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Abstract

Despite retirement being an important life transition, the psychological readiness of teachers is mostly undermined in favour of financial planning, creating a practical and empirical gap in support systems. This study investigated the levels of pre-retirement anxiety among senior high school teachers in the Upper East Region of Ghana. The research employed a quasi-experimental pretest-posttest control group design with a sample of 30 teachers within ten years of retirement. The Retirement Anxiety Scale, which demonstrated high internal consistency with a Cronbach's Alpha of 0.863, was used to measure anxiety levels before and after intervention. The results indicated that pre-retirement anxiety was very high amongst the participants before intervention, with 58.47% exhibiting high anxiety levels, 33.75% showing low anxiety, and only 7.78% demonstrating moderate anxiety. The study found that demographic factors such as gender and teaching experience were not significant predictors of pre-retirement anxiety, as no statistically significant differences were established regarding gender or years of teaching experience. The research concludes that pre-retirement anxiety is a serious concern among teachers in the Upper East Region and that universal, inclusive interventions are needed rather than demographic-specific approaches. It is recommended that educational stakeholders should integrate evidence-based psychological programmes into pre-retirement planning to facilitate holistic support for retiring teachers, moving beyond the current overemphasis on financial preparedness to address the psychological dimensions of this critical life transition.

Keywords: *Pre-Retirement Anxiety, Senior High School Teachers, Upper East Region*

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1. Introduction

Pre-retirement anxiety represents a significant psychological challenge affecting educators approaching the end of their professional careers. According to Adejare et al. (2019), retirement is a key stage of life that is accompanied by a number of adjustment challenges as well as changes to lifestyle, self-esteem, and anxiety. The transition from active employment to retirement constitutes a major life event that can trigger substantial psychological distress, particularly among teachers who have dedicated decades to their profession. Petters and Asuquo (2008) define retirement as the act of quitting a job after a predetermined number of productive years have passed or, in the case of employees working in the public sector, after attaining the age of retirement, which is considered to be sixty years old. This transition period is characterized by uncertainty, loss of professional identity, and concerns about financial security, all of which contribute to elevated anxiety levels among pre-retirees.

The prevalence of pre-retirement anxiety has been documented across various professional sectors globally, with teaching professionals demonstrating particularly high vulnerability to this phenomenon. Research by Vordzorgbe, Assoah, Dzakadzie, and Wilson (2018) on managing pre-retirement anxiety among teachers in the Yilo-Krobo Municipality in the Eastern Region of Ghana revealed that pre-retirement anxiety was caused by a number of factors, including inadequate retirement planning, managing mental health, managing a new and lower social status, inadequate funds, and trouble managing time. Similarly, Owino and Namande (2022) contend that retirement can have a variety of psychological impacts on retirees, with separation from a place of employment that an individual has long cherished potentially causing boredom, loneliness, melancholy, and low self-esteem. The situation is particularly acute in developing countries like Ghana, where pension payment delays and inadequate social security systems exacerbate the psychological burden on retiring teachers (Yunusa, 2013).

Despite the recognized importance of addressing pre-retirement anxiety, there exists a significant gap in empirical research examining the prevalence and intensity of this condition among educators in specific regional contexts. Studies show that financial retirement planning has received more attention than psychological retirement planning (Emma Aluodi & Amos Njuguna, 2017), creating a critical void in support systems for pre-retirees. According to statistics, 90% of retired people appear dissatisfied, bewildered, and helpless as a result of faulty pre-retirement preparation or a lack of retirement preparation (Baba, 2015). The overemphasis on financial preparedness at the expense of psychological readiness represents a fundamental flaw in current retirement preparation frameworks. Furthermore, the demographic reality that approximately 30% of the teaching workforce in many countries is over 50 years of age (Adeyinka et al., 2019) underscores the urgency of addressing pre-retirement anxiety systematically and comprehensively.

