Assessing the Psychological Impact of Retirement on Public Servants in Tanzania: A Case Study of Retired Public Servants in Coastal Regions

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ABSTRACT

This study examined the associations of financial security, social support, and retirement adjustment with psychological well-being among 120 retired public servants represented in a questionnaire dataset from Tanzania's coastal regions. Each construct was measured using eight researcher-developed five-point Likert items. Composite scores were calculated as item means. Analyses included descriptive statistics, internal consistency assessment, Pearson correlations, principal component analysis (PCA) of the 32 scale items, and multiple linear regression with HC3 robust standard errors. The mean scores were 3.01 (SD = 0.92) for financial security, 3.36 (SD = 0.84) for social support, 3.14 (SD = 0.88) for retirement adjustment, and 3.25 (SD = 0.88) for psychological well-being. Internal consistency estimates were high (α = .956–.963), although these values may indicate item redundancy. Psychological well-being was positively correlated with financial security ($r = .565$, $p < .001$), social support ($r = .632$, $p < .001$), and retirement adjustment ($r = .509$, $p < .001$). The regression model explained 84.0% of the observed variance ($R^2 = .840$; adjusted $R^2 = .836$), but the unusually high fit and the weak correlations among predictors warrant cautious interpretation. PCA indicated that three components had eigenvalues greater than one, rather than four clearly separated dimensions under the Kaiser criterion. Findings indicate associations, not causal effects, and require further validation against original questionnaires and independent measures.

Keywords: Retirement; Psychological Well-Being; Financial Security; Social Support; Retirement Adjustment

INTRODUCTION

Retirement is a major life-course transition involving changes in income, daily routines, social roles, identity, and the structure of time. For some people it creates opportunities to rest, participate in family life, and pursue meaningful interests; for others, it can bring financial uncertainty, loss of work-based relationships, reduced sense of purpose, and difficulties adapting to a new routine. These experiences are not uniform, and the psychological consequences of retirement depend partly on the resources people can draw upon before and after leaving paid employment. Contemporary reviews similarly emphasise that retirement and mental health outcomes are heterogeneous, shaped by personal, relational, and structural circumstances rather than retirement status alone (Kanade et al., 2023; Odone et al., 2021; Rodríguez-Monforte et al., 2020).

Recent evidence shows that the relationship between retirement and mental health is not straightforward. A systematic review and meta-analysis of longitudinal studies found that the association between retirement and depressive symptoms varied by retirement pathway and context, underscoring the need to avoid treating retirement as uniformly beneficial or harmful (Li et al., 2021). Retirement adjustment research likewise identifies financial circumstances, social participation, health, and relationship factors as relevant correlates, while also showing that effect sizes vary considerably across studies and measures (La Rue et al., 2022).

Social connection is particularly important because retirement may alter routine contact with colleagues and reduce opportunities for structured participation. In an Australian couple-level analysis, Kettlewell and Lam (2022) reported that higher social support was associated with a small improvement in mental well-being after

retirement, although the relationships depended on the context and analytical approach. A systematic review of psychosocial interventions also identified potential benefits from structured support, mentoring, family approaches, and group-based programmes for retirement well-being and adjustment (Cassanet et al., 2023). These findings provide a rationale for examining financial security, social support, and adjustment together rather than treating psychological well-being as an outcome of retirement status alone. Evidence on loneliness interventions in older populations further indicates that community and psychosocial approaches may reduce loneliness, although effects vary by intervention type and study quality (Hoang et al., 2022; World Health Organization, 2021).

In Tanzania, public servants may enter retirement after long periods of employment in central government, local government, education, health, security, or public institutions. Their post-retirement circumstances may differ in pension adequacy, household obligations, health costs, community ties, and opportunities for income-generating activities. However, findings from other countries cannot automatically be assumed to apply to retired public servants in Tanzania's coastal regions. Context-specific evidence is needed to understand which aspects of the retirement experience are associated with retirees' reported psychological well-being.

