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PSYCHOLOGICAL FACTORS ASSOCIATED WITH RETIREES' WELL-BEING IN BURETI SUB-COUNTY, KENYA

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ABSTRACT
Retirement marks a significant transition that may influence individuals' psychological adjustment and overall well-being. This study examined the relationship between psychological factors and retirees' well-being in Bureti Sub-County, Kericho County, Kenya. A descriptive research design was employed, targeting 260 retired public servants who had left employment within the preceding five years. Using Yamane's formula, a sample of 158 respondents was determined. Data were collected through questionnaires and semi-structured interviews. Quantitative data were analysed using descriptive statistics and correlation analysis, while qualitative responses provided additional insights into retirees' experiences. Pearson correlation analysis revealed a weak negative relationship between psychological factors and retirees' well-being (r=-.158). The findings highlight the importance of understanding psychological adjustment during the transition from formal employment to retirement. The study recommends strengthening pre-retirement preparation programs by incorporating psychological support and promoting meaningful activities that help retirees maintain a sense of identity, purpose and well-being after leaving formal employment.
KEYWORDS: *Retirement, Psychological Factors, Retirees' Well-Being, Psychological Adjustment, Kenya*

INTRODUCTION
Retirement marks the transition from formal employment to a stage of life characterized by changes in daily routines, social relationships, responsibilities and personal identity. Although it is often associated with rest after years of working, retirement also requires individuals to adjust to life without the structure, recognition and relationships provided by employment. These changes can shape how retirees perceive themselves, maintain social connections and find meaning in their lives. As life expectancy increases, understanding the psychological factors associated with retirees' well-being has become increasingly important in ageing research, psychology and public policy (Wang & Shi, 2022).

Globally, increasing life expectancy means that many people spend a substantial proportion of their lives in retirement. Although longer life offers opportunities for personal fulfilment and social engagement, the transition can also present psychological challenges. Leaving employment may disrupt established routines, reduce contact with colleagues and require individuals to reconsider their identities and future aspirations. Financial changes can intensify these difficulties, particularly when retirees feel uncertain about their ability to meet their needs (United Nations, 2021).

Employment provides more than income. It can offer social recognition, a sense of achievement, routine and opportunities to interact with others. Kim and Moen (2021) highlight the importance of work in shaping individuals' lives and experiences. When these benefits diminish after retirement, some individuals may struggle to maintain their self-esteem, establish new routines or develop a sense of purpose beyond their former occupations. Difficulties adjusting to these changes may be associated with anxiety, depressive symptoms and lower life satisfaction. Retirement, however, does not necessarily lead to poor psychological outcomes; the experience may depend partly on how individuals interpret and manage the transition.

Psychological adjustment is also shaped by personal circumstances and the relationships available to retirees. Wang and Shi (2022) identify health, financial resources and social networks among the factors relevant to retirement adjustment. These conditions may influence retirees' confidence in managing everyday challenges and their ability to maintain satisfying lives after leaving employment. For example, individuals who develop meaningful activities and adapt to changing responsibilities may find it easier to establish a positive post-retirement identity. Conversely, those who experience uncertainty about their roles or future may find the transition more difficult.

Social relationships are particularly relevant because retirement can reduce regular interaction with colleagues and other work-related contacts. Family support, friendships, community participation and voluntary activities may provide opportunities for belonging, companionship and continued contribution to society. The International Labour Organization (2022) emphasises the importance of social

support and community engagement in the lives of older people. Such relationships may help retirees manage loneliness and maintain emotional well-being. Nevertheless, participation alone does not guarantee positive outcomes; the quality of relationships and whether individuals feel valued and supported are also important considerations.

In many African settings, retirement takes place within family and community systems where expectations concerning support, responsibility and reciprocity influence older people's experiences. However, the capacity of families to provide support varies with household resources, employment opportunities and changing patterns of migration. Retirees may therefore experience differences in the extent to which they receive companionship, practical assistance and reassurance during the transition from employment.

The International Labour Organization (2022) notes the continuing challenges associated with inadequate social protection and financial insecurity among older people in developing economies. These circumstances may contribute to uncertainty and emotional distress, particularly where retirement income is insufficient to meet every day needs. Financial difficulties are relevant not only because of their material consequences but also because they may affect retirees' perceived independence, confidence and sense of control over their lives.

