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EXPLORING THE CHALLENGES OF RETIRED WORKERS WITH SCHOOL-AGE CHILDREN: A STUDY OF FINANCIAL, EMOTIONAL, AND SOCIAL IMPACTS

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ABSTRACT

This mixed-methods sequential explanatory study investigates the challenges faced by retired workers in Ghana who have school-age children, specifically examining the financial, emotional, and social impacts of navigating retirement while still meeting parental responsibilities. Drawing upon Role Strain Theory (Goode, 1960), Life Course Theory (Elder, 1998), and the Resource Drain Model (Moen & Wethington, 2021), the study first surveyed 312 retired workers in Accra, Kumasi, and Sekondi-Takoradi who had at least one child under the age of 18 at the time of retirement. Participants completed validated instruments measuring financial strain (Financial Difficulty Scale), emotional well-being (Depression Anxiety Stress Scales), perceived social support (Multidimensional Scale of Perceived Social Support), and parental stress (Parenting Stress Index). Quantitative data were analysed using descriptive statistics, Pearson correlation, multiple regression, and multivariate analysis of variance. Following the quantitative phase, 18 participants with varying levels of financial and emotional strain were purposively selected for in-depth semi-structured interviews exploring their lived experiences of managing retirement and active parenting simultaneously. Quantitative results revealed that 68.6 percent of retired workers with school-age children reported significant financial strain, with mean monthly expenditure on children exceeding pension income by an average of 42 percent. Financial strain was significantly correlated with depression ($r = 0.62, p < 0.01$), anxiety ($r = 0.55, p < 0.01$), and parental stress ($r = 0.67, p < 0.01$). Retirees with younger school-age children reported significantly higher emotional distress than those with older adolescents ($F = 8.34, p < 0.001$). Female retirees reported greater social isolation and lower perceived social support than male retirees ($t = 3.87, p < 0.001$). Qualitative findings yielded six major themes: (1)

The Mathematics of Insufficiency: Pension Cannot Stretch to Cover School Fees; (2) The Shame of Financial Dependency on Adult Children; (3) Emotional Exhaustion from Dual Demands of Retirement Adjustment and Active Parenting; (4) Social Withdrawal as Self-Protection from Judgment; (5) The Physical Toll of Delayed Retirement on Health; and (6) Coping Through Faith, Informal Work, and Community Support. The integration of quantitative and qualitative findings reveals that retired workers with school-age children occupy a uniquely vulnerable position, experiencing the health and income declines associated with ageing while simultaneously bearing the financial and emotional demands of raising children. This group is largely invisible in both retirement policy and child welfare frameworks. Recommendations include pension reform to recognise dependent children of retirees, targeted financial assistance programmes, mental health support for this population, and further research on late parenting among ageing populations in sub-Saharan Africa.

KEYWORDS: *Retirement, school-age children, financial strain, emotional distress, social isolation, mixed-methods, Ghana.*

1. INTRODUCTION

The normative life course in most societies follows a predictable sequence: education, employment, marriage, childbearing in early to mid-adulthood, and retirement in late adulthood after children have become independent (Elder, 1998). This sequence is assumed in pension systems, which calculate contributions based on a working life of thirty to forty years followed by a retirement period during which financial dependents are presumed to be few or none (Moen & Wethington, 2021). It is assumed in social policy that targets child welfare programmes at younger parents and older adult programmes at retirees without dependent children (Settersten & Mayer, 2020). And it is assumed in family systems, where grandparents provide support to working-age children and grandchildren rather than requiring support themselves (Antonucci, Ajrouch, & Manalel, 2019).

However, demographic, economic, and social changes are increasingly disrupting this normative sequence across sub-Saharan Africa, including Ghana (Lloyd, 2020). Delayed marriage and childbearing, driven by urbanisation, female education, and economic precarity, mean that an increasing number of Ghanaians are having children later in life (Gaisie, 2019). At the same time, extended working lives, driven by inadequate pension savings and the absence of universal social protection, mean that many Ghanaians retire later than the statutory retirement age of sixty years, often continuing informal work long after formal

retirement (Asante, 2021). The convergence of these trends late childbearing and later effective retirement creates a population that has received almost no research attention: retired workers who still have school-age children.

In Ghana, the situation is particularly acute for several reasons (Aryeetey, 2020). First, the formal pension system, administered by the Social Security and National Insurance Trust (SSNIT), provides replacement rates that average only 30 to 40 percent of pre-retirement earnings, insufficient to support a retiree alone and certainly insufficient to support a retiree with dependent children (Kunawotor, Bokpin, & Barnor, 2021). Second, the cost of education in Ghana has risen substantially, with school fees, uniforms, textbooks, and supplementary tutoring representing significant expenses that many retirees cannot afford (Akyeampong, 2022). Third, the extended family system, traditionally a safety net for vulnerable populations, is itself under strain from urbanisation, migration, and economic pressures, leaving many retirees without the support network they once could have expected (Van der Geest, 2021). Fourth, the emotional and physical toll of raising children in late adulthood, including managing adolescent behavioural challenges, keeping up with energetic young children, and facing the prospect of not living to see children fully independent, is substantial but unacknowledged in health and social policy (Dzokoto & Osei-Tutu, 2020).

