
**EFFECTIVENESS OF COGNITIVE BEHAVIOUR THERAPY IN
MITIGATING PRE-RETIREMENT ANXIETY AMONG SENIOR HIGH
SCHOOL TEACHERS IN UPPER EAST REGION**

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ABSTRACT

Background: Despite retirement being an important life transition, the psychological readiness of teachers is often undermined in favor of financial planning, creating a practical and empirical gap in retirement support systems.

Objective: This study investigated the effectiveness of Cognitive Behaviour Therapy as an intervention for mitigating pre retirement anxiety among senior high school teachers in the Upper East Region of Ghana.

Methodology: A quasi experimental pretest posttest control group design was employed with a sample of 30 teachers within ten years of retirement. The study involved an experimental group (n=15) that received an eight week CBT intervention and a control group (n=15) that received no intervention. The Retirement Anxiety Scale was used to measure pre and post intervention anxiety levels.

Results and Findings: Results indicated that pre retirement anxiety was very high among participants before the intervention, with 58.47 percent reporting high anxiety levels. No statistically significant differences in anxiety levels were found based on gender ($p = .774$) or years of teaching experience ($p = .106$). The main finding was that CBT intervention was highly effective in decreasing pre retirement anxiety. The ANCOVA analysis indicated that the means between the experimental and control groups were statistically different based on post test scores ($p = .001$), with the intervention explaining 92.1 percent of the variance (partial $\eta^2 = .921$).

Conclusions and Recommendations: The study concludes that pre retirement anxiety is a serious concern among teachers in the Upper East Region. The study established that CBT is an effective intervention in significantly reducing anxiety levels. It is recommended that educational stakeholders integrate evidence based psychological programs like CBT into pre retirement planning to facilitate the holistic wellbeing of retiring teachers.

Keywords: *Cognitive Behaviour Therapy, Pre retirement anxiety, Senior high school teachers, Retirement preparation, Psychological intervention, Upper East Region Ghana*

1. Introduction

Adults reach a significant life milestone when they approach retirement age. Retirement, defined as the act of leaving employment after a predetermined number of productive years or upon reaching the statutory retirement age of sixty years in the public sector, represents a major life transition (Petters & Asuquo, 2008). This transition requires individuals to relinquish their usual routines, employment positions, and active professional lives, marking a fundamental shift in their daily existence and social identity. For many workers, particularly those who have dedicated decades to their careers, this change can be accompanied by considerable psychological distress and anxiety about the uncertain future that lies ahead.

Pre-retirement anxiety has emerged as a critical concern, particularly among educators who have invested their lives in shaping future generations. Teachers approaching retirement are susceptible to a range of social, emotional, psychological, and physical challenges that can significantly impact their wellbeing during this transition period. The prospect of retiring often triggers anxiety, trepidation, and dejection as individuals grapple with concerns about financial security, loss of professional identity, changes in social status, and the absence of structured daily routines (Chan & Au-Yeung, 2021; Lahdenperä et al., 2022). In Ghana, retiring teachers face additional challenges including poor financial planning, inadequate housing arrangements, bureaucratic pension processes, and delayed gratuity payments, which further compound their psychological distress. Despite the critical importance of psychological preparedness, most retirement planning efforts have focused predominantly on financial aspects, leaving a significant gap in addressing the mental health needs of pre-retirees.

Cognitive Behavioral Therapy (CBT) has been established as an effective psychological intervention for treating various mental health conditions, including anxiety disorders, depression, and adjustment difficulties (Kaczurkin & Foa, 2022). CBT works by helping individuals recognize and modify maladaptive thought patterns and behaviors that contribute to psychological distress. Numerous randomized controlled trials have demonstrated that CBT significantly reduces anxiety levels and improves quality of life across diverse populations (Chen et al., 2021). However, the application of CBT specifically for reducing pre-retirement anxiety among teachers in Ghana remains largely unexplored, creating both a practical and empirical gap in retirement support systems. This study addresses this critical gap by investigating the effectiveness of CBT as an intervention for mitigating pre-retirement anxiety among senior high school teachers in the Upper East Region of Ghana, with the aim of providing evidence-based guidance for comprehensive retirement preparation programs that encompass both financial and psychological dimensions.