Aboderin and Beard (2021) discuss the influence of family relationships, cultural expectations and socioeconomic circumstances on ageing in African communities, including rural and peri-urban settings in Kenya. Migration and changing household arrangements can affect the availability of support traditionally provided by extended families. Where relatives live elsewhere or have limited resources, retirees may have fewer opportunities for regular interaction and assistance. These changes make it important to examine how retirees experience their relationships, adapt to changing roles and maintain a sense of belonging within their communities.

In Kenya, retirement is shaped by pension arrangements, household circumstances, family relationships and the opportunities available for continued social participation. The government has introduced measures intended to support older people and regulate retirement in public service. The Government of Kenya (2020) provides policy context for retirement and the welfare of older citizens. However, formal retirement arrangements do not necessarily determine how individuals experience the transition psychologically. Retirees may differ in their ability to adjust to changes in routine, sustain meaningful relationships and develop a satisfying life beyond formal employment.

Kenya's changing demographic profile further underscores the importance of understanding the circumstances of older people. Population data reported by the Kenya National Bureau of Statistics (KNBS, 2023) provide a basis for considering the needs of an ageing population. For retirees, well-being may depend partly on whether they remain socially connected, feel valued by their families and communities, and identify activities that give their lives meaning. Some may welcome the freedom to pursue personal interests and strengthen family relationships, while others may experience isolation, uncertainty or difficulty adjusting to their new circumstances.
Owino and Mberia (2022) describe ways in which retired people in Kenya continue to find purpose through activities such as farming, small businesses and social engagement. These activities can provide opportunities to remain productive and connected after formal employment. However, retirees who lack supportive relationships or struggle to adjust to their changed circumstances may experience less satisfying retirement experiences. The psychological significance of these differences warrants attention, particularly in communities where family and social networks form an important part of everyday life.

Despite the importance of retirement to individual and community welfare, Kimani, Mwangi, and Makhamara (2025) identify a need for greater attention to psychosocial adjustment among retirees, beyond the predominantly economic dimensions of retirement. Understanding retirees' psychological experiences may help inform counselling, community support and other interventions responsive to their needs. O'maera (2024) similarly provides a reference point for considering the importance of understanding retirement experiences and their implications for well-being.

In Bureti Sub-County, Kericho County, examining the psychological factors associated with retirees' well-being can help clarify how individuals experience life after formal employment. Particular attention to retirement adjustment, perceived family and social support, coping strategies, changing personal roles and a sense of purpose would connect the study to the psychological processes discussed in the wider literature. Rather than assuming that retirement produces similar outcomes for everyone, the study can examine how these factors relate to retirees' reported well-being within the local context. Such evidence may contribute to a better understanding of retirement beyond financial preparedness and inform support that recognises retirees' psychological and social needs.

Main Objective

To examine the psychological factors associated with retirees' well-being in Bureti Sub-County, Kericho County, Kenya.

Research Hypothesis

H₀: There is no statistically significant relationship between psychological factors and retirees' well-being in Bureti Sub-County, Kericho County, Kenya.

LITERATURE REVIEW

Theoretical Framework

This study was anchored on Continuity Theory developed by Atchley (1989). The theory holds that individuals tend to maintain established patterns of behaviour, personal identity, values and social relationships as they grow older, while adapting to changes in their circumstances. Its main tenets are internal continuity, which involves preserving personal identity, values and psychological characteristics, and external continuity, which concerns maintaining familiar activities, relationships and social roles. Continuity is not necessarily the preservation of an unchanged lifestyle; rather, it involves adapting to new circumstances while retaining aspects of life that remain meaningful to the individual.

The theory is relevant to retirement because leaving formal employment may disrupt established routines, occupational identity and social relationships. Maintaining family ties, participating in community activities and developing new interests may help retirees retain a sense of belonging and purpose. Wang and Shi (2014) similarly emphasised the importance of individual and contextual factors in understanding psychological adjustment to retirement. However, continuity may be difficult where retirees face ill health, financial constraints or limited social support. Some individuals may also adjust successfully by adopting new roles and activities rather than maintaining previous patterns of life.

In this study, Continuity Theory provided a basis for examining the relationship between psychological factors and retirees' well-being in Bureti Sub-County, Kenya. It informed the consideration of retirement adjustment, coping strategies, perceived social support and engagement in meaningful activities as factors that may be associated with life satisfaction and psychological well-being. The theory therefore guided the interpretation of how retirees' efforts to maintain meaningful relationships and a sense of identity relate to their reported well-being. Given the study's focus on associations, the theory did not imply that continuity necessarily caused better well-being.

