

Anxiety and Psychosocial Challenges among Retired Secondary School Teachers in Ruiru and Juja Sub-County, Kenya

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ABSTRACT

Adjusting from work to retirement is one of the most challenging and demanding tasks. When and how to retire may vary from one person to another, however, the decision is guided by the laws of the land. Retirement normally provokes psychological responses, hence preparation and decision to this eventuality require psychotherapy approach. Although retirement is one of the major milestones in the lifetime of a person, some people do not give it a thought. Pre-retirement plan and preparation can begin 5-10 years before. The best reason for mandated pre-retirement counseling is that the employees are required to make the necessary preparation well in advance, however many people may avoid the thought of retirement after the age of 45 years. The purpose of this study is to find out the levels of anxiety and psychological challenges experienced by retired secondary school teachers in Ruiru and Juja Sub County. Furthermore, the study aimed at comparing anxiety and depression levels of early retiree and mandatory retiree. A quantitative research design was used in this study. A sample of 35 retired teachers was selected through census sampling, however only 20 were interviewed due to logistic challenges and availability of the respondents. Secondary school teachers who had retired from 2018 to 2021 were picked for this study. The tools which were used for collecting the data were Beck Anxiety Inventory and the Social-demographic questionnaire. Results of the study showed 78.9% of the respondents reported that their family socio-economic status was low; 68.4% reported that loneliness and social isolation levels was high; 63.2% noted that boredom from retirement was elevated; 52.6% recorded that their financial stress level was high; 63.2% indicated that their frustration levels from medical problems was heightened. In addition, the results showed that 63.2% had high levels of anxiety. The study showed there is no significant difference between teachers who had early or mandatory retirement in terms of levels anxiety and psycho-social challenges. There is a need to encourage prospective retiree's teachers to seek services from Teachers Service Commission wellness center so as to get guidance in their pre-retirement preparation and planning.

Keywords: Retirement, Pre-retirement planning, Pre-retirement counseling, challenges

I. INTRODUCTION

Retirement is not the end of one's active life but lack of involvement in pre-retirement planning and counseling may adversely affect one's mental health. While individual planning seems important for successful adjustment to retirement, the role of the employer may be expanded so that everyone could be offered individualized expert service in active retirement. Retirement is a major event in people's life time. It implies end of formal employment and beginning of a new life. This period may come with daunting challenges if not well prepared. This paper examined anxiety levels of the respondents and Psychological challenges they are currently experiencing in adjusting to retirement. All over the world, retirement is regarded as an important stage in human development (Larkin & Milne, 2013). Retirement requires adaptation in identity, thinking, feelings and action (Oluseyi & Olufemi, 2015).

According to terror management theory, retirement is an age related transition which could result in greater death saliency and anxiety leading to poor mental health (Brittler et al., 2013). Terror management theory (TMT) is both social and evolutionary psychology theory, authored by Greenberg, Sheldon and Pyszczynski (Amorim & França, 2019). This theory proposes that retiree's anxiety is heightened by reality of death. In addition, this theory proposes that basic psychological conflict results from having a self-preservation defense mechanism while realizing that death is inevitable and to a greater extent unpredictable (Brittler et al., 2013). This conflict produced anxiety especially among the aged is managed by escapism and cultural beliefs that act to counter death reality with more significant form of meaning and value (Kubicek, 2011). The most popular cultural values among the ageing is immortality (Belief in after life). Many ageing people tend to be religious in order to calm death concerns (Leung & Earl., 2012). The way retirees perceive their life after retirement whether favorably or misfortune could generate diverse changes within an individual which may lead to mental changes (Asebedo & Seay, 2014). This changes often lead to anxiety which could be generally seen as feelings of apprehension, unease and heightened alertness (Adejare et al., 2019).

Retirement anxiety is a feeling of intense fear, discomfort and uncertainties (Cabarrubias, 2017). Retirement is characterized by both positive and negative emotions depending on how retirees perceive their pre-retirement preparations, whether adequate or otherwise (Adejare et al., 2019). Retirement anxiety may cause significant distress for a person approaching retirement (Bogaard, 2014). Despite its positive aspects, retirement could attract anxiety (Oluseyi & Olufemi, 2015). Anxiety among retiree is mainly caused by finances, poor health, powerlessness and inevitability of death (Cabarrubias,2017). Retirement anxiety is mainly characterized by intense fear, discomfort as well as uncertainty which interferes with retiree thought pattern (Oluseyi & Olufemi, 2015). Retirement may be a pleasant experience for some people, yet traumatic for others, it generally involves anxiety about future of an individual (Bogaard, 2014). The loss of a job roles, financial insecurity, loss of social support as well as loss of self-esteem are some of the factors that leads to the feelings of anxiety among retirees (Brittler, 2013).