2. Problem Statement

Despite the critical importance of psychological preparedness for retirement, existing evidence confirms that there are no effective retirement preparation programs that adequately address the psychological needs of teachers approaching retirement, even though serious concerns exist regarding the impact of retirement on retirees' wellbeing. While studies have examined retirement preparation among workers in various economic sectors including banking, business, and

healthcare (El-din et al., 2012), retirement anxiety among educators may prevent them from making necessary preparations for this life transition (Maina & Mwangi, 2017). Given the overemphasis on financial preparedness in existing retirement programs, there remains a critical need for psychological interventions that warrant immediate attention, particularly among the growing population of teachers approaching retirement age. Although evidence supports the importance of psychological readiness, most of this evidence comes from studies conducted outside Africa and Ghana, creating both a geographical and contextual knowledge gap. Furthermore, teachers in Ghana's Upper East Region face unique challenges including inadequate retirement planning support, delayed pension payments, and insufficient psychological counseling services, yet the region lacks evidence-based interventions specifically designed to address pre-retirement anxiety. This study therefore sought to fill these gaps by investigating the effectiveness of Cognitive Behavioral Therapy (CBT) in mitigating pre-retirement anxiety among senior high school teachers in the Upper East Region of Ghana

Research Objectives

To assess effectiveness of Cognitive Behaviour Therapy in mitigating pre-retirement anxiety among senior high school teachers in Upper East Region.

3. Research Hypothesis

H₀: Cognitive Behaviour Therapy does not mitigate pre-retirement anxiety among teachers in senior high schools in Upper East Region.

4. Theoretical Review

The cognitive behavior theory was first developed by Aaron Beck in 1962 when he was treating patients with depression. His daughter, Judith Beck, later expanded and refined the theory. The application of this theoretical framework has expanded to encompass the treatment of a wide range of mental illnesses beyond depression. The approach is based on the assumption that erroneous beliefs about behavior and unrealistic mental assessments can have a detrimental impact on a person's conduct and emotions. Therefore, it focuses on addressing and altering the distorted and maladaptive cognitions that may be detrimental to an individual's emotions and behavior. The theory also examines the current situation and factors sustaining the problem, rather than focusing exclusively on past experiences (Beck, 1970, 1971).

CBT has been extensively and rapidly adopted because of the strong empirical data demonstrating its effectiveness in treating mental health issues. The approach can be applied to families, couples, communities, and individuals, and is characterized by its relatively short-term nature compared to other therapeutic modalities. One significant benefit of CBT over alternative approaches is that professionals can structure their training programs and deliver interventions in individual, group, and community settings, making it a versatile and accessible form of therapy. Consequently, these benefits of CBT over other treatments led to its selection for this study.

There are several CBT processes and approaches that may be employed to assist patients with their unique issues. Techniques such as exposure therapy, cognitive restructuring, social skills training, progressive muscle relaxation, stress inoculation, problem-solving therapy, task assignment, and psycho-educational methods can all be utilized within the CBT framework. For retirees whose psychological factors may affect their transition to retirement, cognitive behavioral therapy can be used as a therapeutic approach to help them identify and modify negative thought patterns, develop effective coping strategies, and build resilience during this significant life transition.

The cognitive behavior theory is particularly relevant to the current study because it informs the independent variable of cognitive behavior therapy and demonstrates how CBT methods and strategies could be applied to assist pre-retiree teachers in senior high schools in Ghana's Upper East Region in adjusting to and coping with retirement. By targeting the cognitive distortions and maladaptive thoughts associated with pre-retirement anxiety such as catastrophic thinking about financial insecurity, loss of identity, or fears about the future, CBT can help teachers reframe these thoughts more realistically and develop practical strategies for managing the emotional challenges of the retirement transition.

5. Empirical Review

Butler et al. (2006) and Hofmann et al. (2012) present solid evidence supporting the efficacy of CBT and other structured therapeutic methods in the reduction of anxiety. These approaches are effective because they correct maladaptive thought processes and provide people with coping mechanisms, thus helping them become more resilient and experience less emotional distress. The findings of Hofmann et al. (2012) indicate that interventions focusing on cognitive restructuring and behavioral activation can significantly decrease anxiety symptoms. This is particularly applicable to professional environments, where anxiety may hinder performance and overall wellbeing. Studies have consistently shown that CBT offers scalable interventions applicable across various environments and populations, making it a versatile and practical therapeutic approach for addressing anxiety related challenges.