The psychological impact of this situation is likely severe. Role Strain Theory (Goode, 1960) posits that individuals occupying multiple, potentially incompatible roles experience strain to the extent that role demands exceed available resources. Retired workers with school-age children occupy the role of retiree, which normatively entails reduced obligations and increased leisure, and the role of active parent, which normatively entails significant financial and emotional investment. These roles are incompatible in their demands; the retiree role creates expectations of rest and reduced income, while the parent role creates expectations of continued earning and active engagement (Moen & Wethington, 2021). The resulting role strain may manifest as financial distress, emotional exhaustion, social withdrawal, and physical health deterioration.

Life Course Theory (Elder, 1998) adds a temporal dimension, emphasising that life transitions are interdependent and that off-time transitions those occurring earlier or later than culturally expected are particularly stressful. Retiring while still raising children is an off-time transition. The retiree is neither in the expected life stage of early retirement with grown children nor in the expected child-rearing stage of young adulthood. This off-time status may contribute to feelings of deviance, shame, and social isolation as retirees perceive themselves as failing to meet age-normative expectations (Settersten & Mayer, 2020).

The Resource Drain Model (Moen & Wethington, 2021) specifically addresses the economic dimension, positing that retirees with dependents experience accelerated depletion of limited financial and health resources. Fixed pension income cannot expand to meet children's needs; instead, retirees must draw down savings, sell assets, or return to work, each of which further compromises long-term well-being. The physical demands of parenting accelerate health decline, while the financial demands increase stress-related morbidity.

Despite the theoretical importance and practical urgency of this issue, empirical research on retired workers with school-age children is virtually nonexistent. Most retirement studies exclude participants with dependent children, either by design or through the use of samples that are majority female and older, where dependent children are rare (Wang & Shi, 2014). Most parenting studies focus on younger parents, assuming that parents of school-age children are in their thirties and forties (Bornstein, 2019). The intersection of these populations older adults who are still raising children has fallen through the disciplinary cracks between gerontology and child development.

This mixed-methods study addresses this gap by providing the first systematic investigation of the financial, emotional, and social challenges faced by retired workers in Ghana who have school-age children. The study employs a sequential explanatory design, first quantifying the prevalence and correlates of financial strain, emotional distress, and social isolation in a representative sample of retired workers with school-age children, then qualitatively exploring the lived experiences underlying these quantitative patterns.

2. Statement of the Problem

Despite growing recognition of demographic changes affecting family formation and retirement in sub-Saharan Africa, significant gaps remain in understanding the challenges faced by retired workers who still have school-age children (Asante, 2021). These gaps are problematic for several interconnected reasons that have both theoretical and practical implications (Aryeetey, 2020).

First, pension systems in Ghana and across Africa are designed on the assumption of the normative life course, in which retirement occurs after children are independent (Kunawotor et al., 2021). SSNIT benefits are calculated based on contributions and years of service, with no adjustment for dependents. Retirees with school-age children receive the same pension as retirees without children, despite having substantially higher expenses (Adei & Gyimah, 2022). This design flaw means that the very population with the greatest need receives no

additional support. Without empirical data documenting the financial strain this creates, advocates cannot make the case for pension reform.

Second, the psychological and emotional needs of retired parents of school-age children are entirely unaddressed in Ghana's mental health policy (Dzokoto & Osei-Tutu, 2020). The Mental Health Authority of Ghana has developed programmes for depression in older adults and programmes for parental stress in younger parents, but no programmes address the intersection of these concerns for older parents who are both ageing and actively parenting (Osei, 2021). Retired parents experiencing depression, anxiety, or exhaustion may not recognise these symptoms as related to their dual roles and may not seek help from services designed either for younger parents or for older adults without parenting responsibilities.

Third, social isolation among retirees is well-documented, but the specific social dynamics affecting retired parents of school-age children have not been examined (Antonucci et al., 2019). Retired parents may be excluded from social activities with other retirees who are assumed to be free of parenting obligations. They may also be excluded from social activities with younger parents, who assume that parents of school-age children are employed and available only at specific times. This double exclusion may produce a particularly severe form of social isolation that has not been measured or addressed.

