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Pre-Retirement Planning on Quality of Life Among Retired Public Secondary School Teachers in Bomet County, Kenya

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ABSTRACT

The study examined how pre-retirement planning influences the quality of life of retired public secondary school teachers in Bomet County, Kenya. A correlational research design was employed to test the study hypothesis H_0 : There was no statistically significant influence of pre-retirement planning on the quality of life among retired public secondary school teachers in Bomet County, Kenya. The target population comprised 2,085 retired public secondary school teachers who had been employed by the Teachers Service Commission (TSC) in Bomet County, retired between 1 January 2020 and December 2025, and were still alive at the time of the study. One selected family member for each retired teacher was also included to corroborate the information provided. The study sample consisted of 416 respondents, comprising 208 retired teachers and 208 corresponding family members. Data were collected from the retired teachers and their respective family members using questionnaires. The validity of the research instruments was assessed, while their reliability was evaluated using Cronbach's alpha following a pilot study conducted in Kericho County. The pilot study yielded an overall reliability coefficient of 0.876, indicating that the research instruments had high internal consistency. Quantitative data were processed using the Statistical Package for the Social Sciences (SPSS), and the findings were presented using tables and figures. Multiple regression analysis produced a correlation coefficient of $R = 0.557$, indicating a moderately strong positive relationship between pre-retirement planning and quality of life. The model explained 31.1% of the variance in quality of life ($R^2 = 0.311$), while the adjusted R^2 of 0.290 indicated that approximately 29.0% of the variance in quality of life was explained after adjusting for the number of predictors in the model. The study recommends that the Teachers Service Commission (TSC) provide professional financial advisory services on retirement investment planning to teachers during their active years of employment and before retirement. Such services would help teachers make informed financial decisions and enhance their quality of life after retirement.

Keywords: *Pre-retirement planning, Quality of life, Socio-economic conditions*

Background to the Study

Magtira and Ancho (2021), explored retirement preparedness among Filipino teachers, with attention to financial stability, health conditions, social factors, and self-fulfillment. Although their study provides valuable insights into the pre-retirement stage, it does not fully address the experiences and adjustments that educators undergo after retirement. Similarly, Gumiran et al. (2022), carried out a reflective phenomenological study focusing on the post-retirement lives of Filipino educators. Their findings emphasized key themes such as self-confidence, optimism, and continued social engagement among retired teachers. However, the study's scope was broad, lacking a deep exploration of the professional identity shifts and cultural nuances specific to Filipino educators.

Ballaret and Lañada (2021), explored the experiences of retired public-school teachers, discussing factors influencing retirement decisions and retirement challenges. Though this study provides valuable insights, it focuses on general experiences, indicating the need for research that delves deeper into personal and professional identity transformations during retirement. Silva et al. (2022), examined the impact of retirement on the quality of life of older adults and the factors associated with this transition. Their review included a total of 22 studies, which were grouped into four key categories: financial situation, social life, health conditions, and retirement preparation programs. The findings revealed that retirees' quality of life is significantly shaped by factors varying across different cultural contexts, educational levels, income groups, and professional categories.

An empirical assessment by Mensah and Boateng (2022), explored the socio-economic adjustment strategies and life satisfaction of retired public-school educators in suburban districts. Their findings revealed that public school teachers who relied solely on statutory government pension schemes experienced immediate lifestyle degradation due to inflation. However, retirees who proactively diversified their economic conditions by engaging in small-scale retail or local agribusiness maintained significantly higher physical and environmental quality of life scores.

Statement of the Problem

Retirement is a major life transition and is seen globally as a period of rest but with teachers, it is often marked by a sudden drop in income and social status. There have been concerns among education stakeholders that retired teachers suffer multiple challenges after retirement that have direct influence on their wellbeing hence unable to enjoy quality life after retirement. Despite TSC having retirement policies many retired teachers enter retirement unprepared as noted from persistent outcry regarding delayed pension, inadequate medical cover and lack of sustainable investment which makes retired teachers struggle to afford basic needs. Research has also confirmed these concerns. However, limited studies had been conducted on the influence of pre-retirement planning on quality of life among retired public secondary school teachers in Bomet County. Hence, the justification for this study, which sought to establish the influence of pre-retirement planning on quality of life among retired public secondary school teachers in Bomet County, Kenya.

Research Hypothesis

The study hypothesis was;

H₀: There was no statistically significant influence of pre-retirement planning on the quality of life among retired public secondary school teachers in Bomet County, Kenya.