The measurement of pre-retirement anxiety levels serves as a critical first step in developing targeted interventions to support educators through this challenging transition. Chan and Au-Yeung (2021) note that for some employees, the prospect of retiring causes anxiety, trepidation,

and dejection, with factors such as age, gender, social support, experience, and prior preparation all connected to how well one adjusts to retirement. Understanding the current prevalence and severity of pre-retirement anxiety among senior high school teachers in Ghana's Upper East Region is essential for informing evidence-based policy decisions and intervention strategies. This research addressed this gap by systematically measuring anxiety levels among teachers within ten years of retirement, thereby providing baseline data that can guide the development of comprehensive psychological support programs tailored to the unique needs of this vulnerable population.

2. Problem Statement

While retirement significantly affects teacher well-being, institutional responses have prioritised financial over psychological preparation, leaving a critical gap in pre-retirement support systems. Structured programmes addressing the psychological dimensions of this transition remain largely absent, representing both an empirical deficiency and a practical failure in occupational transition policy (Aluodi & Njuguna, 2017). According to statistics, 90% of retired people appear dissatisfied, bewildered, and helpless as a result of faulty pre-retirement preparation or a lack of retirement preparation (Baba, 2015). While there are already studies of retirement preparation of workers in various economic sectors including the banking, business and health care industries (El-din et al., 2012), research focusing specifically on the psychological dimensions of retirement anxiety among teachers remains limited. Furthermore, retirement anxiety among retirees may prevent them from making the necessary preparations (Maina & Mwangi, 2017), creating a vicious cycle of unpreparedness and heightened distress. Teachers in Ghana who are retiring encounter difficulties relating to poor financial planning, inadequate housing arrangements, lack of understanding of pension contributions, bureaucracy, and the expense of the retirement process, which accelerate aging, premature death, and loneliness (Vordzorgbe et al., 2018). Given the overemphasis on financial preparedness and the large number of people approaching retirement age, there is need to systematically measure the levels of pre-retirement anxiety among senior high school teachers in the Upper East Region of Ghana to establish baseline data that can inform the development of targeted psychological interventions and comprehensive retirement preparation programs.

3. Research Objectives

To measure the levels of pre-retirement anxiety among Senior High School teachers in the Upper East Region of Ghana.

4. Research Question

What are the prevailing levels of pre-retirement anxiety among Senior High School teachers in the Upper East Region of Ghana?

5. Theoretical Review

The theoretical foundation for understanding pre-retirement anxiety among teachers is grounded in Continuity Theory, originally developed by Atchley in 1968 and subsequently refined through his Ohio Longitudinal Study of Ageing and Adaptation conducted between 1975 and 1999. According to this theory, people's innate perceptual systems allow them to maintain the same behavioral patterns or routines throughout their life, and a person's physical and mental health will not change even if they quit their job if they manage and maintain close connections and a way of life to achieve stability (Atchley, 1989). The theory addresses middle-aged and older people's mental growth when retirement is taken into consideration, positing that older people who continue to live their previous lifestyle in retirement will be more psychologically well. Atchley observed that contrary to other theories such as the Disengagement theory or the Role theory which suggested older people were in crisis, retirees were not necessarily experiencing catastrophic adjustments but rather maintaining consistency in their psychological processes and behaviors (Atchley, 1999).

The application of Continuity Theory to pre-retirement anxiety measurement is particularly pertinent in the Ghanaian educational context, where teachers face unique challenges including inadequate retirement planning, managing mental health, managing a new and lower social status, inadequate funds, and trouble managing time (Vordzorgbe et al., 2018). Problems with adaptation brought on by specific resource losses may result in stress, pre-retirement anxiety, and an unfulfilling post-retirement lifestyle. Von Bonsdorff and Ilmarinen (2013) note that continuity theory and retirement are intrinsically linked, as the theory helps explain why some individuals experience severe anxiety while others transition smoothly—those who can maintain elements of continuity in their identity, social relationships, and daily structure tend to experience lower anxiety levels. This theoretical lens suggests that measuring pre-retirement anxiety levels must account for the degree to which impending retirement threatens the continuity of teachers' established routines, professional identities, and social networks, thereby providing a framework for understanding the psychological mechanisms underlying retirement-related distress.