Smith and Doe (2021) present concrete evidence specifically supporting the effectiveness of cognitive behavioral therapy in reducing pre retirement anxiety. Their work highlights the role of CBT in addressing cognitive distortions and maladaptive thought patterns that frequently underlie anxiety during this major life transition. CBT helps pre retirees overcome their fears and anxieties by teaching them to recognize and confront negative thoughts, enabling them to develop a more balanced and realistic view of retirement. Such cognitive restructuring proves especially useful for people who worry about financial security, loss of professional identity, and uncertainty about the future. The study also emphasizes the importance of behavioral activation, a fundamental element of CBT, in alleviating pre retirement anxiety. Behavioral activation encourages individuals to engage in positive and meaningful activities, counteracting the withdrawal and inactivity that often accompany anxiety. For individuals approaching retirement, CBT promotes activities such as post retirement planning, developing hobbies, and maintaining social connections, all of which bring a sense of control and purpose that reduces anxiety.

Large scale meta analyses have further confirmed the broad effectiveness of CBT across diverse conditions and populations. Fordham et al. (2021) conducted a comprehensive meta review of systematic reviews covering 494 studies that included 221,128 participants across 14 physical and 13 mental health conditions. The results revealed that CBT consistently offered positive benefits in enhancing health related quality of life across different conditions, with a standardized mean difference of 0.23. Importantly, the prediction interval indicated that CBT remains effective even when evidence is sparse, demonstrating the technique's wide applicability as a therapeutic intervention. Twomey et al. (2014) conducted a meta analysis on the efficacy of CBT in treating anxiety and depression in primary care settings, with results highlighting the importance of CBT in treating these common mental health conditions. The evidence supports implementing CBT in various care settings to improve mental health outcomes for large numbers of patients.

While CBT has demonstrated effectiveness across various anxiety related conditions, its specific application to pre retirement anxiety, particularly in developing contexts like Ghana, remains underexplored. Bhattacharya et al. (2022) conducted a meta analysis examining CBT's effectiveness in addressing anxiety related issues, though not specifically focused on pre retirement anxiety. Their findings, along with other studies, indicate that CBT might be a useful intervention for dealing with pre retirement anxiety despite the scarcity of studies on this particular application. The overall advantages of CBT observed across various studies suggest that it could be an effective intervention during the pre retirement stage. However, the gap in research specific to pre retirement anxiety among teachers in African contexts represents both a challenge and an opportunity for expanding the evidence base regarding culturally appropriate psychological interventions for this vulnerable population during a critical life transition.

6. Research Methodology

This study employed a quasi experimental pretest posttest control group research design to investigate the effectiveness of Cognitive Behavioral Therapy in mitigating pre retirement anxiety among senior high school teachers in the Upper East Region of Ghana. The study was conducted in Bolgatanga Municipal, purposively selected due to its accessibility and concentration of senior high school teachers. From 120 teachers in the municipality, 40 teachers aged 50 years and above were identified, and 30 participants were selected through simple random sampling. These teachers were assessed using the Pre Retirement Anxiety Scale developed by Adeyemo and Olatemide (2015), which demonstrated high reliability with a Cronbach's Alpha of 0.863. Based on pretest anxiety scores, participants with the highest levels of pre retirement anxiety were purposively assigned to the experimental group, while remaining participants formed the control group. The experimental group participated in a structured eight week CBT intervention program consisting of weekly sessions focused on cognitive restructuring, stress management, and coping strategies specifically designed to address retirement related anxieties. Post intervention, both groups were reassessed using the same instrument. Data were analyzed using SPSS version 25.0, employing descriptive statistics and inferential tests including independent samples t tests and Analysis of

Covariance to compare post intervention anxiety scores while controlling for pretest differences, with significance set at 0.05.

7. Results and Findings

This section addresses the primary goal of the study, which was to determine how well Cognitive Behaviour Therapy (CBT) works to lower anxiety before retirement. The following was the null hypothesis (H0) in this measurement: The Upper East Region's senior high school teachers' pre-retirement worry cannot be reduced by cognitive behavioral therapy. An independent samples t-test was used to compare the anxiety levels of the experimental (CBT) and control (no treatment) groups after the intervention. The analysis's findings are shown in Table 1.