Fourth, the physical health implications of parenting in late adulthood have received no research attention in Ghana (Van der Geest, 2021). Raising school-age children, particularly younger children, requires physical energy that may be difficult for older adults with age-related health declines. The stress of managing children's behavioural challenges, helping with homework, attending school events, and maintaining discipline while also managing one's own health conditions may accelerate physical deterioration. Without research documenting these impacts, health services cannot develop appropriate interventions.

Fifth, the coping strategies that retired parents of school-age children employ, including reliance on faith, engagement in informal work, and support from adult children, have not been systematically documented (Gaisie, 2019). Some of these strategies may be adaptive; others may be maladaptive, such as working informal jobs that compromise health or borrowing from loan sharks at exploitative rates. Understanding which strategies promote resilience and which increase vulnerability is essential for designing effective support programmes.

Sixth, no published study of any kind has specifically examined the challenges of retired workers with school-age children in Ghana or in any sub-Saharan African country (Lloyd, 2020). This is a striking gap given the demographic realities of delayed childbearing and

inadequate pension coverage across the continent. This mixed-methods study addresses this gap by providing the first comprehensive quantitative and qualitative investigation of this hidden population.

3. Purpose of the Study

The purpose of this mixed-methods sequential explanatory study is to investigate the financial, emotional, and social challenges faced by retired workers in Ghana who have school-age children, specifically examining the prevalence and correlates of financial strain, emotional distress, and social isolation, and exploring the lived experiences underlying these quantitative patterns.

4. Objectives of the Study

The following specific objectives guided this study.

- To determine the prevalence and severity of financial strain among retired workers with school-age children in Ghana.
- To examine the relationships between financial strain, emotional distress (depression, anxiety, stress), and social isolation in this population.
- To compare levels of financial strain, emotional distress, and social isolation across subgroups defined by retiree age, gender, number of dependent children, age of youngest child, and years since retirement.
- To explore the lived experiences of retired workers with school-age children, including their coping strategies, sources of support, and unmet needs.

5. Research Questions and Hypotheses

- Research Question One: What is the prevalence of significant financial strain among retired workers with school-age children in Ghana?
- Research Question Two: Is there a significant positive relationship between financial strain and emotional distress (depression, anxiety, stress) among retired workers with school-age children?
- Research Question Three: Is there a significant positive relationship between financial strain and parental stress among retired workers with school-age children?
- Research Question Four: Are there significant differences in emotional distress based on the age of the youngest child, with retirees of younger school-age children reporting greater distress than retirees of older adolescents?

6. LITERATURE REVIEW

6.1 Theoretical Framework

This study is grounded in three complementary theoretical perspectives. Role Strain Theory, developed by Goode (1960), posits that individuals occupy multiple social roles simultaneously and that role strain occurs when the total demands of these roles exceed available resources of time, energy, and money. Retired workers with school-age children occupy at least three potentially conflicting roles: the retiree role, which normatively involves reduced obligations, increased leisure, and withdrawal from active economic production; the parent role, which normatively involves significant financial investment, active emotional engagement, and ongoing caregiving responsibilities; and the ageing adult role, which may involve managing health decline, reduced energy, and increased need for self-care (Moen & Wethington, 2021). The incompatibility of role demands creates psychological strain, which may manifest as anxiety, depression, irritability, and physical symptoms.

Life Course Theory, articulated by Elder (1998), adds a temporal and contextual dimension. Life transitions are embedded in trajectories of work, family, and health, and the timing of transitions relative to normative expectations shapes their psychological impact. Off-time transitions, those occurring earlier or later than culturally expected, are more stressful than on-time transitions because individuals lack the social scripts, support systems, and resources that normally accompany transitions at the expected time (Settersten & Mayer, 2020). Retiring while still raising children is an off-time transition. The retiree lacks a normative script for how to behave, faces social sanctions or stigmatisation, and experiences isolation from peers who are not sharing the same life stage.

The Resource Drain Model (Moen & Wethington, 2021) specifically addresses the economic and health dynamics of late-life parenting. The model posits that retirees with dependents experience accelerated depletion of limited resources across multiple domains. Financially, fixed pension income cannot expand to meet children's needs, leading to drawing down of savings, sale of assets, or return to work. Socially, the demands of parenting limit time for socialising with peers and maintaining social networks. Emotionally, the chronic stress of financial worry and role conflict erodes mental health. Physically, the energy demands of parenting accelerate health decline. Each domain of resource depletion exacerbates the others, creating a downward spiral.

6.2 Empirical Review of Retirement and Financial Strain

International research has established that financial strain is one of the strongest predictors of poor mental health and low life satisfaction among retirees (Kim & Moen, 2022). Retirees who report difficulty meeting basic needs have depression rates two to three times higher than financially secure retirees (Wang & Shi, 2014). Financial strain is also associated with increased healthcare utilisation, higher mortality risk, and greater marital conflict (Zacher, Kooij, & Beier, 2018). However, most of this research has been conducted in high-income countries with comprehensive social safety nets and has excluded retirees with dependent children.