The present study analyses questionnaire responses from 120 retired public servants represented in the supplied dataset. It focuses on three explanatory variables: financial security, social support, and retirement adjustment, with psychological well-being as the dependent variable. The objectives are to examine the association between each explanatory variable and psychological well-being. In addition to the original descriptive and regression analyses, the revised analysis reports available respondent characteristics and an exploratory PCA of the 32 items. The study estimates statistical associations and does not claim to establish causal effects.

LITERATURE REVIEW

Financial security and psychological well-being

Financial security refers here to retirees' perceived ability to meet ordinary living expenses, access healthcare, manage unexpected costs, and feel confident about their future financial position. Retirement may change the relationship between income and expenditure: earnings from employment may stop or decline, while medical, household, and family-support obligations may continue. When resources are perceived as inadequate or unpredictable, retirees may experience worry and reduced control over daily life. Conversely, adequate and predictable resources may help retirees meet basic needs and sustain meaningful activities. Research on retirement planning also links multidimensional preparation and retirement confidence with later-life health and well-being, reinforcing the relevance of preparedness alongside income adequacy (Liu et al., 2022).

The retirement-adjustment meta-analysis by La Rue et al. (2022) found that finances were positively associated with adjustment, although the average association was smaller than those observed for social participation and health. The authors also found substantial variation across studies and subfactors, indicating that "financial security" is not a single uniform experience. In the present study, financial security is measured through eight statements covering income adequacy, regularity of benefits, healthcare affordability, household expenses, emergency resources, future security, dependants, and cost-of-living pressures.

Hypothesis 1: Financial security is positively associated with psychological well-being among retired public servants.

Social support and psychological well-being

Social support concerns perceived access to practical assistance, emotional reassurance, advice, respect, social participation, and a sense of connection with family, friends, and community. Retirement may reduce routine contact with colleagues and require people to develop new sources of connection. Supportive relationships may provide practical assistance and emotional resources, while meaningful community involvement may sustain belonging and purpose.

Kettlewell and Lam (2022) examined retirement, social support, and mental well-being using longitudinal couple-level data. Their findings indicate that social support can be relevant to how well-being changes around retirement, although the relationship is context dependent and not interpreted as a universal effect. Cassanet et al. (2023) reviewed psychosocial interventions and identified evidence supporting the potential role of group-based and other support programmes in retirement well-being and adjustment. These studies support examining perceived social support as a correlate of psychological well-being in the present sample.

Hypothesis 2: Social support is positively associated with psychological well-being among retired public servants.

Retirement adjustment and psychological well-being

Retirement adjustment refers to the extent to which a person adapts to changes in routine, work identity, time use, contact with former colleagues, and expectations about post-employment life. Adjustment is a process rather than a single event. People may differ in how readily they replace work-based activities, develop routines, maintain social relationships, and establish new sources of meaning. Recent evidence also highlights physical activity and leisure participation as relevant dimensions of psychological adjustment after retirement (Sharifi et al., 2023).

La Rue et al. (2022) synthesised evidence on predictors of retirement adjustment and found positive associations for several factors, including social participation, health, marital relationships, finances, and exit conditions. Their findings support a multidimensional understanding of adjustment. Li et al. (2021) similarly found that associations between retirement and depressive symptoms varied by retirement pathway and context, highlighting the importance of understanding retirees' circumstances rather than assuming a uniform transition.

Hypothesis 3: Retirement adjustment is positively associated with psychological well-being among retired public servants.

METHODOLOGY

The study employed a cross-sectional quantitative design using 120 records in the supplied questionnaire dataset. The dataset identifies respondents as retired public servants in Tanzania's coastal regions, although the fieldwork dates, sampling frame, recruitment procedure, response rate, and ethics-approval details were not documented in the supplied materials. The questionnaire contained eight five-point Likert items for each of four researcher-developed constructs: financial security (B1–B8), social support (C1–C8), retirement adjustment (D1–D8), and psychological well-being (E1–E8). Responses ranged from 1 (strongly disagree) to 5 (strongly agree). A respondent-level mean was calculated for each construct, with higher scores indicating higher perceived levels of the construct. All 120 records contained responses across the 32 scale items. Internal consistency was assessed using Cronbach's alpha. Because the measures were researcher-developed, construct validity was not assumed from reliability estimates alone.

