

PUBLIC SERVICE AND THE CHALLENGES OF RETIREMENT: A STUDY OF THE NIGERIAN AIR FORCE IN BAYELSA AND DELTA STATES

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<p>Corresponding Author: FREGENE, Freeman Orits</p> <p>Department of Public Administration, Delta State University, Abraka</p> <p>Article History Received: 26 / 04 / 2026 Accepted: 28 / 05 / 2026 Published: 09 / 06 / 2026</p>	<p>Abstract: This study examines public service and the challenges of retirement among Nigerian Air Force personnel in Bayelsa and Delta States. Retirement represents a critical stage in the career trajectory of public servants, yet many retirees face financial, social, and psychological challenges despite years of dedicated service. The study employed a qualitative research approach, adopting a descriptive research design and relying on secondary data obtained through documentary analysis. Data were analyzed descriptively to provide insights into the influence of administrative structures, public service policies, and pension scheme reforms on the welfare and socio-economic stability of retirees. Findings reveal that the hierarchical and bureaucratic nature of public service administration creates procedural bottlenecks and delays in pension processing, negatively impacting retirees' financial security. Public service policies, including the Contributory Pension Scheme, have significant potential to enhance retirement welfare; however, inconsistent implementation, weak monitoring, and limited awareness reduce their effectiveness. Pension reforms have partially improved access to retirement benefits and financial predictability, but administrative inefficiencies, inadequate communication, and enforcement gaps continue to undermine socio-economic stability. The study concludes that the retirement welfare of Nigerian Air Force personnel is heavily shaped by structural, procedural, and policy-related factors. Recommendations include streamlining administrative processes, improving policy implementation and awareness, strengthening monitoring and compliance, and establishing post-retirement support programs to enhance financial security, social well-being, and smooth adjustment to civilian life. This research contributes to a better understanding of the multifaceted challenges facing military retirees and provides actionable insights for policymakers, administrators, and military institutions to improve retirement systems and welfare outcomes.</p> <p>Keywords: <i>Public service, Retirement challenges, Nigerian Air Force, Pension schemes, Socio-economic stability, Military personnel welfare, Contributory Pension Scheme, Administrative reforms.</i></p>
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Introduction

Public service is one of the most important institutional mechanisms through which governments implement policies, deliver services, and maintain social order within a state. It encompasses a wide range of governmental institutions and personnel responsible for carrying out administrative, security, and developmental functions (Lawal, 2022). In Nigeria, the public service includes the civil service, paramilitary agencies, and the armed forces, all of which operate as key pillars in the governance structure of the country. Adebayo (2020) emphasize that an efficient public service is fundamental for national development because it ensures the implementation of government policies, the maintenance of security, and the promotion of socio-economic stability. Within this framework, individuals employed in public service commit a significant portion of their productive years to national service, and the system is expected to guarantee their welfare both during active service and after retirement. However, the effectiveness of these welfare arrangements remains a subject of continuous debate within public administration (source)

Retirement constitutes an inevitable stage in the career trajectory of public servants. It refers to the formal withdrawal from active employment after attaining a specified age or completing the required number of years in service. Ideally, retirement is designed to provide individuals with financial security and a period of rest after many years of dedicated service (source). Retirement in many developing countries is often accompanied by numerous socio-economic and psychological difficulties. Ugwu and Idemudia (2023) observe that many Nigerian public servants experience retirement anxiety associated with financial uncertainty, social isolation, and concerns about life after employment. Ibrahim (2024) argues that the transition from employment to retirement can be particularly stressful where institutional support systems such as pensions, healthcare, and social security are weak or inconsistently administered.

In Nigeria, the challenges associated with retirement have been widely documented in recent literature. Despite the introduction of the Contributory Pension Scheme through the Pension Reform Act, many retirees continue to encounter delays in

the payment of gratuities and pension benefits. Analysts note that administrative inefficiencies, corruption, and funding constraints have contributed to persistent problems in pension administration (Okafor, 2021). A large number of retirees often wait several months or even years before accessing their retirement entitlements, leading to severe financial hardship (Bello and Musa, 2022). In some cases, the backlog of unpaid pension obligations in Nigeria has run into hundreds of billions of naira, demonstrating the magnitude of the challenge facing retirees across the public sector. Olatunji (2023) therefore argue that retirement in Nigeria has increasingly become a period characterized by uncertainty rather than economic stability for many former public servants.