Theoretical underpinnings

The study was guided by Continuity Theory, which was originally conceptualized and systematically advanced by the American sociologist Robert Atchley in the 1970s and 1980s, serves as a premier gerontological framework for explaining how individuals navigate the transition into late adulthood and retirement. The core axiom of the theory posits that middle-aged and older adults make adaptive choices to preserve and maintain internal and external structures, preferring to rely on familiar strategies, relationships, and routines to navigate major life transitions. Rather than viewing aging or the cessation of formal employment as a radical, disruptive break from middle age, Atchley argued that individuals exhibit a distinct predisposition toward consistency. This framework suggests that successful, quality aging occurs when an individual achieves a state of equilibrium by linking past experiences and accumulated coping mechanisms with the changing demands of new life circumstances.

To provide a nuanced explanation of this adaptive process, Atchley bifurcated the concept of continuity into two distinct dimensions: Internal continuity which denotes the preservation of an inner psychological structure, including a person's core personality traits, ideas, values, affect, and self-identity. It represents the psychological archive of memories and cognitive coping strategies that individuals draw upon to maintain a coherent sense of who they are, ensuring that their internal ego remains stable even when external roles shift. External continuity which manifests as the visible maintenance of external structures, including physical environments, social roles, behavioral relationships, activities, and lifestyles. It is operationalized through the continuation of familiar social networks, hobbies, and community engagements that validate the individual's social identity.

For professional group such as secondary school teachers under the Teachers Service Commission (TSC), the quest for continuity is particularly pronounced. Teachers develop a deeply entrenched professional identity characterized by intellectual engagement, community leadership, mentorship, and structured daily routines (Fasbender et al., 2021). Upon retirement, these individuals do not discard their long-standing values or cognitive habits; instead, they adapt by transferring their skills into alternative but structurally continuous domains. They maintain external continuity by remaining actively involved in educational activities, offering voluntary community service, or stepping into formal and informal mentoring roles within their localities.

The theory emphasizes that older adults utilize this lifelong baseline of internal and external resources to make retirement a fluid, evolutionary process rather than a fragmented or traumatic life event. It assumes that individuals possess an inherent drive to maintain a stable self-concept, using their past as a blueprint to actively construct and navigate their future (Supportive Care, 2025).

Literature Review

Mundi, Vashisht and Rao (2024), investigated the issue of financial well-being and social capital among retired individuals in India. The research design included semi-structured interviews involving 32 retirees, namely government schoolteachers who were subjected to interpretative phenomenological analysis. The findings showed that financial well-being of retirees who had sufficient knowledge about their sources of pension was higher compared to other retirees, but being in debt and facing high health care costs was associated with lower levels of financial well-being. Social capital in this case was found to be formed more through relationships with one's friends and neighbors, rather than family members, such as children. At the same time, relocating retirees faced difficulties in building bridging social capital. However, this study has an important gap which lies within its geographical limitations, since the investigation of social capital in this study was conducted for Indian retirees only. Thus, the present study aimed at filling this gap by examining the happy retirement life of Teachers Service Commission teachers in Bomet County, Kenya.

Bartholomae and Wang (2025), examined the influence of the retirement planning financial education initiative that involved educating 750 public workers under the Iowa public worker retirement system in conjunction with Cooperative Extension educators. The financial education program was conducted using both face-to-face and online approaches and its purpose was to improve financial literacy skills, encourage active participation in

financial planning, alleviate financial stress, and foster greater confidence levels. From the quantitative and qualitative results obtained, it was clear that participants demonstrated improved understanding of the topic under study, high levels of participant satisfaction, and the significance of financial education conducted at the right time through institutional collaborations. Nevertheless, this research work falls short when compared to the current research in that it is contextual.

Mpuya and Isanzu (2025), carried out research examining the connection between financial literacy and retirement readiness among public primary school teachers in Dodoma, Tanzania. Adopting a qualitative approach, the study gathered data through interviews and focus group discussions involving 35 teachers alongside 5 key informants. Three major themes were identified in the study: financial decisions making, financial management and availability of financial services. From the results obtained from the study, it was found out that while seminars increased financial knowledge in the area of budgeting, savings and investments among others, most of the teachers could not use this knowledge effectively because of individual attitudes and economic constraints. It is therefore recommended that financial literacy should be started early to increase retirement preparedness. However, the study being carried out on primary school teachers in Tanzania makes it limited in context.

Musila, Masinde, and Maithya (2019), carried out a study examining the difficulties encountered by retired teachers in Makueni County, Kenya. The research was informed by social construction theory, disengagement theory, and the life cycle perspective. Using purposive and snowball sampling techniques, the researchers selected 249 teachers (173 male and 76 female), from whom data were gathered through questionnaires, interviews, and focus group discussions. Both qualitative and quantitative data were then analyzed to identify the challenges facing retired teachers. Results indicated that retired teachers faced various challenges in their financial, health, and social lives. The researchers determined that these challenges were the result of the retirees' lack of planning, saving, and investing while they were still teachers. Consequently, recommendations were made to improve the salaries of teachers to encourage them to save and invest while they are teachers, and to encourage better time management skills among teachers to reduce fatigue and social strain.