Review of Related Studies on Psychological Factors Associated with Retirees' Well-Being

Retirement can be accompanied by changes in personal identity, daily routines, social relationships and perceived control over life. How individuals experience these changes varies, and retirement does not necessarily lead to a decline in well-being. Henning et al. (2022), using longitudinal data from Germany, found differences in subjective well-being across the retirement transition. Their findings highlighted the importance of distinguishing between dimensions of well-being, including life satisfaction and positive affect, rather than treating well-being as a single outcome. Yeung (2018), in a longitudinal study of 128 retirees in Hong Kong, also found that changes in cognitive resources were associated with changes in life satisfaction, psychological well-being, psychological distress and physical functioning. These studies suggest that retirees' psychological experiences and the resources available to them are relevant to understanding how they adjust to life after employment. However, findings from Germany and Hong Kong may not fully reflect the circumstances of retirees in Kenya, where retirement experiences occur within different social and economic conditions.

Social relationships and the wider living environment have also received attention in retirement research. Lahdenperä et al. (2022) examined psychological distress during the retirement transition in relation to psychosocial working conditions and the social living environment. Their study placed retirement adjustment within the broader context of individuals' working and social experiences, rather than viewing it solely as an individual psychological process. Evidence from Kenya similarly points to the relevance of psychosocial circumstances. Thuku et al. (2016) examined psychosocial preparation for retirement and quality of life among Kenyan retirees, reporting inadequate preparation among many respondents and a positive relationship between quality of life, social support and the diversity of activities undertaken before retirement. In contrast, Muruthi et al. (2025), in a cross-sectional study of 376 older adults in Kenya, found that socioeconomic and health-related factors were associated with psychological distress, whereas the family-support dimensions examined were not significantly associated with distress. Although their sample was not restricted to retirees, the findings are relevant because they caution against assuming that social support is consistently associated with better psychological outcomes across populations and settings.

Research on retirement adjustment in Kenya has also considered personal resources. Mugambi et al. (2020) examined self-esteem and adjustment to retirement among retired teachers in Meru County and reported a significant relationship between self-esteem and retirement adjustment. Their findings complement the evidence on psychosocial preparation and quality of life reported by Thuku et al. (2016), suggesting that both personal and social circumstances warrant consideration when examining retirees' experiences. Nevertheless, the studies address different outcomes, including retirement adjustment, quality of life and psychological distress. These outcomes are related, but they are not interchangeable. Differences in study populations, research designs and outcome measures also limit direct comparisons across the findings.

The existing literature provides a useful basis for examining retirees' well-being, but it leaves room for context-specific evidence. International studies have investigated changes in well-being across the retirement transition, while Kenyan research has examined psychosocial preparation, self-esteem, social support, quality of life and psychological distress. The findings do not point to a single factor that consistently explains retirees' experiences across settings. In addition, evidence drawn from older adults generally or from retirees in other Kenyan counties cannot automatically be assumed to represent retirees in Bureti Sub-County, Kericho County. The present study therefore examined the relationship between psychological factors and retirees' well-being in Bureti, with attention to how retirees' psychological experiences relate to their reported well-being in this local context.

METHODOLOGY

The study employed a descriptive research design to examine psychological factors associated with retirees' well-being in Bureti Sub-County, Kericho County, Kenya. The target population comprised male and female former public servants enrolled in the government pension scheme who had retired within the preceding five years. Records from the Bureti Sub-County office indicated a population of 260 retirees. Using Yamane's formula at a 5% margin of error, a sample size of 158 was calculated. Participants were selected purposively to capture variation in socioeconomic backgrounds. Data were collected using questionnaires containing structured and open-ended items, supplemented by semi-structured interviews with selected key informants, including close relatives where retirees were unable to respond. Questionnaire validity was assessed through expert review, and internal consistency was examined using Cronbach's alpha. Quantitative data were analysed using descriptive statistics and regression analysis to examine the associations between the specified psychological, social, economic and health factors and retirees' well-being. Qualitative data were analysed to provide additional context for interpreting retirees' experiences. Ethical safeguards included informed consent, voluntary participation, confidentiality, anonymisation of data and the necessary research approvals.