Analysis comprised descriptive statistics, Cronbach's alpha, Pearson product–moment correlations, PCA of the 32 scale items, and simultaneous multiple linear regression with psychological well-being as the dependent variable and the other three constructs as predictors. The PCA was based on the item correlation matrix; sampling adequacy was assessed using the Kaiser–Meyer–Olkin (KMO) measure and Bartlett's test of sphericity. Regression reporting included R^2, adjusted R^2, coefficient estimates, HC3 heteroscedasticity-consistent standard errors, and 95% confidence intervals. Residual normality was checked using the Shapiro–Wilk test, heteroscedasticity using the Breusch–Pagan test, and multicollinearity using variance inflation factors. Statistical significance was evaluated at $\alpha = .05$. Because the study was cross-sectional and relied on self-report, the results estimate associations rather than causal effects. The available dataset does not support claims about representativeness or population-wide prevalence.

Findings

Descriptive statistics for study constructs

Construct	Mean	SD	Min	Max	Cronbach's α
Financial security	3.009	0.918	1.00	5.00	0.962
Social support	3.364	0.844	1.25	5.00	0.956
Retirement adjustment	3.135	0.882	1.00	5.00	0.957
Psychological well-being	3.254	0.881	1.00	5.00	0.962

The findings indicate that respondents reported moderate levels of financial security (M = 3.009, SD = 0.918), social support (M = 3.364, SD = 0.844), retirement adjustment (M = 3.135, SD = 0.882), and psychological well-being (M = 3.254, SD = 0.881) on a five-point Likert scale. Social support had the highest mean score, suggesting that respondents generally perceived support from family, friends, or their communities more positively than the other dimensions examined. Financial security recorded the lowest mean, indicating that financial concerns may be a relatively greater challenge among retired public servants. Retirement adjustment and psychological well-being also had mean scores slightly above the scale midpoint of 3.00, suggesting generally moderate experiences in these areas rather than uniformly high well-being.

The standard deviations, ranging from 0.844 to 0.918, indicate some variation in respondents' experiences and perceptions. This suggests that retired public servants do not experience retirement in the same way, potentially reflecting differences in their financial circumstances, social relationships, and ability to adapt to retirement. Furthermore, Cronbach's alpha coefficients ranged from 0.956 to 0.962, indicating very high internal consistency for all four constructs. These values suggest that the items within each construct were highly consistent in measuring their intended dimensions. Overall, the descriptive findings suggest that although respondents reported moderate psychological well-being and retirement adjustment, financial security remains a notable area of concern that warrants attention in retirement planning and support interventions.

Respondent profile

The dataset included 120 records. The following table summarises available respondent characteristics. Percentages are calculated using the full sample (N = 120); categories are reproduced as recorded in the supplied dataset.

Characteristic	Category	Frequency (n)	Percentage (%)
Sex	Male	83	69.2
	Female	37	30.8
Age group	60–64	47	39.2
	50–54	25	20.8
	55–59	25	20.8
	65 or above	14	11.7
	Below 50	9	7.5
Marital status	Married/cohabiting	88	73.3

	Widowed	18	15.0
	Divorced/separated	12	10.0
	Never married	2	1.7
Highest education	Bachelor's degree	32	26.7
	Certificate/diploma	32	26.7
	Secondary	31	25.8
	Postgraduate degree	13	10.8
	Primary	8	6.7
	Other	4	3.3
Former employment sector	Local government authority	23	19.2
	Public education	23	19.2
	Central government	21	17.5
	Parastatal/public institution	16	13.3
	Public health	15	12.5
	Security/defence	11	9.2
	Other	11	9.2
Current region	Mtwara	26	21.7
	Pwani (Coast)	24	20.0
	Dar es Salaam	22	18.3
	Tanga	17	14.2
	Other	16	13.3
	Lindi	15	12.5
Time since retirement	7–10 years	39	32.5
	1–3 years	28	23.3
	4–6 years	25	20.8
	More than 10 years	19	15.8
	Less than 1 year	9	7.5
Retirement route	Mandatory/statutory	62	51.7

	Voluntary	27	22.5
	Early	9	7.5
	Other	15	12.5
	Medical	7	5.8

The construct summary indicates that social support had the highest mean (M = 3.364, SD = 0.844), followed by psychological well-being (M = 3.254, SD = 0.881), retirement adjustment (M = 3.135, SD = 0.882), and financial security (M = 3.009, SD = 0.918). All means were close to the scale midpoint of 3, indicating moderate average endorsement rather than uniformly high or low perceptions. The lower financial-security mean suggests a potential area for further attention, but the perceived scale does not independently establish objective pension adequacy or household poverty.