During retirement, employees often encounter various challenges that elicit feelings of anxiety (Damman, 2015). Retirement anxiety affects almost major areas of life such as social, economic and family.

Retirement is a major change that is accompanied with significant loss that could have far reaching negative effects on retirees (Fleischmann & Head, 2020). On the other hand, retirement may also offer an opportunity for recreation that could impact positively on an individual's psychosocial wellbeing. Retirement generally presents most people with a substantial sense of loss such as dropping of social role, financial security and prestige (Cahill, 2013).

Marriage and family relationship moderates the psychosocial wellness for retirees (Cabarrubias, 2017). Strong family bond plays a significant role in giving support during adjustment, hence an important predictor of psycho-social well-being of retirees (Damman, 2015). Psychosocial challenges of retirees have a situational origin which means they are influenced not only by the aging process which is common to all elderly people but also by a new situation which the elderly have to function (Cahill et al., 2013). Apart from problems resulting from poor health conditions, old people often have to face up to difficult changes in their personal life (Fleischmann & Head, 2020). The process of accepting these changes and adapting to them may give rise to anxiety and psychosocial challenges. Cahill et al. (2013) noted that the transition involves new norms which forces retirees to take on numerous new roles which is subjected to cultural and social changes.

Musila et al., (2019) argued that retirement usually involved a lot of challenges ranging from physical, social and psychological challenges. This is likely to impact on a retiree's well-being (Damman & Kalmijn, 2015). Elderly persons' needs assistance to enable them adjust to retirement. The psychosocial resources that they require include their family members, acquaintances and those living near them (Li & Chen, 2014). Retirees who do not have close association with others in life would be dissatisfied during retirement transition (Obodo, 2017). Social support is very crucial for the elderly since this is the time they may not perform certain tasks they did before retirement as well as the decline in their health also limits some of their vital roles (Fleischmann et al., 2020). When retirees come together as a group they may share the challenges they are facing and be helped to come up with strategies that may assist them in having a satisfied retirement life (Larkin & Milne, 2013). The purpose of this study is to assess the retirement anxiety and psychosocial challenges among retired teachers. In addition, the researcher wanted to find out if there is a significant difference between levels of anxiety and depression between early retiree and statutory age retiree. Researcher observed that published research studies on assessment of Kenya's retired teachers' levels of anxiety as well as psycho-social challenges are very limited. These observations together with the interests on geriatrics population have made the researcher to select this topic.

II. METHODOLOGY

The research was conducted in Ruiru and Juja sub-county in Kiambu County. The study adopted quantitative research design. The target population was retired teachers from public secondary schools who were teaching in Ruiru and Juja sub - county prior to their retirement and domiciled in the same place. The sample size was drawn from Teachers who were between 50 and 65 years who retired between 2017 to 2021. The target population in this study was 35 respondents. The intention of the investigator was to use census sampling, however only 20 were interviewed due to logistic challenges. It was difficult to gain access to large number of respondents because they were not in a centralized place.

Descriptive study design was used to account the anxiety and psychosocial challenges experienced by the subjects. This was made possible when the available participants were requested by the researcher to involve their colleagues who would meet the required participation criteria. The researcher used social-demographic questionnaire and Beck Anxiety Inventory Tool (BAI). Questionnaire was divided in two parts. The first section captured social-demographic information while the second segment was designed to record details of Psycho-social Challenges that respondents are experiencing. Beck Anxiety Inventory (BAI) was used to assess the level of anxiety of the respondents. BAI is self-rating scale used to evaluate the severity of anxiety symptoms.

The tool was developed by Aaron T. Beck (Beck et al., 1990). The BAI contains 21 self-report items. The items reflect symptoms of anxiety. Main Signs of anxiety includes tingling, inability to relax, fear of the worst happening, dizziness, and pounding, sweating and abdominal discomfort. Each item allows respondents for choices from no symptoms to severe symptoms for each item the client is asked to report how he or she has felt during the past two weeks. The items are scored as 0,1,2,3. The score range is 0-63. A total score of 0-7 is considered minimal range, 8-15 is mild, 16-25 is moderate and 26-63 is severe. The test is designed for self-report in individuals who are 17 years and above. The BAI has been found to discriminate well between anxious and non-anxious diagnostic groups and as a result is useful as a screening measure of anxiety. The reliability coefficient is 0.92. The test-retest reliability is 0.75 (Beck et al., 1996). Prior to the study, all participants were oriented to the administration protocol and the nature of procedure. In addition, verbal explanation of the study was provided. Additional explanation was provided to the subjects who had difficulty understanding the procedure. Furthermore, the participants were informed about the purpose of the study and were assured of confidentiality. SPSS version 25 was used for data analysis.