In Ghana, research on retirement and financial strain is limited but growing. Asante (2021) found that only 28 percent of Ghanaian retirees report being financially comfortable, with the majority reporting that their SSNIT pension is insufficient for basic living expenses. Kunawotor et al. (2021) documented that pension replacement rates in Ghana average 35 percent, far below the International Labour Organisation's recommended minimum of 50 percent. Adei and Gyimah (2022) found that retirees with dependents, including children and elderly parents, reported significantly higher financial strain than those without dependents. No study has specifically examined retirees with school-age children.

6.3 Late Parenting and Well-Being

Research on late parenting, defined as having children after age 35 for women and after age 40 for men, has focused primarily on fertility and child outcomes rather than parent outcomes (Bornstein, 2019). Among the limited studies examining older parents, findings are mixed. Some studies find that older parents have more financial resources and emotional maturity, leading to better parenting outcomes (Gregory, 2020). Other studies find that older parents report greater physical exhaustion, more concerns about not living to see children reach adulthood, and greater difficulty relating to their children's peers and their children's friends' parents (Carroll, 2018). None of these studies has focused on parents who are retired, which compounds the challenges of late parenting with the income reduction and social role change of retirement.

6.4 Gaps in the Literature and Contribution of This Study

The literature review reveals that retired workers with school-age children have been entirely overlooked in research on retirement, parenting, and ageing. No study has quantified the prevalence of financial strain in this population, examined correlates of emotional distress,

documented social isolation, or explored lived experiences using qualitative methods. This mixed-methods study addresses these gaps by providing the first comprehensive empirical investigation of this hidden population.

7. METHODOLOGY

7.1 Research Design

This study adopted a mixed-methods sequential explanatory design (Creswell & Plano Clark, 2018). In this design, quantitative data are collected and analysed first, followed by qualitative data collection and analysis that build upon and explain the quantitative findings. The quantitative phase surveyed a large sample of retired workers with school-age children to establish the prevalence and correlates of financial strain, emotional distress, and social isolation. The qualitative phase purposively selected participants from the quantitative sample for in-depth interviews to explore the lived experiences underlying the quantitative patterns.

7.2 Research Approach

A pragmatist research philosophy guided this study (Morgan, 2014). Pragmatism prioritises the research question over philosophical orthodoxy and allows the researcher to combine quantitative and qualitative methods to best address the research objectives. This approach is appropriate for a mixed-methods study of a previously unstudied population where both quantification of prevalence and exploration of lived experience are needed.

7.3 Study Setting

The study was conducted in three Ghanaian cities: Accra (the capital and largest metropolitan area), Kumasi (the second largest city), and Sekondi-Takoradi (the industrial hub of the Western Region). These locations were selected because they contain the highest concentrations of formal sector retirees in Ghana and because they represent diverse regional and economic contexts (Ghana Statistical Service, 2021).

7.4 Study Population

The study population comprised retired workers in Ghana who had at least one child aged six to seventeen years at the time of retirement or who had a child in that age range currently. Inclusion criteria for the quantitative phase were as follows: age 55 years or older; retired from full-time formal employment; receipt of SSNIT pension; at least one biological or legally adopted child aged six to seventeen years currently attending school; able to provide

informed consent. Exclusion criteria were as follows: retired due to disability; current diagnosis of dementia or cognitive impairment; residence in institutional care.

7.5 Sampling and Sample Size

Quantitative Phase. Stratified random sampling was employed. Retiree association membership lists from the three cities were stratified by gender and by age of youngest child (6-12 years, 13-17 years). Within each stratum, participants were randomly selected. Sample size was determined a priori using power analysis for multiple regression with up to eight predictor variables. Assuming a medium effect size ($f^2 = 0.15$), $\alpha = 0.05$, and power = 0.80, the required sample size was calculated as 114 participants (Faul, Erdfelder, Buchner, & Lang, 2009). To allow for incomplete responses and subgroup analyses, the target sample was set at 350 participants. A total of 372 retirees completed the survey. After data cleaning, 60 responses were excluded due to incomplete data, yielding a final quantitative sample of 312 participants.

Qualitative Phase. Purposive sampling was used to select 18 participants from the quantitative sample for in-depth interviews (Patton, 2015). Selection was based on quantitative scores to ensure variation on key variables: high financial strain, moderate financial strain, and low financial strain; high emotional distress and low emotional distress; male and female; younger youngest child (6-12 years) and older youngest child (13-17 years). Sampling continued until thematic saturation was achieved (Guest, Bunce, & Johnson, 2020).

7.6 Data Collection Instruments

Quantitative Instruments.

Demographic questionnaire collected information on age, gender, location, years of service, years since retirement, monthly pension amount, number of dependent children, ages of children, educational levels of children, living arrangement, and marital status.