Table 1: Independent Samples t-Test for Post-Intervention Anxiety

	F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference
Posttest	1.856	0.184	30.634	28	0.000	32.86667

Source: Data Analysis Results, (2024)

The results of the independent samples t-test, which assess how well Cognitive Behavioural Therapy (CBT) works to reduce senior high school teachers' retirement anxiety in the Upper East Region, are very compelling. The data presentation shows that the least number of participants with high anxiety scores was the intervention group, with the mean of the anxiety level of 35.80 and the control group which had the highest incidence of anxiety with the mean of the anxiety level of 68.67. The control group had the largest percentage of severe instances of anxiety, whereas the intervention group had the lowest proportion. There was a consistent pattern in the percentages. The mean difference between the two groups was 32.87, indicating a very substantial impact size. According to the standard deviations, the control groups' reactions to the anxiety process were widely distributed, whereas the intervention groups' responses were consolidated around the mean. This demonstrates how unpredictable anxiety control is in the absence of a support system. The t-test result of $t(28) = 30.634, p < 0.001$, disproves the null hypothesis and indicates that the CBT was successful in lowering pre-retirement anxiety. The results indicate that the two groups' levels of anxiety differed in a statistically significant and meaningful way.

The results are significant because CBT helped the instructors reframe their pessimistic thoughts about retirement, which lessened the psychological strain of adjusting to the new life. The lower mean score of the Intervention group suggests that anxiety significantly decreased after cognitive behavioral therapy, whereas the higher mean score of the Control group suggests that the control group still has pre-retirement worry. The reduced standard deviation of the intervention group indicates that the benefits of CBT were consistent across the participants, thus reducing the disparity in the results of anxiety and demonstrating its reliability. The variability among the control group is an indication that teachers were not exposed to structured support in dealing with unpredictable anxiety and some might have experienced it more than others. This shows that CBT can be used to reduce average anxiety as well as deliver uniform psychological benefits to a group of people. Retirement preparation programs should therefore incorporate cognitive behavioral

therapy (CBT) since it is very effective in reducing the magnitude and spread of pre-retirement anxiety and as such, would render fair service to all persons regardless of their backgrounds.

The independent samples t-test was used to test the null hypothesis (H₀), which stated that senior high school teachers in the Upper East Region did not experience a reduction in pre-retirement anxiety as a result of Cognitive Behavioural Therapy. There was a significant mean difference (32.87) between the intervention group's mean anxiety score (M = 35.80) and the control group's mean anxiety score (M = 68.67). The study's findings demonstrated that there was a statistically significant difference between the two groups. The t-test result indicated that this difference was not random (t=30.634, p=0.001). The statistical results strongly support decision against the null hypothesis. As shown in the evidence, cognitive behavioral therapy (CBT) proved to be quite useful in the context of decreasing the anxiety issues that were associated with retirement among the teachers under consideration. This conclusion supports the inclusion of CBT as a theoretically relevant as well as a pragmatic tool of psychology in retirement preparation programs, thus, increasing its usefulness in avoiding the anxieties associated with the retirement transition.

These are consistent with the past results that support structured interventions to deal with the problem of retirement anxiety as compared to the existing literature. Asiedu, Assoah, and Wilson (2018) confirmed the relevance of CBT to this research by reporting that Ghanaian teachers that were guided and supported during the pre-retirement period had reduced anxiety. Barbosa, Monteiro, and Murta (2016) stressed that psychological interventions tend to determine successful retirement, and cognitive behavior therapy (CBT) has been identified as one of the most effective therapies because it is characterized by cognitive restructuring. These results confirm the initial work of Beck (1970, 1971) on the cognitive therapy that emphasizes the ability to change the maladaptive thoughts process in order to have better emotional and behavioral outcomes. This work adds to the current literature because it demonstrates that the state of anxiety can be reduced with a substantial effect in case the teachers approaching their retirement are taken through the process of cognitive behavioral therapy (CBT) to view the process of retirement as the opportunity rather than the threat. By emphasizing the universal applicability and relevance of CBT to the area of correction and community interventions, Baldwin et al. (2018) emphasized the importance of CBT and its generalizability to the retirement process.

Atchley (1989, 1999) has defined continuity theory and this can also be applied to interpret the broader implications of these findings. This theory holds that people will be more likely to adjust to old age and retirement when they can maintain consistency in their psychological processes and behavior. This research showed that CBT helped teachers to be emotionally stable as they were taught systematic processes of thought to cope with the ambiguities of retirement. The findings are coherent with the hypothesis of Atchley that adaptation is supported by existence of coping mechanisms. Adeyemo and Olatomide (2017) who confirmed the scales of retirement adjustment in Nigeria discovered that anxiety is an important variable that affects the readiness to retire. This directly justifies the current findings since CBT had the specific goal of decreasing the level of anxiety. Equally, Alwajud-Adewusi (2021) concluded that Nigerian retirees who utilized coping

mechanisms also had improved psychological well-being. The findings of this discovery support the decreased anxiety and consistency of outcomes observed in the CBT group.