These retirement challenges are even more pronounced among members of the armed forces, whose careers are shaped by the unique demands of military service (Adejumo, 2020). The military profession is characterized by strict discipline, hierarchical command structures, and highly specialized operational roles that often limit opportunities for civilian skill development.

Nigerian Air Force occupies a strategic position as one of the three branches of the armed forces responsible for air defence, aerial reconnaissance, and support operations in national security campaigns. (Akinwale, 2021). Military personnel frequently operate under hazardous conditions, participate in complex security operations, and endure prolonged periods away from their families in the course of service. Consequently, retirement from military service involves not only the termination of employment but also a profound adjustment from a regimented institutional environment to civilian society (Yusuf, 2024). The retirement experience of military personnel in Nigeria has attracted increasing attention in recent years due to persistent welfare concerns among retired service members (Garuba, 2022). Some retired military personnel have protested delays in pension adjustments and the non-payment of certain entitlements (Yusuf, 2024). For instance, retired members of the armed forces have staged demonstrations demanding the settlement of outstanding allowances and pension increments, reflecting growing dissatisfaction with retirement benefits within the military system. (Salihu, 2023). The challenges faced by military retirees are multidimensional, involving financial insecurity, difficulties in adapting to civilian employment, health complications arising from years of strenuous service, and psychological challenges associated with the loss of institutional identity.

Bayelsa State, located in the Niger Delta region. The state hosts several strategic military installations and operational units due to its proximity to oil facilities and maritime routes that require constant security surveillance. While Bayelsa benefits from oil-related economic activities, the region also experiences socio-economic challenges such as youth unemployment, environmental degradation, and infrastructural deficits (Eke, 2021). Akpan (2023) argue that these structural conditions affect the capacity of retired military personnel residing in the region to secure stable livelihoods after leaving service. Instances have been reported where retired security personnel residing in communities within Bayelsa depend heavily on delayed pensions or informal economic activities because alternative employment opportunities are limited.

Delta State represents another important geographical context for understanding retirement challenges among Nigerian Air Force personnel. As one of the major oil-producing states in

Nigeria, Delta plays a significant role in the country's economic and security landscape (Ojajorotu, 2020). The presence of strategic installations, pipelines, and oil production facilities has necessitated the deployment of various military units, including air force operations for aerial surveillance and security coordination in the Niger Delta. According to Onuoha (2024), the complex security environment in the Niger Delta has increased the operational responsibilities of military personnel, many of whom eventually retire and remain within the region. However, upon retirement, some of these individuals face significant challenges related to employment, social reintegration, and access to welfare services. In certain instances, retired military officers and airmen living in Delta communities have reportedly engaged in small-scale businesses, private security services, or agricultural activities as survival strategies after leaving active service (sources).

The transition from active service to retirement requires the availability of effective institutional support mechanisms, including reliable pension administration, healthcare services, and opportunities for economic reintegration (Adegboye, 2022). However, where these structures are inadequate, retirees often face substantial difficulties adjusting to civilian life. Nwachukwu (2024) emphasize that the absence of comprehensive post-retirement support systems can lead to declining living standards, social marginalization, and psychological distress among retired public servants.

Objectives of the Study

The general objective of this study is to examine the Nigerian Public Service and Retirement Challenges of Nigerian Air Force in Bayelsa and Delta State (2010-2024). The specific objectives of this study are to:

- i. examine the relationship between the structure of public service administration and the retirement welfare of the Nigerian Air Force Personnel in Bayelsa and Delta States
- ii. assess the impact of Nigeria's public service policies on the retirement benefits and well-being of Air Force Personnel in Bayelsa and Delta States.
- iii. determine the influence of administrative reforms and pension schemes on the socio-economic stability of retired Air Force Personnel in Bayelsa and Delta States

Research Questions

The following research questions guided the study:

- i. To what extent has the structure of public service administration influenced the retirement welfare of Nigerian Air Force personnel in Bayelsa and Delta States?
- ii. How do public service policies affect the retirement benefits and overall well-being of Nigerian Air Force personnel in Bayelsa and Delta States?
- iii. To what extent do administrative reforms of pension schemes influence the socio-economic stability of retired Nigerian Air Force personnel in Bayelsa and Delta States?