6. Empirical Review

Barbosa, Monteiro, and Murta (2016) has demonstrated that retirement is not just a state but a complicated process entwined with a number of preceding psychological resources, with retirees with lower levels of self-efficacy, unfavourable pre-retirement expectations, and increased stress reporting lower levels of life satisfaction and more severe depressive symptoms. In the Ghanaian context specifically, Vordzorgbe, Assoah, Dzakadzie, and Wilson (2018) conducted a study on managing pre-retirement anxiety among teachers in the Yilo-Krobo Municipality in the Eastern Region of Ghana, finding that pre-retirement anxiety was caused by a number of factors including inadequate retirement planning, managing mental health, managing a new and lower social status, inadequate funds, and trouble managing time. These findings underscore the multidimensional

nature of retirement anxiety and the need for comprehensive assessment tools to measure its prevalence and intensity across different populations.

Chan and Au-Yeung (2021) found that for some employees, the prospect of retiring causes anxiety, trepidation, and dejection, with age, gender, social support, experience, and prior preparation all connected to how well one adjusts to retirement. Research conducted in various cultural contexts reveals similar patterns of distress. Alavi, Alipour, and Rafiey (2021) conducted a qualitative study on psychosocial issues of retirement in Iran, identifying themes of identity loss, social isolation, and financial insecurity as primary sources of anxiety among pre-retirees. Similarly, Mukku, Harbishettar, and Sivakumar (2018) reviewed psychological morbidity after job retirement and concluded that anxiety disorders constitute one of the most prevalent mental health challenges during the retirement transition period. According to statistics, 90% of retired people appear dissatisfied, bewildered, and helpless as a result of faulty pre-retirement preparation or a lack of retirement preparation (Baba, 2015), highlighting the widespread nature of this phenomenon.

Lee (2013) argues that the teaching profession often becomes one of the core elements of the life of educators and therefore they can find considerable fulfilment in it, making separation from this identity particularly distressing. Galimova et al. (2024) examined the relationships among anxiety associated with teaching in the Asunafo South District of Ghana, investigating how teachers understood retirement and the factors that made them experience pre-retirement anxiety, though they did not distinguish their results according to teaching experience. Research by Wang and Shi (2013) indicates that retirement as an active teaching job can prove to be a very difficult experience due to some of the challenges that include financial security, loss of professional identity, and lack of a scheduled program of action in everyday life. The situation is particularly acute in countries like Ghana where pension payment delays and inadequate social security systems exacerbate psychological distress. Owino and Namande (2022) documented that the lack of money hastens illness and unsanitary living conditions among retirees, while Yunusa (2013) named delay in pension payments, fear of rejection, and dread of loneliness as some of the issues that the elderly face after retirement, all of which contribute to heightened pre-retirement anxiety.

Emma Aluodi and Amos Njuguna (2017) noted that financial retirement planning has received more attention than psychological retirement planning, with a large number of retirement presentations and workshops offered by financial institutions contributing to the emphasis on financial preparation (Osborne, 2012). Studies that have attempted to measure pre-retirement anxiety have employed various instruments with differing levels of reliability and validity. Griffin and Hesketh (2008) developed the Retirement Anxiety Scale, which provides valuable information but is often not capable of capturing the complex relationship between years of service and anxiety in specific cultural contexts. Adeyemo and Olatomide (2017) validated a Retirement Adjustment Scale for retired secondary school teachers in Osun State, Nigeria, achieving a high reliability rate of 0.782, demonstrating the importance of culturally appropriate measurement tools. However, comprehensive studies systematically measuring the prevalence and levels of pre-retirement anxiety among senior high school teachers in Ghana's Upper East Region remain conspicuously

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absent from the literature. Gathiira, Muathe, and Kilika (2019) conducted research on retirement preparedness of pre-retirees in the education sector in Kenya, demonstrating the significance of psychosocial programmes on retirement preparedness, but did not provide baseline measurements of anxiety levels across different demographic groups. This gap in empirical knowledge necessitates systematic investigation to establish the current state of pre-retirement anxiety among teachers in this specific regional context, thereby informing evidence-based interventions and policy decisions.