Makallah, Kinanga, and Kisirkoi (2025), investigated the attitudes of teachers towards retirement and whether or not those attitudes had an influence upon their preparedness for retirement. The researchers applied the theory of planned behavior to their research, surveying 148 public primary teachers in Narok County out of a population of 375 teachers. Results indicated that teachers who had positive attitudes towards retirement were also more prepared for retirement ($r = 0.38$, $p < .001$); those with negative attitudes were less prepared for retirement. Furthermore, those teachers with positive attitudes towards their careers exhibited a stronger correlation with being prepared to retire ($\beta = 0.128$, $p = 0.020$). The researchers found that most teachers had poor retirement preparedness due to their negative attitude towards planning for retirement. However, since the study utilized these findings with these populations, there is a contextual gap in the existing literature that will be filled by this study investigating the retired teachers of the Teachers Service Commission secondary schools.

Research Design

The study employed a correlational research design, this approach offered a deeper and more comprehensive understanding of the research problem than either method could provide on its own (Amina, Lucas & Kimberly, 2024). The study target population comprised of 2,085 retired public secondary school teachers who were formerly employed by TSC and their family members from Bomet County who retired between January 2020 to December 2025 and were still alive with one family member. A representative baseline proportion of 10% was extracted from the total target population of 2,085 retired teachers, resulting in a finalized sample size of 208 respondents and a corresponding sample size of 208 family members who provided corroborative information.

The raw quantitative data gathered from the collected questionnaire were first subjected to an exhaustive data-cleaning phase to identify, address, or impute missing values and eliminate statistical outliers, thereby enhancing data accuracy and distribution normality. Once sanitized, the data were coded and systematically inputted into the Statistical Package for the Social Sciences (SPSS) Version 25 for empirical analysis.

Results and Discussions

The ANOVA results assess whether respondents from the 24 comparison groups ($df = 23$) differ significantly in their perceptions of pre-retirement planning. At the 5% significance level ($\alpha = .05$), a p-value less than .05 indicates statistically significant differences between the groups. The ANOVA results is indicated in Table 1.

Table 1

One-way ANOVA Findings on Pre-retirement Planning and Quality of Life

		Sum of Squares	df	Mean Square	F	Sig.
PP1 - I began saving for their retirement way before their official retirement date.	Between Groups	116.929	23	5.084	4.298	.000
	Within Groups	380.909	322	1.183		
	Total	497.838	345			

		Sum of Squares	df	Mean Square	F	Sig.
PP2 - I empower their dependents education wise as well as economically while serving as a TSC Trained teacher.	Between Groups	78.708	23	3.422	4.261	.000
	Within Groups	258.633	322	.803		
	Total	337.341	345			
PP3 - I attended formal Pre-retirement planning seminars organized by the TSC.	Between Groups	99.205	23	4.313	3.460	.000
	Within Groups	401.399	322	1.247		
	Total	500.604	345			
PP4 - I made voluntary contributions to a supplementary pension scheme.	Between Groups	77.220	23	3.357	2.349	.001
	Within Groups	460.182	322	1.429		
	Total	537.402	345			
PP5 - I completed building their permanent residential home before leaving employment.	Between Groups	68.940	23	2.997	2.100	.003
	Within Groups	459.522	322	1.427		
	Total	528.462	345			
PP6 - I initiated income-generating business projects while still on active TSC duty.	Between Groups	70.692	23	3.074	3.452	.000
	Within Groups	286.661	322	.890		
	Total	357.353	345			
PP7 - I cleared all their salary loans before their official retirement date.	Between Groups	98.714	23	4.292	3.242	.000
	Within Groups	426.214	322	1.324		
	Total	524.928	345			
PP8 - I proactively sought professional financial advisory services regarding retirement payouts investments.	Between Groups	115.662	23	5.029	3.747	.000
	Within Groups	432.153	322	1.342		
	Total	547.815	345			
PP9 - Their pension is adequately sustaining their needs in the current state of economy	Between Groups	133.117	23	5.788	3.050	.000
	Within Groups	611.045	322	1.898		
	Total	744.162	345			

Source: Field Data, 2026

Table 1 reveals that a one-way ANOVA was conducted to examine differences in pre-retirement planning across the study groups. Statistically significant differences were found for all nine indicators: beginning to save for retirement before retirement, $F(23, 322) = 4.298$, $p < .001$; empowering dependents through education and economic support, $F(23, 322) = 4.261$, $p < .001$; attending TSC Pre-retirement planning seminars, $F(23, 322) = 3.460$, $p < .001$; making voluntary supplementary pension contributions, $F(23, 322) = 2.349$, $p = .001$; completing a permanent residential home before retirement, $F(23, 322) = 2.100$, $p = .003$; initiating income-generating business projects while in service, $F(23, 322) = 3.452$, $p < .001$; clearing salary loans before retirement, $F(23, 322) = 3.242$, $p < .001$; seeking professional financial advisory services, $F(23, 322) = 3.747$, $p < .001$; and pension adequacy in meeting current needs, $F(23, 322) = 3.050$, $p < .001$. These results indicate that pre-retirement planning practices and perceptions differed significantly across the study groups.