RESULTS AND DISCUSSION

Descriptive Statistics

The study examined psychological experiences associated with retirees' well-being in Bureti Sub-County, Kericho County. The analysis focused on perceived loss of identity, stress during retirement adjustment, satisfaction with freedom, loneliness, and the development of meaning and purpose. These indicators reflect different aspects of how retirees experience the transition from formal employment to retirement. Responses were measured on a four-point Likert scale, ranging from 1 (strongly disagree) to 4 (strongly agree), with higher mean scores indicating stronger agreement with each statement. The results are presented in Table 1.

Table 1

Descriptive Statistics for Psychological Factors Associated with Retirees' Well-Being

Statement	SD (%)	D (%)	A (%)	SA (%)	Mean	Std. Dev.
I sometimes feel a loss of identity after retirement.	19 (12.8)	52 (35.1)	53 (35.8)	24 (16.2)	2.554	0.913
I experience stress related to adjusting to retirement life.	19 (12.8)	53 (35.8)	31 (20.9)	45 (30.4)	2.689	1.042
I feel satisfied with the amount of freedom after retirement.	13 (8.8)	39 (26.4)	34 (23.0)	62 (41.9)	2.980	1.020
I often feel lonely since I retired.	31 (20.9)	50 (33.8)	37 (25.0)	30 (20.3)	2.446	1.039
I have found new meaning or purpose in life after retirement.	7 (4.7)	20 (13.5)	76 (51.4)	45 (30.4)	3.074	0.792

Source: Research data (2026).

The findings indicate that retirement was accompanied by different psychological experiences, with respondents reporting both adjustment difficulties and positive changes in their lives. On perceived loss of identity, 52.0% agreed or strongly agreed that they sometimes experienced this challenge, compared with 47.9% who disagreed or strongly disagreed. The mean score of 2.554 (SD = 0.913) reflects a slight tendency towards agreement. The responses suggest that leaving employment affected how some retirees understood their identity, particularly where their former positions had provided status, authority and recognition. Interview accounts reinforced this pattern. Some informants described retirees who continued to identify strongly with their former occupations and struggled to relinquish the authority associated with their previous roles. Others explained that farming, family responsibilities, religious participation and community leadership provided alternative roles through which retirees maintained their sense of identity. Retirement therefore involved a process of adjustment in which former occupational identities could be replaced or complemented by new responsibilities.

Stress associated with adjusting to retirement was also reported by a substantial proportion of respondents. Overall, 51.3% agreed or strongly agreed that they experienced stress during the transition, while 48.6% disagreed or strongly disagreed. The mean score was 2.689 (SD = 1.042), reflecting varied experiences among the retirees. Interview accounts highlighted the importance of financial circumstances in this adjustment. Informants explained that a reliable retirement income made it easier for individuals to adapt to changes

in their daily routines and social roles, whereas inadequate income created uncertainty and anxiety. The transition from a formal occupational role to greater involvement in family and community life was described as easier when retirees could meet their needs and participate in activities they valued. These accounts illustrate how financial circumstances and the reorganisation of daily life featured in retirees' experiences of adjustment.

Satisfaction with the freedom associated with retirement received more favourable responses. Approximately 64.9% of respondents agreed or strongly agreed that they were satisfied with the amount of freedom they enjoyed, compared with 35.1% who disagreed or strongly disagreed. The mean score of 2.980 (SD = 1.020) indicates generally positive perceptions of this aspect of retirement. Interview participants described having more time to attend religious services, spend time with family, care for grandchildren, engage in farming, operate small businesses and participate in community activities. These activities allowed them to organise their time around personal interests and family responsibilities rather than the demands of formal employment. The findings suggest that the freedom associated with retirement was valued by many respondents, particularly where they could use their time in ways that remained meaningful to them.

Loneliness presented a different pattern. While 54.7% of respondents disagreed or strongly disagreed that they often felt lonely after retirement, 45.3% agreed or strongly agreed with the statement. The mean score of 2.446 (SD = 1.039) indicates that disagreement was more common, although loneliness remained a substantial experience for a considerable proportion of respondents. Interview accounts linked retirees' experiences to the availability of companionship and regular social interaction. Informants described how contact with spouses, children, relatives, neighbors, friends and religious communities provided opportunities for interaction and belonging. In contrast, retirees who lived alone, had limited family contact or had lost a spouse were described as more vulnerable to isolation. Participation in church and community activities also provided opportunities to establish and maintain social relationships beyond the workplace. The findings highlight the importance of social connections in retirees' experiences of loneliness and adjustment.