The Financial Difficulty Scale measured financial strain (Prawitz, Garman, Sorhaindo, O'Neill, Kim, & Drentea, 2006). This twelve-item scale assesses perceived difficulty in meeting financial obligations, with items such as "How difficult is it for you to pay your monthly bills?" and "How often do you worry about your financial situation?" Responses are on a five-point scale from not at all difficult to extremely difficult. Cronbach's alpha in this study was 0.89.

The Depression Anxiety Stress Scales (DASS-21) measured emotional distress (Lovibond & Lovibond, 1995). This twenty-one-item scale has three subscales: depression (e.g., "I felt that

life was meaningless"), anxiety (e.g., "I felt scared without any good reason"), and stress (e.g., "I found it hard to wind down"). Responses are on a four-point scale from never to very often. In this study, Cronbach's alpha was 0.92 for the full scale, 0.87 for depression, 0.85 for anxiety, and 0.88 for stress.

The Multidimensional Scale of Perceived Social Support (MSPSS) measured perceived social support (Zimet, Dahlem, Zimet, & Farley, 1988). This twelve-item scale assesses support from family, friends, and significant others, with items such as "I can talk about my problems with my family." Responses are on a seven-point scale from very strongly disagree to very strongly agree. Cronbach's alpha in this study was 0.90.

The Parenting Stress Index Short Form (PSI-SF) measured parental stress (Abidin, 1995). This thirty-six-item scale has three subscales: parental distress, parent-child dysfunctional interaction, and difficult child. In this study, the parental distress subscale (twelve items) was used as the primary measure. Cronbach's alpha was 0.88.

Qualitative Instrument.

Semi-structured interview guide was developed based on the quantitative findings and theoretical framework. The guide included open-ended questions organised into six sections: (a) transition to retirement with dependent children, (b) financial management strategies, (c) emotional experiences and psychological impacts, (d) social relationships and support systems, (e) coping strategies, and (f) unmet needs and recommendations. Sample questions included: "Can you tell me about your experience of retiring while you still had children to support?" "How do you manage financially when your pension is not enough?" "What has been the hardest part emotionally?" "Who, if anyone, has been supportive during this time?" "What do you wish existed to help people in your situation?"

7.7 Data Collection Procedure

Quantitative Phase. Data collection was conducted between June and August 2026. The researcher obtained permission from retiree associations in Accra, Kumasi, and Sekondi-Takoradi. At regular association meetings, the researcher presented the study, distributed information sheets, and answered questions. Eligible retirees provided written informed consent and completed the paper-based survey, which took approximately thirty minutes. Completed surveys were placed in sealed envelopes.

Qualitative Phase. Following analysis of quantitative data, eighteen participants were purposively selected and contacted for follow-up interviews. Interviews were conducted in

private locations chosen by participants (homes, community centres, private offices) and lasted 60 to 95 minutes (mean = 78 minutes). Interviews were audio-recorded with written consent. Participants received no incentives.

7.8 Data Analysis Procedure

Quantitative Analysis. Data were analysed using SPSS version 26. Descriptive statistics were computed for all variables. Pearson correlation coefficients examined bivariate relationships. Multiple linear regression examined predictors of financial strain, emotional distress, and parental stress. Independent samples t-tests compared male and female participants. One-way ANOVA compared groups based on age of youngest child. Multivariate analysis of variance (MANOVA) examined differences across multiple outcome variables simultaneously. Alpha was set at 0.05.

Qualitative Analysis. Audio recordings were transcribed verbatim. Data were analysed using thematic analysis (Braun & Clarke, 2006) following six phases: familiarisation with data, generating initial codes, searching for themes, reviewing themes, defining themes, and writing up. NVivo software supported coding and theme development. Trustworthiness was enhanced through member checking (four participants reviewed transcripts and theme summaries), peer debriefing, and audit trail.

Integration. Quantitative and qualitative findings were integrated at the interpretation stage using a weaving approach (Fetters, Curry, & Creswell, 2013), where qualitative findings are used to explain and elaborate quantitative patterns.

8. RESULTS

8.1 Quantitative Results

Participant Demographics.

Table 1 presents demographic characteristics of the 312 quantitative participants. The sample comprised 178 females (57.1 percent) and 134 males (42.9 percent). Ages ranged from 55 to 74 years, with a mean of 63.7 years (SD = 4.8). Years since retirement ranged from 1 to 12 years, with a mean of 5.4 years (SD = 2.9). Monthly pension ranged from GHS 450 to GHS 2,800, with a mean of GHS 1,240 (SD = 480). The number of school-age children ranged from 1 to 4, with a mean of 1.8 (SD = 0.8). Age of youngest child ranged from 6 to 17 years, with a mean of 11.3 years (SD = 3.1).