Cronbach's alpha ranged from .956 to .963, indicating very high internal consistency within the four item sets. However, values above .95 can also indicate redundant item wording. These coefficients provide evidence of internal consistency, not proof of construct validity or distinctness among the four scales. The item-level PCA results are therefore reported below as an exploratory assessment of dimensionality.

Exploratory principal component analysis

The 32 item responses were examined using principal component analysis as an exploratory check of the questionnaire's dimensional structure. The Kaiser–Meyer–Olkin measure was .936, indicating strong sampling adequacy for this analysis, and Bartlett's test of sphericity was statistically significant, $\chi^2(496) = 4{,}049.44$, $p < .001$. These results indicate that the item correlation matrix was suitable for exploratory component analysis. Three components had eigenvalues greater than one (13.01, 6.08, and 5.37), jointly accounting for approximately 76.4% of total item variance. The fourth eigenvalue was 0.68. Under the eigenvalue-greater-than-one rule, the data therefore did not clearly support four separate components corresponding to the four intended scales.

Correlation analysis

Construct	**Fin. security**	**Social support**	**Retirement adjustment**	**Psychological well-being**
Financial security	—	0.145	0.050	0.565
Social support	0.145	—	0.046	0.632
Retirement adjustment	0.050	0.046	—	0.509
Psychological well-being	0.565*	0.632*	0.509*	—

Note. Entries are Pearson's r. Significance markers are * $p < .05$; diagonal cells are omitted. The lower triangle includes significance markers.

Psychological well-being was positively correlated with financial security ($r = .565$, $p < .001$), social support ($r = .632$, $p < .001$), and retirement adjustment ($r = .509$, $p < .001$). Social support had the largest bivariate correlation with well-being. In contrast, correlations among the three predictors were small: financial security with social support ($r = .145$, $p = .114$), financial security with retirement adjustment ($r = .050$, $p = .589$), and social support with retirement adjustment ($r = .046$, $p = .618$). The combination of weak inter-predictor correlations and a high regression R^2 is unusual and should prompt verification of item coding, composite construction, and data provenance. It does not, by itself, prove that the results are invalid.

Multiple regression analysis

A simultaneous multiple linear regression model was fitted with psychological well-being as the dependent variable and financial security, social support, and retirement adjustment as predictors. The model explained 84.0% of observed variance ($R^2 = .840$; adjusted $R^2 = .836$). The conventional OLS overall test was statistically significant, $F(3, 116) = 202.89$, $p < .001$. The regression table reports unstandardised coefficients and HC3 heteroscedasticity-consistent standard errors.

Predictor	B	HC3 SE	t	p	95% CI for B
Constant	-1.433	0.188	-7.608	< .001	-1.806 to -1.060
Financial security	0.444	0.037	12.151	< .001	0.372 to 0.517
Social support	0.567	0.043	13.277	< .001	0.483 to 0.652
Retirement adjustment	0.460	0.043	10.719	< .001	0.375 to 0.545

Model fit: $R^2 = .840$; adjusted $R^2 = .836$; $F(3, 116) = 202.89$, $p < .001$; $N = 120$. HC3 robust standard errors are reported for coefficient inference. The conventional OLS overall F test is reported separately from the HC3 robust coefficient tests.

All three predictors had positive and statistically significant adjusted associations with psychological well-being. Financial security was associated with a 0.444-point higher well-being score for each one-point increase in its composite score, controlling for the other predictors (HC3 SE = 0.037, $p < .001$, 95% CI [0.372, 0.517]). The corresponding coefficient was 0.567 for social support (HC3 SE = 0.043, $p < .001$, 95% CI [0.483, 0.652]) and 0.460 for retirement adjustment (HC3 SE = 0.043, $p < .001$, 95% CI [0.375, 0.545]).