The development of new meaning and purpose received the highest mean score among the five indicators. A total of 81.8% of respondents agreed or strongly agreed that they had found new meaning or purpose in life after retirement, while 18.2% disagreed or strongly disagreed. The mean score of 3.074 (SD = 0.792) reflects strong agreement and comparatively less variation in responses than the other indicators. Interview participants similarly described how retirees continued to find fulfilment through caring for grandchildren, supporting spouses, attending to older relatives, participating in religious activities, engaging in community service and running small businesses. These responsibilities enabled retirees to remain involved in family and community life and to contribute beyond their former employment. The findings suggest that many respondents had developed alternative sources of purpose after leaving formal work, allowing them to retain a sense of usefulness and fulfilment.

The findings portray retirement as a transition involving both psychological challenges and opportunities for personal fulfilment. Loss of identity and adjustment-related stress remained evident among some respondents, while loneliness affected a substantial proportion of the sample. At the same time, many retirees expressed satisfaction with their increased freedom and reported finding new meaning and purpose in life. The interview accounts help explain these differences by highlighting the roles of financial circumstances, family responsibilities, social relationships and continued engagement in meaningful activities. In the context of Bureti Sub-County, retirees' experiences were therefore characterised not simply by withdrawal from employment, but also by the development of new roles and routines through which they maintained their identity, relationships and sense of purpose.

Correlation Analysis

Pearson's product–moment correlation coefficient was used to examine the relationship between psychological factors and retirees' well-being in Bureti Sub-County, Kenya. The analysis assessed the direction and strength of the linear association between the two variables. The results are presented in Table 2

Table 2

Correlation Between Psychological Factors and Retirees' Well-Being

Variables	Psychological Factors	Retirees' Well-Being
Psychological Factors	1.000	-0.158
Retirees' Well-Being	-0.158	1.000

Source: Research Data (2026).

The results revealed a weak negative relationship between psychological factors and retirees' well-being (r=- 0.158, p=.0001). This indicates that higher scores on the psychological factors measure were associated with lower well-being scores. The finding suggests that psychological experiences during retirement were related to retirees' well-being, although the strength of the relationship was weak. The result can be considered alongside Zhan et al. (2023), who found that retirees' experiences during the transition to retirement were associated with subsequent changes in life satisfaction, highlighting the importance of psychological adjustment to well-being. In the

Kenyan context, Kimani et al. (2025) also documented challenges encountered by retirees during the transition, including difficulties associated with retirement preparedness and access to resources.

SUMMARY OF THE FINDINGS AND CONCLUSION

The findings revealed that retirement was accompanied by both psychological challenges and positive experiences among respondents in Bureti Sub-County, Kericho County, Kenya. While 52.0% reported some loss of identity and 51.3% experienced stress associated with adjusting to retirement, 64.9% expressed satisfaction with their increased freedom and 81.8% reported finding new meaning or purpose in life. Although 45.3% experienced loneliness, the majority did not share this experience. Correlation analysis yielded a weak negative relationship between psychological factors and well-being (r= -0.158), indicating a limited linear association between the two measures. These findings suggest that retirement involves varied adjustment experiences, with some individuals struggling to adapt to life after employment while others embrace new opportunities for personal fulfilment. Retirement preparation programs should therefore address psychological adjustment and help retirees maintain a positive sense of identity, meaningful engagement and purpose in later life.

RECOMMENDATIONS OF THE STUDY

Based on the findings, the study recommends that government agencies responsible for public service pensions incorporate psychological adjustment into pre-retirement preparation programmes. These programmes should prepare employees for potential changes in occupational identity, stress associated with retirement and feelings of loneliness, while helping them develop realistic expectations and strategies for adapting to life after formal employment. Retirees should also be encouraged to pursue meaningful activities, maintain family and community relationships, and explore interests that provide a renewed sense of purpose. Given that most respondents expressed satisfaction with retirement freedom and reported finding new meaning in life, retirement support initiatives should build on these positive experiences by promoting personal development, community participation and engagement in fulfilling activities. In addition, pension administrators and relevant social service providers should collaborate with community organisations to facilitate access to counselling, peer-support networks and other appropriate support services for retirees experiencing difficulties adjusting to retirement. These measures could help retirees navigate the transition from employment and sustain their psychological and overall well-being.

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