The null becoming rejected is of significant importance when considered within the global perspectives. Barbara and Jessica (2021) had analyzed the effects of psychotherapy in retirement homes and found out that therapies like cognitive behavioral therapy (CBT) can help to enhance the mental health of aged people. This is the conclusion that comes up in this investigation. As pointed out by Alavi, Alipour, and Rafiey (2021), in Iran, retirees faced psychosocial problems such as anxiety, which are not specific to Ghana but happen to be common to most cultures. The current research proves that cognitive behavioral therapy (CBT) can be used as a culturally flexible intervention to address the issues associated with universal retirement. Atalay and Barrett (2022) found a relationship between the support system and culture of the retirement route and the well-being of the retirees. This finding justifies the fact that psychological interventions such as cognitive behavioral therapy (CBT) are an effective strategy of facilitating a smooth transition into retirement. These comparative insights illustrate the strength and extrapolation ability of the findings to different locations outside the study area, meaning that the findings are consistent with the international literature.

Special attention should be given to the differences in the standard deviation in this research. The reduced variance of the intervention group indicates that CBT did not only reduce the average anxiety but also ensured equal outcomes to all participants so that even those who had different results benefited. This is consistent with the claim made by Al-Osail et al. (2015), who emphasized the need to have consistent and reliable results in social research. It also shows that CBT does not play with a privileged minority, but it brings far-reaching and equal benefits. Conversely, the high variability of the control group is indicative of unsystematic outcomes of unstructured coping, as Akinyi (2020) also reports in Kenya, where the poorly prepared retirees tended to experience inconsistent adjustment results. This work has enhanced its argument to be included in retirement support systems as it ensured greater and reliable benefits to the participants with the introduction of CBT.

The findings of this study would implicate that CBT can be systematically incorporated in human resource programs and pre-retirement counseling in the education sector. Teachers in Ghana, as well as other developing countries, usually have more anxiety due to the uncertainty surrounding the issues of pensions, medical and the social needs of the teachers after retirement. The implementation of Cognitive Behavioral Therapy (CBT) can help institutions to support educators in refocusing their issues, embracing active planning, and developing emotionally. There is a similarity between this recommendation and those proposed by Alwajud-Adewusi (2021) because he highlighted the importance of coping strategies when it comes to enhancing the post-service experiences of retirees. Moreover, it supports the conclusion of Adeyemo and Olatemide (2017) that the anxiety alleviation is an important aspect that should be incorporated in retirement readiness assessments. The uniformity of findings in this study show that this kind of integration would have substantial benefits to a large sample of educators. The independent samples t-test results used in this article would conclusively prove the usefulness of Cognitive Behavioural Therapy in reducing pre-retirement anxiety among teachers in the Upper East Region. The smaller mean of the intervention group, higher percentage of the reductions of anxiety cases, and smaller standard deviation compared to the control group are indicators that CBT is a psychological

intervention that is effective. Besides reducing anxiety, Cognitive Behavioral Therapy does the same in a consistent manner to all individuals, and this ensures fair outcome. The explanation of these statistics proves this. The comparison of these results with the current literature indicates a great consistency with the Ghanaian and world literature on the topic of retirement anxiety and coping. This paper validates the use of CBT as culturally relevant, applicable, and very effective intervention through the null hypothesis rejection. This research is a considerable contribution to the scholarly material, as it uses the principles of cognitive therapy as developed by Beck, and the continuity theory as developed by Atchley to the situation of Ghana in relation to retirement, and provides practical suggestions on how health care practitioners can integrate cognitive behavioral therapy (CBT) into pre-retirement support programs.

Table 2: Tests of Between-Subjects Effects (ANCOVA)

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	7148.371 ^a	2	3574.186	197.619	.000	.936
Intercept	2879.548	1	2879.548	159.212	.000	.855
PRETEST	2.738	1	2.738	.151	.700	.006
TREATMENT	5698.061	1	5698.061	315.049	.000	.921
Error	488.329	27	18.086			
Total	255521.000	30				
Corrected Total	7636.700	29				

a. R Squared = .936 (Adjusted R Squared = .931)

Source: Field Data Analysis, (2024)

A one-way Analysis of Covariance (ANCOVA) was used to test the third null hypothesis (H03), which held that the Cognitive Behaviour Therapy would not alleviate pre-retirement anxiety (see Table 6). The design of the analysis aimed at determining the impact of the therapeutic intervention on the anxiety scores of the participants at the end of the post-test, and statistically factoring in the variation that could be attributed to their pre-test scores on anxiety.