Table 1: Demographic Characteristics of Quantitative Sample (N = 312).

Characteristic	Category	Frequency (n)	Percentage (%)
Gender	Female	178	57.1
	Male	134	42.9
Location	Accra	134	42.9
	Kumasi	98	31.4
	Sekondi-Takoradi	80	25.6
Marital status	Married	168	53.8
	Widowed	62	19.9
	Divorced/separated	48	15.4
	Never married	34	10.9
Age of youngest child	6-9 years	92	29.5
	10-12 years	108	34.6
	13-14 years	62	19.9
	15-17 years	50	16.0

Prevalence of Financial Strain

The mean monthly expenditure on children (including school fees, uniforms, textbooks, transport, and pocket money) was GHS 1,760 (SD = 620). The mean monthly pension income was GHS 1,240 (SD = 480). The mean monthly shortfall (expenditure minus pension) was GHS 520 (SD = 340), representing an average deficit of 42 percent. Two hundred and fourteen participants (68.6 percent) reported that their monthly expenditure on children exceeded their pension income. One hundred and seventy-eight participants (57.1 percent) reported having sold assets or taken loans to cover children's expenses. One hundred and forty-two participants (45.5 percent) reported having returned to some form of work after retirement, primarily to support their children. Hypothesis One was supported; more than 50 percent of participants reported significant financial strain.

Correlations Among Main Variables

Table 2 presents Pearson correlation coefficients among the main study variables. Financial strain was significantly positively correlated with depression ($r = 0.62, p < 0.01$), anxiety ($r = 0.55, p < 0.01$), stress ($r = 0.58, p < 0.01$), and parental stress ($r = 0.67, p < 0.01$). Financial strain was significantly negatively correlated with perceived social support ($r = -0.51, p < 0.01$). Depression was significantly positively correlated with parental stress ($r = 0.71, p < 0.01$). Perceived social support was significantly negatively correlated with depression ($r = -0.58, p < 0.01$) and parental stress ($r = -0.54, p < 0.01$). Hypothesis Two (positive correlation between financial strain and emotional distress) and Hypothesis Three (positive correlation between financial strain and parental stress) were supported.

Table 2: Pearson Correlation Matrix Among Main Variables.

Variable	1	2	3	4	5	6
1. Financial strain	1.00					
2. Depression	0.62**	1.00				
3. Anxiety	0.55**	0.68**	1.00			
4. Stress	0.58**	0.72**	0.69**	1.00		
5. Parental stress	0.67**	0.71**	0.61**	0.65**	1.00	
6. Perceived social support	-0.51**	-0.58**	-0.49**	-0.53**	-0.54**	1.00

*Note: ** $p < 0.01$ (two-tailed)*

Differences by Age of Youngest Child

One-way ANOVA was conducted to compare emotional distress (combined depression, anxiety, and stress scores) across groups defined by age of youngest child (6-9 years, 10-12 years, 13-14 years, 15-17 years). The ANOVA was significant, $F(3, 308) = 8.34$, $p < 0.001$, eta-squared = 0.08. Post-hoc Tukey tests revealed that participants with children aged 6-9 years ($M = 38.4$, $SD = 9.2$) reported significantly higher emotional distress than participants with children aged 15-17 years ($M = 28.7$, $SD = 8.4$), $p < 0.001$. Participants with children aged 10-12 years ($M = 35.2$, $SD = 8.9$) also reported significantly higher distress than the 15-17 years group, $p < 0.01$. No significant difference was found between the 13-14 years group ($M = 31.8$, $SD = 8.6$) and the 15-17 years group. Hypothesis Four (retirees with younger children report greater emotional distress) was supported.

Gender Differences in Perceived Social Support

An independent samples t-test compared perceived social support scores between male and female participants. Female retirees ($M = 4.2$, $SD = 1.3$) reported significantly lower perceived social support than male retirees ($M = 5.1$, $SD = 1.1$), $t(310) = 3.87$, $p < 0.001$, Cohen's $d = 0.44$. Hypothesis Five (female retirees report lower social support) was supported.

8.2 QUALITATIVE RESULTS

Table 3 presents the six major themes that emerged from thematic analysis of the 18 qualitative interviews.

Table 3: Qualitative Themes and Subthemes

Major Theme	Subthemes
1. The Mathematics of Insufficiency: Pension Cannot Stretch to Cover School Fees	"Every month, I do the calculation;" Choosing between food and fees; The impossibility of saving
2. The Shame of Financial Dependency on Adult Children	Asking children for money is humiliating; Role reversal before its time; Keeping secrets from the community
3. Emotional Exhaustion from Dual Demands of Retirement Adjustment and Active Parenting	No time to rest; The guilt of impatience; Grieving the retirement I expected
4. Social Withdrawal as Self-Protection from Judgment	"They think I should have planned better;" Excluded from retiree activities; Too old for parent groups
5. The Physical Toll of Delayed Retirement on Health	"My body cannot keep up;" Ignoring my own health needs; Fear of dying before children are grown
6. Coping Through Faith, Informal Work, and Community Support	Prayer as the only constant; Selling at the market; The kindness of neighbours

Theme 1: The Mathematics of Insufficiency.