7. Research Methodology

This study employed a quasi-experimental research design with a pretest-posttest control group approach to measure the levels of pre-retirement anxiety among senior high school teachers in the Upper East Region of Ghana. The target population consisted of senior high school teachers within ten years of retirement, with a sample of 30 teachers selected through multi-stage sampling techniques from Bolgatanga Municipal. Purposive sampling was used to select the municipality due to its accessibility and concentration of senior high school teachers, followed by simple random sampling to identify 40 teachers aged 50 years and above from a total of 120 teachers in the municipality (Etikan, Musa, & Alkassim, 2016).

The Pre-Retirement Anxiety Scale developed by Adeyemo and Olatomide (2015), which demonstrated high internal consistency with a Cronbach's Alpha of 0.863, was used as the primary data collection instrument to assess anxiety levels across three categories: low (scores below 59), moderate (scores between 60 and 70), and high (scores between 70 and 100). A pilot study was conducted at Gowrie Senior High Technical School in the Bongo District to test the validity and reliability of the research instrument, with feedback from supervisors and field experts ensuring content and construct validity (Creswell and Creswell, 2018). Data were collected following ethical approval from Kenyatta University Ethics Review Committee and permission from the Upper East Regional Director of Education, with all participants providing informed consent and assured of confidentiality throughout the research process. The collected data were analyzed using SPSS version 25.0, employing descriptive statistics such as means, standard deviations, and frequency distributions to determine the prevailing levels of pre-retirement anxiety, with all analyses conducted at a significance level of 0.05 (Pallant, 2020).

8. Results and Findings

8.1 Demographic Data

The demographic profile of the 30 participating senior high school teachers revealed important characteristics that contextualize the study's findings on pre-retirement anxiety levels. The sample comprised predominantly male teachers (63.3%) compared to female teachers (36.7%), with the majority of participants falling within the 50 to 55 age bracket (83.3%), while only 16.7% were aged between 56 and 60 years, indicating that most respondents were in the preparatory stage of retirement characterized by increased uncertainty (Reitzes and Mutran, 2004). In terms of marital status, an overwhelming 93.3% of participants were married, which is noteworthy as spousal

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support has been found to provide social support that reduces stress and anxiety related to retirement and serves as a protective factor during life transitions (Kim and Moen, 2002). The educational qualifications showed that two-thirds of the participants (66.7%) held bachelor's degrees while one-third (33.3%) possessed master's degrees, suggesting a fairly knowledgeable population with possible higher exposure to cognitive resources and coping mechanisms (Hershey and Mowen, 2000). Regarding teaching experience, the distribution revealed that 60% of teachers had served between 21 and 30 years, 36.7% had 11 to 20 years of experience, and only 3.3% had served more than 30 years, reflecting relative homogeneity in work experience that could influence anxiety patterns. This demographic composition, particularly the high proportion of married, educated, and experienced teachers in their early retirement transition phase, provides essential background for understanding the prevalence and intensity of pre-retirement anxiety observed in this study, as these factors have been identified in previous research as potentially influencing retirement preparedness and psychological adjustment (Topa, Moriano, and Morales, 2010).

8.2 Prevailing Levels of Pre-Retirement Anxiety (RQ1)

This section addresses the primary research question regarding the existing levels of pre-retirement anxiety among the teachers before any intervention. Figure 1 presents the pre-intervention pre-retirement anxiety levels.