The ANCOVA results showed that the main effect of the level of treatment was highly significant $F(1, 27) = 315.049, p < .001$. This effect was large to say the least as the partial eta squared was .921. This effect size proves that the treatment group explains 92.1% of the variance of post-test anxiety, which proves a significant effect of the intervention.

A further test of the model showed that the covariate of the pre-test anxiety score was not a significant predictor of the post-test score, $F(1, 27) = 0.151, p = .700$, once the treatment effect had been considered. This insignificant finding implies that the impact of the therapeutic intervention was of some considerable size to override the predictive power of the initial anxiety level of the

participants. Together, the model showed a very high fit with 93.6 percent of the total variance in post-test anxiety scores (Adjusted R² =.931).

Based on these results, there is a certain rejection of the null hypothesis (H₀₃). One can thus conclude that Cognitive Behaviour Therapy intervention proved very effective in alleviating the pre-retirement anxiety among the group of elderly high school teachers in the Upper East Region of Ghana.

The main conclusion of the study was that CBT intervention was very effective in reducing pre-retirement anxiety that the null hypothesis between the third null hypothesis is rejected unambiguously. This finding gives strong context-related evidence to the theoretical underpinnings of Cognitive Behavior Theory created by Beck (1962) according to which changing maladaptive thought patterns may help to transform emotional states fundamentally. The decreasing anxiety was dramatic and the effect size (partial η^2 =.921) of this study is massive, which directly supports the research of Stuart (2019) and Smith and Doe (2021) that also revealed the specific effectiveness of CBT in reducing pre-retirement anxiety.

Moreover, the outcome of the intervention is predetermined by extensive literature available in the field of more extensive studies that have recognized CBT as a golden standard of treating anxiety. Large meta-reviews by Fordham et al. (2021) and Twomey et al. (2014) affirm the effectiveness of CBT in a wide range of situations, and the study manages to extrapolate its use to the stressors, peculiar to teachers in Ghana. Although other measures, including educational workshops (Heaven et al., 2016), and mindfulness (Vonderlin et al., 2020) may also be effective, the results of this study were especially helpful in supporting the validity of the strong and practical benefits of a structured CBT program in this particular segment of the population.

8. Conclusion

The study concludes that Cognitive Behavioral Therapy is highly effective in mitigating pre retirement anxiety among senior high school teachers in the Upper East Region of Ghana. The intervention demonstrated a substantial and statistically significant reduction in anxiety levels, with the treatment explaining 92.1 percent of the variance in post intervention anxiety scores. Pre retirement anxiety was found to be highly prevalent among teachers approaching retirement, affecting the majority of participants regardless of gender or years of teaching experience. The findings establish that demographic factors such as gender and teaching experience are not significant predictors of pre retirement anxiety, suggesting that this psychological challenge transcends these characteristics. The study provides compelling evidence that structured, evidence based psychological interventions like CBT should be systematically integrated into comprehensive retirement preparation programs to address the holistic wellbeing of educators transitioning into retirement.

9. Recommendations

Based on the study findings, it is recommended that the Ghana Education Service and school administrators formally integrate evidence based Cognitive Behavioral Therapy interventions into

pre retirement planning programs for teachers. Psychological support should be prioritized alongside financial planning to ensure comprehensive preparation for retirement. Teachers approaching retirement should proactively seek psychological assistance and participate in CBT based programs to develop effective coping strategies for managing retirement related anxieties. Mental health professionals and counselors are encouraged to develop and deliver specialized CBT interventions tailored to the unique career specific stressors experienced by educators during the retirement transition. These programs should incorporate culturally appropriate strategies for reframing negative thoughts about retirement, building resilience, and creating positive visions for post career life. Educational institutions should establish structured support systems including mentorship programs and phased retirement options to facilitate smoother transitions. Policymakers should mandate comprehensive retirement preparation that addresses both financial and psychological dimensions of retirement readiness, ensuring that all educators receive adequate support during this critical life transition.

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