

Abstract

The transition from work to retirement is a significant and demanding process, marked by individual variations in the timing and decision-making. Legal frameworks often guide retirement decisions. This life event typically triggers psychological responses, necessitating a psychotherapeutic approach to preparation and decision-making. While retirement represents a major life milestone, some individuals may not proactively consider it. Effective pre-retirement planning and preparation can commence 5-10 years before retirement. Mandated pre-retirement counseling is beneficial, as it compels individuals to make essential preparations well in advance. However, many people tend to avoid contemplating retirement after reaching the age of 45. This study aimed to assess anxiety and psychological challenges experienced by retired secondary school teachers in Ruiru and Juja Sub County. It also sought to compare anxiety and depression levels between early retirees and those subject to mandatory retirement. The study employed a quantitative research design. A sample of 35 retired teachers was selected using census sampling, with 20 respondents interviewed due to logistical constraints and respondent availability. The study focused on secondary school teachers who had retired between 2018 and 2021. Data were collected using the Beck Anxiety Inventory and a Social-demographic questionnaire. The findings revealed that 78.9% of respondents reported low family socioeconomic status, while 68.4% experienced high levels of loneliness and social isolation. Additionally, 63.2% noted elevated boredom in retirement, 52.6% reported high financial stress, and 63.2% indicated increased frustration due to medical issues. Moreover, 63.2% exhibited high levels of anxiety. Interestingly, the study found no significant difference in anxiety and psycho-social challenges between teachers who had early or mandatory retirement. To better support prospective retiree teachers, it is crucial to encourage them to seek guidance from the Teachers Service Commission wellness center during their pre-retirement preparation and planning.