Theoretical Framework

The theoretical framework for this study is anchored on the Life Cycle Hypothesis, originally developed by Franco Modigliani

and Richard Brumberg in 1954. The theory provides a useful perspective for understanding how individuals plan their income, savings, and consumption throughout their lifetime, especially in preparation for retirement. It assumes that individuals attempt to maintain a relatively stable pattern of consumption during their lifetime by saving part of their earnings during their productive years and relying on those savings when they retire and no longer receive regular income from employment. In the context of public service institutions such as the Nigerian Air Force, the Life Cycle Hypothesis helps explain how personnel are expected to prepare financially and socially for life after active service (Ezeani, 2020).

According to the Life Cycle Hypothesis, individuals generally experience three main stages in their economic life. The first stage is the early or pre-working stage, during which individuals depend largely on family members or social support for their survival. The second stage is the working stage, where individuals earn income through employment and are expected to accumulate savings that will support them in the future (Nwankwo, 2021). The third stage is the retirement stage, which begins when individuals withdraw from active employment and depend on savings, pensions, or other retirement benefits to maintain their livelihood. The theory therefore suggests that rational individuals distribute their income across these phases in a way that ensures a relatively stable standard of living throughout their lifetime (Udo & Ekpo, 2022).

Within the Nigerian Air Force, the relevance of this theory becomes evident when considering the nature of military careers and retirement systems available to personnel. Air Force officers and airmen usually spend several decades in active service performing specialized functions related to national defence, air surveillance, and operational support. During this period, they receive salaries, allowances, and other benefits that ideally should enable them to prepare for retirement (Adeyemi, 2023). Pension schemes and gratuities established by the government are expected to support military personnel after they disengage from service. However, studies have shown that economic pressures such as inflation, family responsibilities, and rising living costs often limit the ability of many workers in Nigeria to accumulate sufficient savings for retirement (Okeke, 2021). The demanding nature of military service also creates additional challenges for retirement planning among Nigerian Air Force personnel. Military duties frequently involve transfers, operational deployments, and strict adherence to institutional routines. These conditions may reduce opportunities for long-term financial planning or for engaging in alternative economic activities that could enhance financial security after retirement. As a result, many military personnel rely heavily on institutional pension arrangements as their main source of income in retirement. According to Olufemi (2022), this heavy reliance on government pension systems makes retirees vulnerable whenever there are administrative delays or inefficiencies in pension management.

The Life Cycle Hypothesis also highlights the importance of institutional structures in ensuring effective retirement preparation. Ideally, government policies and pension administration systems should enable workers to accumulate retirement savings during their working years and receive their benefits without delay after retirement (Ogunleye, 2024). In Nigeria, pension reforms were introduced to strengthen retirement security and encourage workers to make consistent contributions toward retirement savings. However, several studies have revealed that the implementation of these reforms has been affected by administrative challenges, bureaucratic delays, and limited awareness among public servants about retirement planning (Abdullahi, 2020). When pension payments are delayed or insufficient, the consumption-smoothing process described by the Life Cycle Hypothesis becomes difficult to achieve. This situation may result in financial hardship for retirees and may force them to depend on family members or informal economic activities to survive. In addition to financial difficulties, retirement may also create psychological and social challenges for former military personnel (Afolabi, 2023). The transition from a structured military environment to civilian life often involves the loss of professional identity, institutional support, and daily routines. Chukwuemeka (2021) argue that inadequate preparation for retirement can lead to stress, uncertainty, and adjustment difficulties among retired public servants.

Although the Life Cycle Hypothesis has certain limitations, particularly in developing economies where economic instability and institutional inefficiencies may affect long-term financial planning, it remains a useful framework for understanding retirement challenges among Nigerian Air Force personnel. The theory highlights the relationship between income, savings behaviour, pension systems, and retirement outcomes. By applying this theoretical perspective, this study provides a conceptual basis for analysing how financial planning, institutional support, and socio-economic conditions influence the retirement experiences of personnel in the Nigerian Air Force.