The results are consistent with all three directional hypotheses at the level of statistical association. They do not demonstrate that increasing one of these factors would necessarily cause a corresponding increase in well-being. Reverse direction, unmeasured factors, shared self-report method, and measurement overlap may contribute to the observed relationships.

Regression diagnostics

Check	Statistic	p-value	Interpretation
Residual normality (Shapiro–Wilk)	W = 0.990	p = 0.565	No significant departure detected
Heteroscedasticity (Breusch–Pagan)	LM = 2.313	p = 0.510	No significant evidence detected
VIF: Financial security	1.023	—	Low multicollinearity
VIF: Social support	1.023	—	Low multicollinearity
VIF: Retirement adjustment	1.004	—	Low multicollinearity

The Shapiro–Wilk test did not indicate a statistically significant departure from residual normality ($W = 0.990$, $p = .565$). The Breusch–Pagan test did not indicate statistically significant heteroscedasticity ($LM = 2.313$, $p = .510$). VIF values were 1.023 for financial security, 1.023 for social support, and 1.004 for retirement adjustment, indicating low linear multicollinearity among the composite predictors. HC3 robust standard errors were used as an additional precaution for coefficient inference. These diagnostics address selected model assumptions but do not establish that the measurement model is valid or that the dataset is representative.

DISCUSSION

The study examined the associations of financial security, social support, and retirement adjustment with psychological well-being among 120 retired public servants. All three variables were positively associated with well-being in the bivariate analyses and remained statistically significant in the joint regression model. The pattern suggests that retirees who reported greater perceived financial security, stronger social relationships, and better adaptation to retirement also tended to report better psychological well-being. These relationships should be interpreted as sample-specific associations rather than causal effects.

Financial security

Financial security had a mean of 3.01, the lowest of the four construct means, and a positive adjusted association with psychological well-being ($B = 0.444$, $p < .001$). This combination indicates that financial security may be an important concern in the sample: its average rating was relatively close to the neutral midpoint, yet respondents with higher scores tended to report higher well-being. The open-ended fields also contained concerns about managing household expenses on fixed income, health expenses, delays in benefits, and rising prices. These patterns support practical attention to pension communication, predictable benefit administration, and retirement financial planning.

The result aligns conceptually with La Rue et al. (2022), whose meta-analysis found a positive average association between finances and retirement adjustment, while showing that the strength of association varies across measures and studies. The present coefficient is larger than should be casually generalised from that meta-analysis because the dependent construct, predictor operationalisation, sample, and model differ. It is therefore more appropriate to interpret the current result as evidence of a substantial association in this dataset rather than as a universal effect size. Related evidence suggests that economic insecurity and access to healthcare are also associated with mental health among older workers, although those findings concern a different population and should not be treated as directly equivalent (Yuan, 2024).

Social support

Social support had the highest average construct score ($M = 3.36$) and the strongest bivariate correlation with psychological well-being ($r = .632$). It also had the largest unstandardised coefficient in the joint model ($B = 0.567$, $p < .001$). The open-ended fields identified family and friends, faith communities, close friendships, and community participation as sources of well-being. Taken together, the quantitative and descriptive responses suggest that social connection is a relevant dimension of retirement experience for these respondents.

This pattern is consistent with Kettlewell and Lam (2022), who found that social support was relevant to mental well-being dynamics around retirement, and with Cassanet et al. (2023), whose systematic review identified psychosocial and group-based interventions as potentially helpful for retirement well-being and adjustment. The current study does not test a social-support intervention and cannot establish that a programme would produce the observed association. It does, however, provide a basis for considering accessible peer groups, community activities, and ongoing contact with former colleagues as potential policy options to evaluate. Broader evidence on loneliness and social isolation likewise supports the relevance of social connectedness to later-life well-being, while highlighting uncertainty in the magnitude of intervention effects (Hoang et al., 2022; Rodríguez-Monforte et al., 2020).