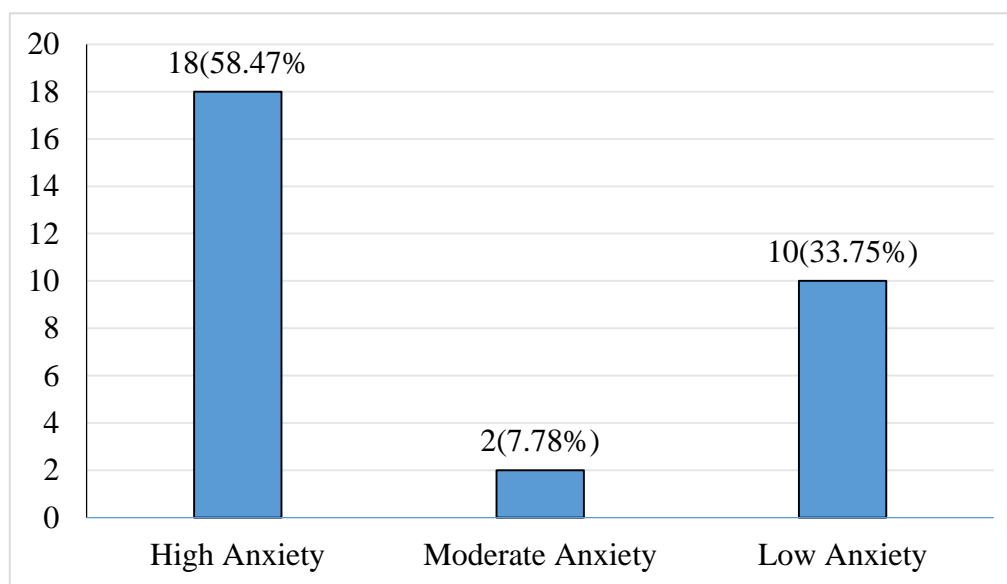


Figure 1: Pre-Intervention Anxiety Levels

In order to measure the current status of anxiety, the Pre-Retirement Anxiety Questionnaire (PRAQ) was used to collect data. See Appendix D for the PRAQ. The findings showed that there was pervasive and elevated anxiety. Most of the participants (58.47) were very anxious as indicated in Figure 1. The proportion of those who had moderate anxiety (7.78) was small, and the proportion of those who had low anxiety (33.75) was high.

The research question aimed at establishing the current pre-retirement anxiety levels among senior high school teachers in the Northern part of Ghana, the Upper East Region. The research discovered that pre-retirement anxiety was a high and prevalent concern with most of the respondents (58.47) registering high scores on the levels of anxiety. This observation is consistent with the overall body of literature that defines retirement as a problematic life transition that is associated with significant adaptation to routine, identity, and lifestyle (Barbosa et al., 2016; Petters and Asuquo, 2008). The anxiety that was reported by the teachers in this study is indicative of the challenges and alterations to self-esteem that were observed by Adejare et al. (2019).

The result is especially echoed in the context of the teaching profession, where, as Lee (2013) and Lahdenpera et al. (2022) state, professional identity is established to the point of its future loss being quite upsetting. Moreover, the findings are in line with the studies in the context of Ghana in the particular case, which was conducted by Vordzorgbe et al. (2018), who explained the two aspects of insufficient funds and the deterioration of social status as the primary factors causing anxiety among teachers. The finding of this study supports the arguments of Aluodi and Njuguna (2017) that there is indeed a practical gap in Ghana where psychological readiness has been neglected in support. Theoretically speaking the high anxiety rates can be explained in terms of the Continuity Theory by Atchley (1989) the main contributor to the stress and anxiety is the perceived interference with the already established patterns of life and the social identity of the teachers.

9. Conclusion

The study concluded that pre-retirement anxiety is very high amongst the senior high school teachers in the Upper East Region of Ghana. This data shows that this is not a small problem but a serious psychological challenge facing most of the educators in the age of retirement, therefore, should be seriously addressed by the educational stakeholders.

10. Recommendations

The study recommends that the Ghana Education Service and school administrators should officially integrate psychological support programmes into pre-retirement planning seminars for teachers, moving beyond financial planning to incorporate strong psychological components. Pre-retiring teachers are encouraged to proactively seek psychological assistance and engage in activities that help them cope with the emotional challenges of this life transition. Mental health professionals in Ghana should create specialized training programmes tailored to teachers, focusing on practical strategies for managing anxiety and developing optimistic visions of post-career life.

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