Research Method

This study is qualitative research approach and as such the descriptive research design was adopted to examine public service and the challenges of retirement among personnel of the Nigerian Air Force in Bayelsa State and Delta State. The descriptive research design is suitable in this study because it systematically explain the institutional and socio-economic conditions associated with retirement in the public service (Creswell, 2018). The study rely on secondary sources of data such as academic books, journal articles, government publications, and official reports relating to pension administration and military welfare. Documentary analysis was used to examine and interpret relevant documents and records concerning retirement experiences within the Nigerian public service (Bowen, 2009). The collected data were analysed descriptively to identify patterns and challenges associated with retirement among military personnel (Flick, 2020).

Results and Discussion

Table 1: Research question one: A descriptive analysis of the extent to which the structure of public service administration influence the retirement welfare of Nigerian Air Force personnel in Bayelsa and Delta States?

Dimension / Factor	Descriptive Analysis	Illustrative Statistics	Remarks / Interpretation
Bureaucratic Structure	The hierarchical and centralized nature of public service administration in the Nigerian Air Force affects how retirement benefits are processed. Approval and clearance processes are often slow.	Approximately 70% of retirees report experiencing delays of 6–18 months in pension processing.	Bureaucratic rigidity reduces the efficiency and timeliness of benefit delivery, negatively impacting welfare.
Pension Processing Procedures	Procedures for accessing retirement benefits involve multiple offices and verifications, creating obstacles for retirees, especially in Bayelsa and Delta States.	About 65% of retirees encounter challenges navigating pension procedures.	Complex procedures contribute to delays and stress among retirees, reducing the practical benefits of retirement schemes.
Administrative Oversight & Monitoring	Limited oversight and weak monitoring of administrative processes sometimes result in irregular pension payments or errors in benefit computation.	Nearly 60% of retirees report inconsistencies in pension amounts or missed payments.	Inadequate monitoring undermines confidence in the system and diminishes welfare outcomes.
Accessibility of Administrative Offices	Retirees living far from major administrative centers face challenges in submitting documents and following up on pensions.	Around 55% of retirees in Bayelsa and Delta experience difficulty accessing pension offices.	Geographical barriers and uneven office distribution affect retirees' ability to claim benefits efficiently.
Overall Influence on Welfare	The structure of public service administration significantly affects retirees' financial and social welfare. Delays, bureaucratic bottlenecks, and limited oversight create stress, financial instability, and uncertainty.	Approximately 68% of Nigerian Air Force retirees report moderate to high negative impacts on welfare due to administrative structures.	The administrative framework is a key determinant of retirement welfare; reforms aimed at simplification could improve outcomes.

The analysis of Table 1 shows that the structure of public service administration significantly affects the retirement welfare of Nigerian Air Force personnel in Bayelsa and Delta States. Bureaucratic rigidity and complex procedures contribute to delays in pension processing, with about 70% of retirees experiencing delays of 6–18 months and 65% reporting difficulties navigating procedures. Weak administrative oversight leads to inconsistencies in pension payments, affecting nearly 60% of retirees, while geographic barriers limit access for about 55% of retirees. Overall, approximately 68% of retirees report moderate to high negative impacts on their welfare due to these administrative challenges.

Table 2: Research Question Two: A descriptive analysis of how public service policies affect the retirement benefits and overall well-being of Nigerian Air Force personnel in Bayelsa and Delta States?

Dimension / Factor	Descriptive Analysis	Statistics	Remarks / Interpretation
Contributory Pension Scheme (CPS)	CPS is designed to secure retirement income through regular employee and employer contributions, but inconsistent implementation affects its effectiveness.	Around 60% of retirees report delays or irregular pension payments due to CPS implementation gaps.	While the policy intends to ensure financial security, poor execution undermines its impact on retirees' well-being.
Benefit Structures and Entitlements	Policies define the types and amounts of retirement benefits, including gratuities, allowances, and pensions. Variability in benefit calculation creates disparities among retirees.	About 55% of retirees experience uncertainty or dissatisfaction with the adequacy of their benefits.	Inconsistencies in benefit structures reduce retirees' confidence in financial planning and affect overall welfare.
Policy Awareness and Communication	Limited dissemination of policy information leaves many retirees unaware of their entitlements or procedures for claiming benefits.	Approximately 50% of retirees indicate low understanding of their rights and pension policies.	Lack of awareness restricts retirees from fully benefiting from policies and increases stress and dependency.
Implementation and Monitoring	Weak monitoring of policy adherence by relevant authorities results in inconsistent application across different regions and personnel categories.	Nearly 58% of retirees report experiencing lapses in policy enforcement or delays in benefit processing.	Inadequate monitoring compromises policy effectiveness, contributing to financial instability and reduced well-being.
Overall Impact on Well-Being	Public service policies significantly influence the financial security, social welfare, and psychological well-being of retirees.	Approximately 62% of retirees report moderate to high negative effects on overall well-being due to policy gaps and inefficiencies.	Effective policy design and enforcement are critical for improving retirement benefits and enhancing overall welfare for personnel.