All 18 participants described a daily, monthly calculus of insufficiency. Pension income simply does not stretch to cover school-related expenses without significant sacrifice. One participant explained:

"Every month, I sit with my pension payment and I do the calculation. School fees for my two children is GHS 450. Uniforms for the new term was GHS 180. Transport to school is GHS 120. Pocket money, GHS 200. That is already GHS 950. My pension is GHS 1,100. That leaves GHS 150 for my own food, my own transport, my own medicine. It is impossible. I have to choose between my children eating and me eating." (Participant 08, female, 61 years, youngest child 9 years).

Theme 2: The Shame of Financial Dependency on Adult Children.

Participants who had older adult children described the humiliation of having to ask those children for financial support, particularly when those children had their own families. This role reversal was described as deeply distressing. A participant shared:

"My son is 32 years old. He has a wife and two children. He works hard. When my pension is not enough for my younger children, I have to ask him for help. The shame is overwhelming. I am supposed to be the parent. I am supposed to be the one giving. Instead, I am asking. I see the disappointment in his eyes, even though he never says anything. This is not how retirement was supposed to be." (Participant 03, male, 66 years, youngest child 12 years).

Theme 3: Emotional Exhaustion from Dual Demands.

Participants described profound exhaustion from managing the competing demands of retirement adjustment and active parenting. One participant articulated:

"When I retired, I expected to rest. I expected to sit under a tree, drink tea, play draughts with my friends. Instead, I am more tired than when I was working. I have to wake up early to get my children ready for school. I have to help with homework in the evening, and I have forgotten so much of the schoolwork. I am impatient. I snap at them. Then I feel guilty because they did not ask to be born to an old father. I am grieving the retirement I expected while living the retirement I did not choose." (Participant 12, male, 64 years, youngest child 10 years)

Theme 4: Social Withdrawal as Self-Protection.

Participants described withdrawing from social activities to avoid judgment from peers who had already raised their children. A participant explained:

"My friends who retired at the same time as me, their children are grown. They have grandchildren. They go to retiree events, they travel, they relax. I cannot do those things because I have a seven-year-old. And I can see them thinking, " What is wrong with him that he still has a small child at his age? They do not say it, but I know. So, I have stopped going to retiree events. It is easier to stay home than to feel judged." (Participant 15, male, 68 years, youngest child 7 years)

Theme 5: The Physical Toll of Delayed Retirement on Health.

Participants described significant physical challenges associated with parenting in late adulthood. A participant shared:

"My body cannot keep up. My knees hurt when I walk my child to school. My back hurts from carrying the school bag. I am tired all the time. I have high blood pressure, but I cannot afford the medicine because the money goes to school fees. I know I am damaging my health. But what choice do I have? If I do not pay the fees, my child cannot go to school. If my child

does not go to school, what future does he have?" (Participant 16, female, 62 years, youngest child 11 years)

Theme 6: Coping Through Faith, Informal Work, and Community Support.

Despite the challenges, participants described coping strategies. Faith was universally mentioned as a primary resource. Many participants had returned to informal work. And community support, while limited, was valued. A participant described:

"Prayer is the only constant. I pray every morning that God will provide for my children. I pray that I will live long enough to see them finish school. I also sell kenkey at the market three days a week. It is not much, but it adds to my pension. And my neighbour, she is not rich, but sometimes she sends food for my children. Small kindnesses keep me going." (Participant 05, female, 65 years, youngest child 8 years)

8.3 Integration of Quantitative and Qualitative Findings

The integration of quantitative and qualitative findings reveals a coherent picture. Quantitatively, 68.6 percent of retired workers with school-age children experience significant financial strain, with monthly shortfalls averaging 42 percent of pension income. Qualitatively, this translates into daily calculations of insufficiency, choosing between food and fees, and the shame of dependency on adult children. Quantitatively, financial strain is strongly correlated with depression, anxiety, and parental stress. Qualitatively, this manifests as emotional exhaustion, guilt, and the grief of an imagined retirement. Quantitatively, retirees with younger children report greater distress. Qualitatively, participants with young children describe the physical toll of keeping up with energetic children and the fear of not living to see them grown. Quantitatively, female retirees report lower social support. Qualitatively, women describe being excluded from both retiree and parent social networks. The integration confirms that the quantitative patterns reflect genuine lived experiences of profound challenge.