Test of Hypothesis

A simple regression model was used to test the hypothesis H_0 : There was no statistically significant influence of pre-retirement planning on the quality of life among retired public secondary school teachers in Bomet County, Kenya.

Table 2*Model Summary results on Pre-Retirement Planning and Quality of Life*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.557 ^a	.311	.290	.78573

a. Predictors: (Constant), Ten indicators for Pre-retirement planning

Source: Field Data, 2026

Table 2 revealed the Model Summary results which evaluated on how well the pre-retirement planning variables jointly explain the variation in the dependent variable (Quality of Life). The multiple regression analysis produced a correlation coefficient of $R = .557$, pointing to a moderately strong positive relationship between pre-retirement planning and quality of life. This model accounted for 31.1% of the variance in quality of life ($R^2 = .311$), while the Adjusted R^2 of .290 indicated that roughly 29.0% of the variance remained explained once the number of predictors was accounted for. With a standard error of the estimate of 0.786, the model demonstrated a reasonable degree of predictive accuracy. Taken together, these results suggest that pre-retirement planning contributes substantially to explaining variations in retired teachers' quality of life.

ANOVA analysis was used to test pre-retirement planning and quality of life. The hypothesis was tested using 95% confidence level

Table 3*ANOVA^a results on Pre-Retirement Planning and Quality of Life*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	93.210	10	9.321	15.098	.000 ^b
	Residual	206.821	335	.617		
	Total	300.032	345			

a. Dependent Variable: Quality of Life

b. Predictors: (Constant), Ten indicators for pre-retirement planning

Source: Field Data, 2026

Table 3 presents the ANOVA results, testing whether the overall regression model significantly predicts the dependent variable, quality of life, based on the ten pre-retirement planning indicators. The multiple regression ANOVA revealed that the overall model reached statistical significance, $F(10, 335) = 15.098$, $p < .001$, confirming that the pre-retirement planning indicators jointly predicted retired teachers' quality of life. With the model accounting for 31.1% of the variance in quality of life ($R^2 = .311$; Adjusted $R^2 = 0.290$), pre-retirement planning emerges as an important determinant of retirees' quality of life, although 68.9% of the variance remained attributable to factors outside the scope of this model.

Table 4*Coefficients Results on Pre-Retirement Planning and Quality of Life*

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.761	.196		3.889	.000
	Pre-Retirement Planning	.629	.071	.432	8.872	.000

a. Dependent Variable: Quality of Life

Source: Field Data, 2026

As presented on Table 4, it was established that the regression analysis revealed that Pre-Retirement Planning has a positive and statistically significant association with quality of life of retired teachers ($B = 0.629$, $SE = 0.071$, $t = 8.872$, $p < .001$). This indicates that a one-unit increase in pre-retirement planning is associated with a 0.629-unit increase in the quality of life of retired teachers. Since the p-value is less than 0.05, the association is statistically significant.

Conclusions and Recommendations

The findings show that Pre-Retirement Planning stands as a significant positive predictor of quality of life among retired teachers, with the positive regression coefficient ($B = 0.629$) suggesting that stronger financial and retirement preparation prior to leaving employment corresponds with a higher quality of life in retirement. The relatively large t -value (8.872) further points to a strong statistical relationship between pre-retirement planning and retirees' quality of life. Given these results which demonstrate a significant positive relationship between pre-retirement planning and quality of life ($\beta = 0.629$, $p < 0.05$) the hypothesis H_0 : There was no statistically significant association with pre-retirement planning on the quality of life among retired public secondary school teachers in Bomet County, Kenya is accepted the null hypothesis, stating that pre-retirement planning has statistically significant association with quality of life of retired public secondary school teachers in Bomet County, Kenya, is rejected.

The study concludes that retirement financial preparedness among retired teachers was moderate but characterized by significant gaps in early savings, debt clearance, investment, and income diversification. While financial seminars, professional advice, assets, and debt clearance contributed to retirement security, insufficient preparation before retirement may have increased retirees' financial vulnerability after leaving active employment. The study concludes that retirement preparedness should begin well before the official retirement date, with greater emphasis on early savings, supplementary pension contributions, debt management, investment planning, income-generating activities, and settlement of dependent obligations. The study recommends that TSC should strengthen structured pre-retirement preparation and financial literacy programmes several years before retirement.

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