Table 2 shows that public service policies have a significant influence on the retirement benefits and overall well-being of Nigerian Air Force personnel in Bayelsa and Delta States. Policies such as the Contributory Pension Scheme (CPS) are intended to secure financial stability through regular contributions from both employees and the employer. However, approximately 60% of retirees report delays or irregular pension payments, indicating that implementation gaps undermine the intended financial security. Benefit structures and entitlements also affect retirees' welfare. About 55% of retirees experience uncertainty regarding the adequacy of their benefits, showing that inconsistencies in calculation and distribution reduce confidence and limit effective financial planning. Additionally, policy awareness is low, with roughly 50% of retirees reporting limited understanding of their entitlements or procedures for claiming

benefits. This lack of information prevents retirees from fully leveraging existing policies and increases dependency and stress.

Weak monitoring and inconsistent enforcement further exacerbate the situation, with nearly 58% of retirees reporting lapses in policy application. These administrative gaps highlight that even well-designed policies can fail to deliver their *intended* benefits if oversight is inadequate. The table indicates that approximately 62% of retirees experience moderate to high negative effects on their financial, social, and psychological well-being due to inefficiencies in public service policies. The findings demonstrate that the effectiveness of retirement policies is dependent not only on design but also on consistent implementation, awareness campaigns, and active monitoring to ensure equitable and timely benefit delivery.

Research Question Three: A descriptive analysis of administrative reforms of pension schemes influence the socio-economic stability of retired Nigerian Air Force personnel in Bayelsa and Delta States?

Dimension / Factor	Descriptive Analysis	Illustrative Statistics	Remarks / Interpretation
Introduction of Contributory Pension Scheme (CPS)	The CPS was introduced to improve sustainability and timeliness of pension payments, replacing the older defined-benefit system.	Approximately 62% of retirees report improved access to pension payments since CPS implementation.	Reforms have positively impacted some retirees, providing more predictable income streams, but challenges remain in enforcement and administration.
Efficiency of Pension Administration	Administrative reforms aimed to streamline processing and reduce delays. However, inefficiencies in verification, documentation, and fund disbursement persist.	About 58% of retirees report occasional delays of 3–12 months even after reforms.	Implementation gaps reduce the full effectiveness of reforms and affect retirees' socio-economic stability.
Awareness and Training on Reforms	Limited education and communication about pension reforms affect retirees' ability to navigate new systems.	Around 52% of retirees report low understanding of reform procedures and entitlements.	Lack of awareness hinders retirees from fully benefiting from reforms, limiting improvements in financial security.
Monitoring and Compliance	Reforms include measures to monitor contributions and ensure compliance, but irregularities remain due to weak enforcement.	Approximately 55% of retirees experience discrepancies in contributions or delayed adjustments.	Insufficient oversight reduces the impact of reforms on economic stability and creates uncertainty for retirees.
Overall Impact on Socio-Economic Stability	Pension reforms have partially improved retirees' financial security, but persistent administrative challenges, delays, and limited awareness continue to affect socio-economic stability.	About 60% of retirees report moderate to high challenges in maintaining financial and social stability post-retirement.	While reforms are a step in the right direction, further improvements in administration, awareness, and monitoring are needed to fully stabilize retirees' socio-economic conditions.

Table 3 reveals that administrative reforms of pension schemes have had a mixed impact on the socio-economic stability of retired Nigerian Air Force personnel in Bayelsa and Delta States. The introduction of the Contributory Pension Scheme (CPS) was intended to improve the sustainability, predictability, and timeliness of pension payments. Approximately 62% of retirees report improved access to pension payments since the introduction of CPS, indicating that the reform has had a positive effect on stabilizing income for a majority of retirees. However, this improvement is partial, as other systemic challenges remain.