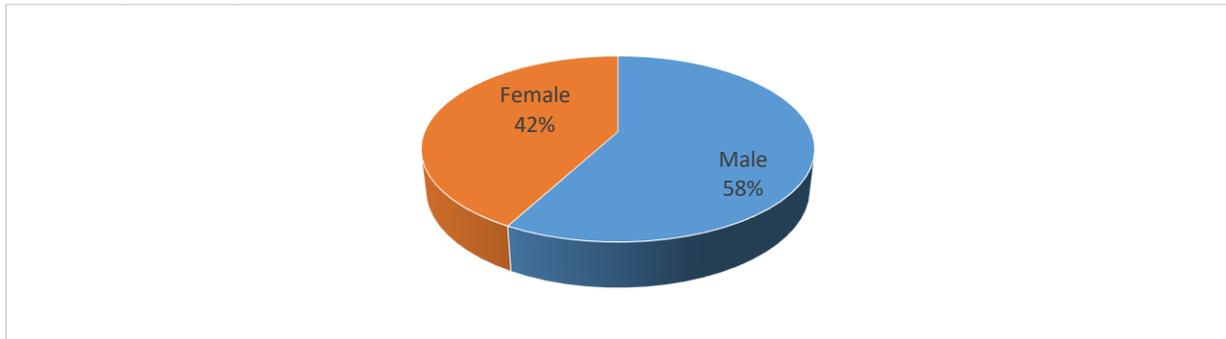
III. RESULTS

This section presents the data analysis and results of the research findings. The researcher used quantitative data analysis procedures to analyze the data. The main purpose of this study was to assess the levels anxiety and psychosocial challenges among selected retired secondary school teachers. The study targeted respondents who were teaching the public secondary schools in Ruiru and Juja - Sub County prior to their retirement.

Gender of The Respondents

Majority (58%) of the respondents were male, while 42% were female.

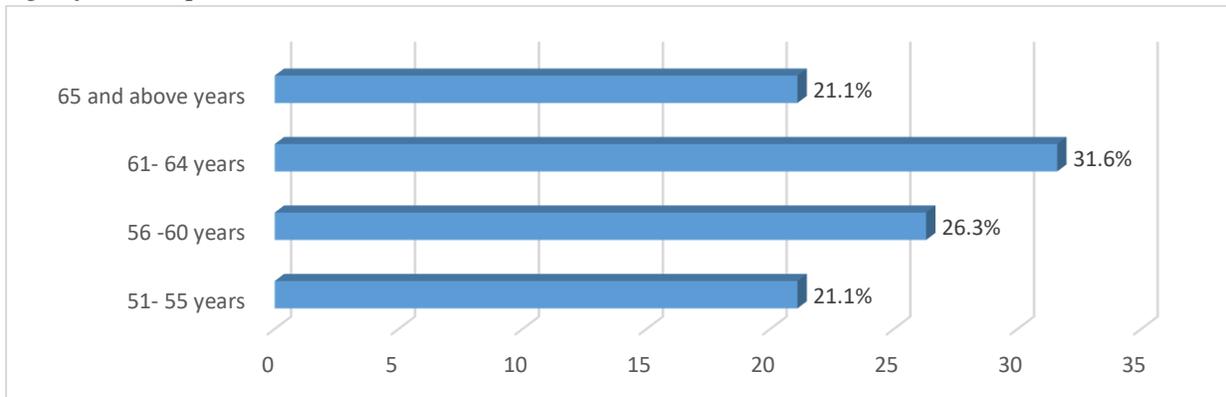
Figure 1:
Gender of the Respondents



Age of the Respondents

The results showed 31.6% reported that they were aged 61-64 years, 26.3% were 56-60%, 21.1% were 51-55 years, and 65 and above years respectively.