Retirement adjustment

Retirement adjustment had a mean of 3.14 and was positively associated with well-being ($r = .509$; adjusted $B = 0.460$, $p < .001$). The questionnaire captured routines, meaningful activities, work identity, contact with former colleagues, expectations, and the use of time. The descriptive responses also mentioned adjusting to a new routine, keeping active through farming, church, and family, and spending time with grandchildren and friends. These experiences suggest that adjustment is not merely administrative retirement preparation; it also concerns developing a workable and meaningful post-employment life.

La Rue et al. (2022) identified social participation, health, marital relationships, finances, and exit conditions as correlates of adjustment. Cassanet et al. (2023) similarly concluded that retirement support interventions warrant consideration, while noting variation in intervention designs and evidence. The present findings fit this broader multidimensional view, but the study's cross-sectional design cannot establish whether better adjustment improves well-being, whether better well-being supports adjustment, or whether both reflect other resources such as health, personality, or household circumstances. Research on perceived control across the retirement transition also suggests that psychological resources can matter for subjective well-being during this period (Henning et al., 2022).

Interpreting the high explained variance

The model R^2 of .840 is high for a cross-sectional study using brief self-report constructs. It indicates that the three composite predictors jointly account statistically for 84.0% of observed variance in psychological well-being scores in this sample; it does not mean they causally explain 84.0% of retirees' well-being in the wider population. The weak correlations among the predictors, combined with their strong associations with the outcome, make verification especially important.

Context and implications

The dataset includes respondents across several regions and former employment sectors, but it does not document the sampling frame or recruitment procedure. Accordingly, the sample cannot be assumed to represent all retired public servants in the coastal regions. Self-reported responses may also be affected by recall and social desirability bias: respondents may present their financial circumstances, social relationships, adjustment, or psychological well-being in ways they believe are socially acceptable. This is a possible source of measurement bias, not a demonstrated explanation for the observed results.

CONCLUSION

This study analysed questionnaire records from 120 retired public servants to examine associations between financial security, social support, retirement adjustment, and psychological well-being. Mean psychological well-being was 3.25 on a five-point scale. The outcome was positively correlated with all three predictors, and each predictor retained a positive, statistically significant adjusted association in the regression model. The model explained 84.0% of sample variance, with social support having the largest unstandardised coefficient and financial security the lowest mean score.

The findings suggest that perceived financial security, social connection, and adjustment to retirement are relevant correlates of psychological well-being in this dataset, but they do not establish causality. Interpretation is constrained by the cross-sectional design, researcher-developed items, possible social desirability bias, missing sampling and fieldwork metadata, and unusually high model fit. The exploratory PCA did not clearly establish four separate dimensions under the eigenvalue-greater-than-one rule.

RECOMMENDATIONS

First, public-sector employers and relevant pension institutions should consider strengthening pre-retirement education on household budgeting, pension entitlements, healthcare planning, and income diversification. The financial-security mean and the open-ended categories concerning fixed incomes, healthcare expenses, and benefit communication provide a rationale for evaluating these supports.

Second, community and retiree organisations may consider low-cost opportunities for peer interaction, social clubs, faith/community participation, and continued contact with former colleagues. The strong observed association between social support and psychological well-being suggests these are worth evaluating, while recognising that the present study did not test programme effectiveness.

Third, retirement preparation should include practical guidance on daily routines, meaningful activities, maintaining social ties, and adjusting to changes in work identity. Programmes should accommodate different

retirement pathways, health circumstances, household structures, and personal preferences. Intervention research on social identity management before retirement offers a promising basis for evaluating structured group approaches, although effectiveness should be tested in the local context rather than assumed (La Rue et al., 2024).

Fourth, institutions should maintain clear and accessible channels for communicating about retirement benefits and responding to retirees' queries. Timely, understandable information may reduce uncertainty, although this study did not directly evaluate pension-administration performance.

Finally, future research should use validated well-being measures alongside study-specific items; pilot-test the questionnaire; examine its dimensional structure using exploratory and, where feasible, confirmatory factor analysis; and document the sampling frame, recruitment procedure, fieldwork period, response rate, and ethics arrangements. Studies should use larger geographically defined samples, consider longitudinal designs to establish temporal order, and assess whether associations differ by age, sex, retirement route, time since retirement, or former employment sector. Researchers should also consider measures that reduce social desirability bias, including confidential administration and triangulation with appropriate independent indicators.

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