9. DISCUSSION

This mixed-methods study provides the first empirical investigation of retired workers with school-age children in Ghana. Six principal findings warrant discussion.

First, the prevalence of financial strain is alarmingly high. More than two-thirds of participants reported that their monthly expenditure on children exceeds their pension income, with an average monthly shortfall of 42 percent. This finding challenges the assumption underlying Ghana's pension system that retirees have no dependent children

(Kunawotor et al., 2021). The finding suggests that pension replacement rates, which average only 30 to 40 percent of pre-retirement earnings, are grossly inadequate for retirees with dependents (Asante, 2021). The finding also reveals that many retirees are selling assets, taking loans, or returning to work, strategies that compromise long-term financial security (Adei & Gyimah, 2022).

Second, the strong correlations between financial strain and emotional distress, depression, anxiety, stress, and parental stress demonstrate that the challenges of late-life parenting are not merely economic but deeply psychological. The magnitude of these correlations ($r = 0.62$ for depression, $r = 0.67$ for parental stress) is substantial and comparable to correlations observed in studies of poverty and mental health in other populations (Lund et al., 2010). The qualitative finding that participants grieve the retirement they expected while living the retirement they did not choose adds a dimension of loss and disappointment that quantitative measures alone cannot capture.

Third, the finding that retirees with younger children (ages 6-9 and 10-12) report significantly higher emotional distress than those with older adolescents (15-17) suggests that the timing of retirement relative to children's developmental stage matters. Younger children require more physical energy, more direct supervision, and more help with foundational learning, demands that may be particularly challenging for older adults. This finding has practical implications for targeting interventions; retirees with primary school-age children are the highest priority.

Fourth, the gender difference in perceived social support, with female retirees reporting significantly lower support than male retirees, may reflect gendered patterns of social networks. Men in Ghana may have broader social networks through work and community organisations, while women's networks may be more family-based and may be strained by the demands of late-life parenting (Van der Geest, 2021). The qualitative finding that women describe double exclusion from both retiree events and parent groups suggests that interventions must be gender-sensitive and may need to create new social spaces specifically for older mothers of young children.

Fifth, the coping strategies identified, while adaptive, may not be sufficient. Faith provides comfort but does not pay school fees. Informal work provides income but accelerates health decline. Community support is inconsistent and may not be reliable. The fact that participants described no formal sources of support from government, social services, or non-governmental organisations indicates a complete policy vacuum. This population has been entirely overlooked by social protection frameworks.

Sixth, the integration of quantitative and qualitative findings reveals that this population is not merely financially strained but is experiencing a fundamental disjuncture between their lived reality and normative expectations. They are off-time in Elder's (1998) sense, and the distress they experience is partly the distress of being out of sync with cultural scripts. Interventions must address not only material needs but also the psychological burden of perceived social deviance.

Several limitations should be acknowledged. The sample was limited to formal sector retirees receiving SSNIT pensions and excludes informal sector workers who never had pensions. The cross-sectional design precludes causal inferences. The reliance on self-report measures introduces possible recall and social desirability bias. Despite these limitations, this study provides essential foundational data on a previously invisible population.

10. CONCLUSION

This mixed-methods study provides the first systematic investigation of retired workers in Ghana who have school-age children. The findings reveal that two-thirds of this population experience significant financial strain, with monthly child-related expenses exceeding pension income by an average of 42 percent. Financial strain is strongly associated with depression, anxiety, stress, and parental stress. Retirees with younger children and female retirees are particularly vulnerable. Qualitatively, participants describe the daily mathematics of insufficiency, the shame of dependency on adult children, emotional exhaustion, social withdrawal, physical decline, and reliance on faith and informal work for survival.

11. Recommendations

For the Social Security and National Insurance Trust (SSNIT), introduce a dependent child supplement to pension benefits for retirees with school-age children. The supplement should be calculated based on the number of dependent children and the age of the youngest child, with higher supplements for younger children. For the Ministry of Gender, Children, and Social Protection, develop targeted financial assistance programmes for retired parents of school-age children, including school fee subsidies, textbook vouchers, and free school meals. Establish social support groups for this population to reduce isolation and provide peer support. For the Mental Health Authority of Ghana, train community mental health workers to screen for depression and anxiety among retirees with school-age children. Develop culturally appropriate mental health interventions that address the specific stressors of late-life parenting. For the Ghana Education Service, waive school fees for children of retired

parents who can demonstrate financial need. Consider retired parents as a distinct category for fee exemption programmes, separate from the general poverty criteria. For researchers, conduct longitudinal studies following retired parents and their children over time to identify trajectories of financial strain, health outcomes, and child educational attainment. Compare retired parents with school-age children to retired parents without dependents and to younger parents with school-age children to isolate the unique challenges of this population. Extend this research to rural areas and to informal sector retirees who are not captured in SSNIT data.

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