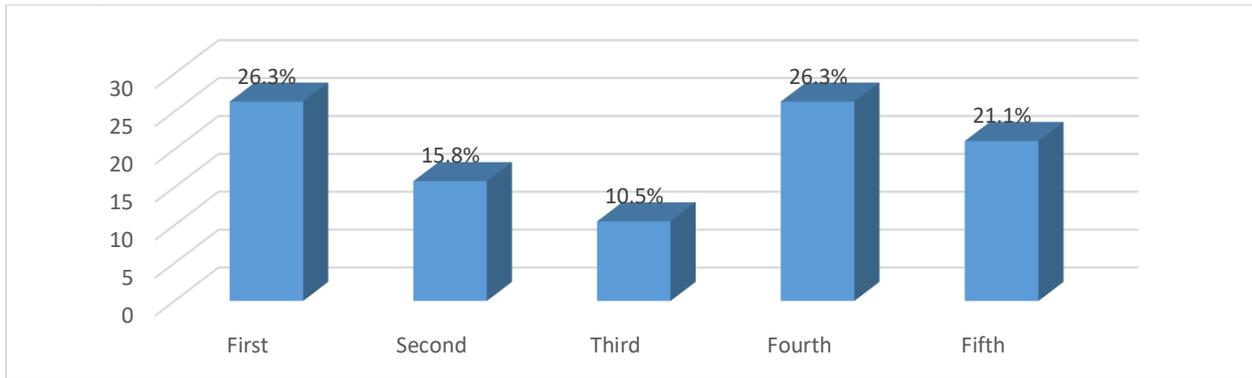
Figure 2:
Age of the Respondents



Indicate How Long Have You Stayed from the Time You Retired in Terms of Years

Results indicate that 26.3% of the respondents reported that they had stayed for one year and four years respectively after retirement, 21.1% reported five years, 15.8% reported two years and 10.5% reported three years.

Figure 3:
Years after Retirement



Descriptive Analysis

Table 1 shows that majority (78.9%) of the respondents reported that their family socio-economic status was low; 68.4% reported that their loneliness and social isolation level was usually high; 63.2% reported that their boredom from retirement was usually high; 52.6% reported that their financial stress level was usually high; 63.2% reported that their frustration levels from medical problems was usually high; 42.1% reported that their difficult in adjustment levels was usually high; 73.7% reported that their fear from dependency was usually high; and 63.2% reported that their anxiety levels was usually high.

Table 1:
Descriptive Analysis

	Low		Medium		High	
	N	%	N	%	N	%
Family socio-economic status is	15	78.9%	3	15.8%	1	5.3%
Loneliness and social isolation level is usually	4	21.1%	2	10.5%	13	68.4%
Boredom from retirement is usually	4	21.1%	3	15.8%	12	63.2%
Financial stress level is usually	6	31.6%	3	15.8%	10	52.6%
Frustration levels from medical problems	3	15.8%	4	21.1%	12	63.2%
Difficult in adjustment levels is usually	7	36.8%	4	21.1%	8	42.1%
Fear from dependency	3	15.8%	2	10.5%	14	73.7%
Anxiety levels is usually	4	21.1%	3	15.8%	12	63.2%

The findings in Table 2 indicates that the relationship between gender and anxiety level was statistically insignificant. This was indicated by chi square of 0.198 and p value of 0.906>0.05. This suggested that gender did not significantly determine anxiety level among retired secondary school teachers.

Table 2:
Cross- tabulation; Gender and Anxiety Level

		Anxiety Level			Total	Chi Square (P value)
		L	M	H		
Gender	Male	2	2	7	11	0.198 (0.906>0.05)
	Female	2	1	5	8	
	Total	4	3	12	19	

The findings in Table 3 reveals that the relationship between age and anxiety level was statistically insignificant. This was indicated by chi square of 9.157 and p value of 0.165>0.05. This suggested that age did not significantly determine anxiety level among retired secondary school teachers.

Table 3:
Cross tabulation; Age and Anxiety Level

		Anxiety Level			Total	Chi Square (P value)
		L	M	H		
Age	51- 55years	2	1	1	4	9.157 (0.165>0.05)
	56 -60years	2	0	3	5	
	61- 64years	0	2	4	6	
	65 and above	0	0	4	4	
	Total	4	3	12	19	

Results in Table 4 shows that the relationship between years after retirement and anxiety level was statistically insignificant. This was indicated by chi square of 12.244 and p value of 0.141>0.05. This suggested that years after retirement did not significantly determine anxiety level among retired secondary school teachers.

