3	107
Six	13.3	44	15.0	72
Seven	9.1	30	5.8	28
Eight	9.7	32	10.0	48
Nine+	11.5	38	9.2	44
Mean	5.3		5.2	
Number of Male Children				
None	3.0	10	4.8	23
One	19.7	65	22.5	108
Two	25.5	i84	24.8	119
Three	24.8	82	25.2	121
Four	13.6	45	10.0	48
Five	6.7	22	7.1	34
Six	6.1	20	4.8	23
Seven	0.6	2	0.8	4
Mean	2.7		2.6	

Number of Female Children				
None	1.2	4	2.7	13
One	22.4	74	15.6	75
Two	27.3	90	29.0	139
Three	27.0	89	31.0	149
Four	10.9	36	10.6	51
Five	7.9	26	7.9	38
Six	2.4	8	2.7	13
Seven	0.9	3	0.4	2
Mean	2.6		2.7	
Ever desired for more children				
Yes	34.5	66	30.8	79
No	65.5	264	69.2	401
If staying with Children				
Yes	69.4	229	72.1	346
No	30.6	101	27.9	134
Age at First Marriage				
15-19	33.9	112	42.1	202
20-24	42.7	141	47.1	226
25-29	20.3	67	10.6	51
30+	3.1	10	0.2	1
Mean	22.0		20.9	

The marital status of the respondents is also presented in Table 1.1. More men than women were still in a marital union, about half and two-fifths, respectively. Clearly, elderly people desire to have someone beside them to provide assistance, reduce boredom and its associated health problems. The Table reflects that one out of every five male or female respondents were widowed; more female respondents (16.5%) reported divorce/separation relative to men (about 11%), which may reflect the different effects of polygyny on male and female. About one-fifth of male and female respondents, indicated that they remarried following widowhood or divorce. The level of divorce or separation observed in this study is higher than the national average of 0.9 and 6.2 percent among males and females respectively (NPC, 1998).

Furthermore, the Table shows that the majority of the respondents are in polygynous marriages. About two-thirds of male and female respondents indicated polygynous unions. Those who reported monogamous marriage comprise just about one-third of men and one-fifth of women. The point to note here is that polygyny is more prevalent perhaps because of

the spread of Islamic religion in the population, and because an Ijebuman or Yorubaman is polygynous in nature. Kinsella (1990) asserts that members of the extended family live under the same roof, and are more available for interaction than would otherwise be the case.

A related issue is age at marriage. It is apparent in Table 1.1 that women got married earlier than men. While about two-fifths of male respondents got married before or by age 24, about half of their female counterparts got married at the same age. The fact that the average age at first marriage among male respondents is 22.02 years and 20.94 years among female shows that women marry earlier than men. Also, the mean age at first marriage is lower in the rural areas than in the urban areas for both sexes (17.1 and 20.9 years) respectively.

Table 1.1 depicts the respondents' type of family. It is apparent from the Table that about three-quarters of the respondents live in extended family setting. This further corroborates the polygynous type of marriage found earlier in the analysis.

The distribution of the sample by number of surviving children shows that the majority of the elderly Nigerians surveyed in this study have large families, that is, families with more than four children. Indeed, more than three-quarters of respondents have more than 4 children, with one-tenth having nine children or more. The mean number of children for both sexes is 5.3. Caldwell (1976) asserts that one of the major reasons for high fertility in Africa is the need for social and economic security at old age. This corroborates the 2003 Nigerian Demographic and Health Survey, which put the total fertility at 5.7 per woman. This high fertility is one of the factors responsible for lower developmental efforts particularly in human resources sectors of health, education and employment.

The study examined the number of male children among the study population. It was found that only four percent had no male child at all, a quarter of them had two male children and another quarter had three male children. The mean number of male children for male respondents is 2.7 and 2.6 for female respondents. With respect to female children, only two percent had no female child at all. It was revealed that about one-quarter of them had two female children and three-tenths of them had three female children. The mean number of female children for both sexes is 2.7. The mean number of female children for male respondents is 2.6 and 2.7 for female respondents. Table 1.1 reveals that one-third of the male respondents ever desired to have more children and three out of every ten female respondents ever desired to have more children. As a corrolary to the above, about three-quarters of the respondents are staying with their children.