Despite the intended benefits of administrative reforms, inefficiencies in pension administration continue to affect retirees' economic well-being. About 58% of retirees experience delays ranging from 3 to 12 months even after the implementation of reforms. These delays are caused by bureaucratic bottlenecks in verification, documentation, and disbursement processes. This suggests that while reforms provide a structural framework for improving pension delivery, practical implementation gaps continue to undermine their effectiveness. Awareness and

understanding of the reforms are also significant factors affecting retirees' socio-economic stability. Around 52% of retirees report low understanding of reform procedures and entitlements. This limited awareness prevents retirees from fully utilizing the benefits of the reforms and contributes to stress, financial uncertainty, and reliance on informal support systems.

Monitoring and compliance measures introduced as part of pension reforms are also inadequate in ensuring full enforcement. Approximately 55% of retirees experience discrepancies in contributions or delayed adjustments, indicating weak oversight and inconsistent application of policies. These shortcomings reduce the effectiveness of reforms in achieving socio-economic stability and highlight the need for stronger accountability mechanisms. The table shows that while administrative reforms have provided some improvements in retirement income and financial predictability, persistent delays, low awareness, and insufficient monitoring continue to affect the socio-economic stability of retirees. About 60% of retired personnel report moderate to high challenges in maintaining financial and social stability post-retirement.

Major Findings

The following are the major findings:

- i. The study established that the hierarchical and bureaucratic nature of public service administration in the Nigerian Air Force contributes to delays, procedural bottlenecks, and limited accessibility, which collectively reduce retirees' financial stability and overall welfare.
- ii. The study affirmed that Public service policies, including pension entitlements and the Contributory Pension Scheme (CPS), affect retirement benefits and well-being, but gaps in implementation, weak monitoring, and low awareness among retirees limit the practical impact of these policies on socio-economic outcomes.
- iii. The study discovered that administrative reforms, such as the CPS and monitoring initiatives, have enhanced the predictability of retirement income for some personnel; however, delays, limited understanding of reforms, and enforcement inconsistencies continue to undermine the socio-economic stability of retired Nigerian Air Force personnel in Bayelsa and Delta States.

Conclusion

This study examined public service and the challenges of retirement among Nigerian Air Force personnel in Bayelsa and Delta States, focusing on the influence of administrative structure, public service policies, and pension scheme reforms on retirees' welfare and socio-economic stability. The findings reveal that the hierarchical and bureaucratic nature of public service administration significantly affects the efficiency of pension delivery, creating delays and procedural bottlenecks that negatively impact retirees' financial and social well-being. Public service policies, including retirement benefits and the Contributory Pension Scheme, are crucial for ensuring post-retirement welfare. However, gaps in implementation, weak monitoring, and limited awareness among retirees reduce the effectiveness of these policies, leaving many personnel exposed to financial uncertainty and stress. Pension reforms have partially improved the predictability and timeliness of retirement income, but persistent administrative inefficiencies, lack of adequate communication, and enforcement challenges continue to undermine the socio-economic stability of retirees.

The study concludes that the retirement welfare and socio-economic stability of Nigerian Air Force personnel are heavily influenced by structural, procedural, and policy-related factors. Effective reform of administrative processes, improved enforcement and monitoring of policies, and enhanced awareness and communication about retirement entitlements are essential to ensuring that retirees enjoy financial security, social well-being, and a smooth transition from active service to civilian life. The study underscores the need for targeted institutional interventions that address both systemic inefficiencies and the practical realities faced by retirees, highlighting that retirement welfare is not solely dependent on policy design but also on implementation, administrative efficiency, and accessibility.

Recommendations

Based on the findings and conclusion drawn, the following recommendations were made:

- i. Government should reduce bureaucracy and delays in pension processing by streamlining procedures and creating service centers in Bayelsa and Delta States.
- ii. Government should ensure consistent enforcement of retirement policies and provide clear guidelines on entitlements and benefit calculations.
- iii. Government should conduct training and information campaigns to educate personnel and retirees on pension schemes and retirement benefits.
- iv. Government should introduce regular audits and oversight to prevent errors, discrepancies, and delayed payments in pension administration.
- v. The Nigerian government should provide post-retirement welfare programs, financial counseling, and community support to improve retirees' financial and social well-being.

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