Table 4:
Cross - tabulation; years after retirement and Anxiety Level

		Anxiety Level			Total	Chi Square (P value)
		Low	Medium	High		
Years after retirement	First	3	1	1	5	12.244 (0.141>0.05)
	Second	1	0	2	3	
	Third	0	0	2	2	
	Fourth	0	2	3	5	
	Fifth	0	0	4	4	
	Total	4	3	12	19	

IV. DISCUSSION

The results of the study indicated that high percentage of the respondents were affected by anxiety and psycho-social challenges. The study showed there is no significant difference between teachers who had early or mandatory retirement in terms of levels anxiety and psycho-social challenges. Globally, the population of older adults (over 60 years) is estimated to almost double between 2015 and 2050 from about 12% to 22% (United Nation, 2015). As the world population ages, it is critical to promote mental well- being of ageing population.

Eibich (2015) argued that anxiety symptoms are often overlooked and untreated in older population and is often associated with psychosocial and cognitive decline. Retirement is normally considered a milestone in older adulthood. (Alexopoulos, 2019). While most retiree manage to adapt to transition relatively easily, however some experience difficulties in decreased well-being and increased anxiety symptoms (Li et al., 2014). According to Osborn (2017) the disengagement from active work role symbolizes the beginning of the end and it is usually connected with death anxiety. The study revealed low socio-economic status among respondents was associated with greater risk of anxiety. One of the main findings of this study is the inverse relationship between social-economic status and anxiety. The lower the social-economic status the higher the anxiety levels among the retired teachers. The findings of this study was supported by Topa & Alcover (2015) who argued that retirees coming from low-social economic status tend to have high anxiety levels than their counterparts from high social-economic status (lexopoulos, 2019; World Health Organization, 2017). This study further revealed high levels of boredom among respondents. Boredom is normally experienced when an activity is perceived as overwhelming or of low value (Barnett et al., 2012). Bored individuals may experience loss of control of their environment (Isacescu et al., 2017). Furthermore, they are also susceptible to cognitive and affective deregulations (Liu et al., 2012).

Boredom can trigger severe stress and anxiety levels among vulnerable groups of people who have experienced trauma or mental health problems in the past (Westgate et al., 2018). On the other hand, boredom has been conceptualized as originating from low motivation and feelings of meaninglessness (Van Hoof et al., 2017). However, some form of boredom outcomes indicates low arousal (depression and stress) and high arousal [aggression and frustration] (Fahlman et al., 2013). The amount of autonomy that people have or perceive for a task may explain whether high–low arousal affective reaction is triggered when a task is boring.

The findings of this study indicated that 52 % of the respondents are currently experiencing financial challenges. An acute financial hardship such as paying rent, debt and inability to meet basic expenses have lifelong negative effect on one's mental health. Sargent-Cox et al. (2010) argued that financial stress is unique stressor, because it is not only affecting daily life, but in general is persistent and not easily or quickly remedied ((Park et al., 2017). Never the less financial stress is thought to affect those in middle or late adulthood less than younger people (Mugon et al., 2018). In addition, financial stress is a primary predictor of physical and mental health quality of aging adults (Wolff et al., 2010). The current hard global economic climate coupled with rapidly aging population creates multitude of mental health challenges (Clavet, 2014). Furthermore, there is a positive relationship between financial difficulties and poor mental health among retiree (Phelan, 2012).

Conclusion

The results of this study showed that significant number of respondents were experiencing significant levels of anxiety as well as psychosocial challenges. In addition, the outcome of this research indicates that there is no significance difference between levels of anxiety and depression between early retiree and statutory age retiree. Retirement though necessary and inevitable comes with diverse challenges. There should be concerted effort from the therapist to guide potential retirees that are approaching their retirement age. Retirees who fail to plan retirement appropriately may have mental health challenges going through disengagement period.

Additionally, getting professional help and counselling from a therapist is a good way for retired persons to keep up with the psychological wellbeing of retirement. Attending counselling sessions can help them in various ways, like learning to process certain emotions or adapting to psycho-social challenges. Also therapist can help retirees to face pressing issues such as loneliness, boredom and deteriorating health.

Recommendations

Teachers can use this information to plan for their retirement. Employer can make adequate Pre-retirement preparation for teachers who are just about to retire. Teachers service commission, ministry of education as well as trade unions may join hands together to psycho-educate serving teachers on psycho-social challenges faced by retiree. In addition, teachers who are on the verge of retirement can attend personal therapy sessions which will enable them reduce retirement anxiety and also accept the reality of retirement.

Conflict of interest

I have no conflict of interest

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