Adequacy of Gratuity

In this section, adequacy of gratuity on those who worked in the formal sector is examined with respect to selected socio-demographic variables

Table 1.2 presents the cross tabulation of adequacy of gratuity and socio-demographic variables. The aim here is to examine the relationship between education, place of residence, religion, marital status and adequacy of gratuity. It is expected that the higher the level of education, which promotes occupational status, the higher the level of adequacy of gratuity. As indicated in Table 1.2, over three-fourths of the male respondents in the rural areas earned inadequate gratuity and more than seven out of every ten female respondents in the same area earned inadequate gratuity. On the other hand, over four-fifths of the male respondents in the urban areas earned inadequate gratuity and more than three-fourths of their female counterparts earned inadequate gratuity.

With respects to age, we found that across all ages, not less than three-fourths of the respondents of both sexes earned inadequate gratuity. Similar response pattern was also observed across all marital status. In fact, more of the male widow respondents earned inadequate gratuity than their female counterparts.

Religious affiliation shows that the elderly who belonged to Roman Catholic denomination are more likely to report inadequate gratuity. However among women, adherents of the Islamic religion are likely to report inadequate gratuity.

Among males, those with secondary education are more likely to report inadequate gratuity. Among the females, those with primary education are more likely to report inadequate gratuity.

With respect to type of family, the general response pattern is that of inadequate gratuity especially among those in nuclear families. The aged males with low family size are more likely to have reported adequate gratuity than those with high family size. Among the females, aged with low family size are more likely to report adequate gratuity than those with high family size. The elderly who were civil servants are somewhat more likely to report inadequate gratuity.

Table 1.2: Percentage Distribution of the Elderly who reported adequate gratuity by selected socio-demographic variables, by sex

	MALE N=142			FEMALE N=162		
Characteristics	% YES	% NO	TOTAL	%YES	%NO	TOTAL
Place of Residence	N=33	N=109	N=142	N=32	N=130	N=162
Rural	25.6	74.4	86	19.6	80.4	112
Urban	19.6	80.4	56	20.0	80.0	50
	X^2=3.54*			X^2=6.35*		
Age						
60-64	17.1	82.9	41	14.5	85.5	62
65-69	23.9	76.1	46	16.9	83.1	59
70+	27.3	72.7	55	31.7	68.3	41
	X^2=37.38**			X^2=23.70**		
Marital status						
Currently Married	20.3	79.7	123	25.5	74.5	110
Widowed	53.8	46.2	13	9.4	90.6	32
Divorce	16.7	83.3	6	5.0	95.0	20
	X^2=8.43*			X^2=5.34		
Religion						
Christianity	29.3	70.7	75	19.5	80.5	87
Islam	18.5	81.5	54	21.0	79.0	62
Traditionalist	7.7	92.3	13	15.4	84.6	13
	X^2=13.64**			X^2=1.98		
Education						
None	21.7	78.3	23	17.5	82.5	40
Primary	21.9	78.1	73	17.2	82.8	99
Secondary	26.1	73.9	46	34.8	65.2	23
	X^2=12.31**			X^2=5.83*		
Type of family						
Nuclear	29.7	70.3	64	27.7	72.3	47
Extended	17.9	82.1	78	16.5	83.5	115

	X^2=1.93			X^2=20.93**		
Size of family						
Low	35.3	64.7	34	34.4	65.6	32
High	19.4	80.6	108	16.2	83.8	130
	X^2=19.52**			X^2=39.91**		
Type of work						
Govt. work	23.8	76.2	63	21.8	78.2	78
Others	16.3	83.7	79	15.6	84.4	84
	X^2=2.53			X^2=30.79**		

* Significant at P< 0.05   ** Significant at< 0.01

The chi-square values show that given the response of male respondents, only place of residence, occupation and type of family are not statistically significant to adequacy of gratuity in the study population. The X^2 values are significant, so the relationship between marital status, age, religion, education, family size and adequacy of gratuity cannot be attributed to chance. Also, only religion is not statistically related to adequacy of gratuity among the female respondents. Therefore, it appears that place of residence, marital status, age, education, type of family, size of family and occupation are related to adequacy of gratuity.

Table 1.3 presents the odds ratio of two logistic regression models examining the effect of some basic characteristics on adequacy of gratuity. In this regard, separate models are developed on the basis of gender, examining the effects of the independent variables on

the likelihood of adequate gratuity by sex of respondents. The dependent variable is coded 1 for adequacy of gratuity and 0 if otherwise. The aim is to assess the effect of each of the independent variables (with respect to defined categories) on adequacy of gratuity while others are held constant. According to the Table, while age of the respondents, education and family size are significantly related to adequacy of gratuity in the male, in the female with the exception marital status, all the characteristics are significantly related to adequacy of gratuity.

Table 1.3: Odds ratio of two logistic models examining the effect of selected characteristics on adequacy of gratuity.

	MALE		FEMALE	
Characteristics	**Odds**	**S.E**	**Odds**	**S.E**
Age				
60-64	2.01*	0.373	0.62	0.312
65-69	0.97	0.363	0.72*	0.325
70+	1.00	Rc	1.00	Rc
Education				
None	0.342	0.548	1.02*	0.390
Primary	0.245	0.423	0.95*	0.324
Secondary	1.00	Rc	1.00	Rc
Marital status				
Married	1.04	0.478	0.82	0.309
Widowed	2.28	0.481	0.93	0.363
Divorced	1.00	Rc	1.00	Rc
Religion				
Christian	0.81	0.478	1.26*	0.333
Muslim	1.24	0.481	1.38	0.343
Traditionalist	1.00	Rc	1.00	Rc
Family Size				
1-3	2.73*	0.412	3.40*	0.338
4-6	2.57*	0.336	1.85*	0.240
7+	1.00	Rc	1.00	Rc

-2log likelihood   195.804   231.138

Model chi-square   39.916**   19.536*

*significant at $p<0.05$ **significant at $p<0.01$ rc-reference category

In the first model, while male respondents aged 60-64 are 2.0 times more likely to, those aged 65-69 are 97percent less likely to have reported adequacy of gratuity than those aged 70years and above. With respect to education, while those without education are 34 percent less likely to, those with primary education are 25 percent less likely to report

adequacy of gratuity than those with secondary education. With respect to family size, while those with 1-3 children are 2.7 times more likely to, those with 4-6 children are 2.6 times more likely to report adequacy of gratuity than those with seven or more children.

In the female model, the result indicates that aged 60-64 years are 62 percent less likely to, those aged 65-69 are 72 percent less likely to have reported adequate gratuity than those aged 70 years and above. As regards education, those with primary education are 95 percent less likely to report adequacy of gratuity than those with secondary education. With respect to religion, while Christians are 1.3 times more likely to, Muslims are 1.4 times more likely to report adequate gratuity than those who are adherents of African traditional religion. Finally, while those with 1-3 children are 3.4 times more likely to, those with 4-6 children are 1.9 times more likely to report adequate gratuity than those with seven or more children.

Secondly, the analysis indicates that the majority of the respondents do not earn gratuity. Therefore, very few of the respondents rely on gratuity to survive. This is judging from the fact that less than five percent of Nigeria's elderly earned gratuity. The implication of the foregoing is that the chi-square values indicate that only education and occupation are related to adequacy of gratuity. The foregoing observation confirms the finding of Akeredolu-Ale (2001) that the public policy which has prevailed in Nigeria since 1960 has very largely, neglected the problems and needs of the elderly, failed to address issues relating to the old age security and well being of the citizens.

The implication is that social services are inadequate and largely inaccessible to most of the elderly, in both urban and rural areas. There are no special provisions for the elderly (for example health care, transportation, recreation etc) and the whole question of social security in old age is not yet of serious concern to the state.

Conclusion

Finally, the social security provision is a major factor in the well being of the country's elderly. However, in a country where such provision is limited to the very few government employees, the picture is best imagined. One of the essential elements of the well being of any elderly is income security. This is well established in South Africa and Namibia. To the elderly in these countries, old age is a blessing rather than a curse. It is also pertinent to note that socio-demographic characteristics of the elderly are major variables in the determination of the well being of the elderly. The foregoing points to the importance of investment in anticipation of old age. This investment is both capital and human, therefore

the elderly with well brought up children demonstrated higher well being than their counterparts with little education and lower occupational status. As observed by Akeredolu-Ale (2001), socio-demographic characteristics of the elderly and the provision of essential formal social security facilities will enhance the social well being of the elderly. This study confirmed the above claim with emphasis on housing loan scheme, pension and gratuity. Thus, the study confirms the conceptual framework. The gradual improvement in the amount and regularity of pension and gratuity are indications of government response to their importance in old peoples' well being. The parsimonian theory and principles accounted for variations in variables shown in the tables and models.

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