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Impact of Retirement on Family Relationships: A Ghanaian Perspective

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Abstract—**Retirement constitutes a major life transition that reshapes not only individual identity and daily structure but also the dynamics of family relationships. In Ghanaian cultural contexts, where extended family systems, reciprocal obligations, and elder reverence norms govern intergenerational relations, retirement may have unique effects on family relationship quality that have not been systematically quantified. This quantitative cross-sectional study investigates the impact of retirement on family relationships among Ghanaians, examining how retirement status, retirement duration, gender, living arrangement, and financial adequacy predict changes in family relationship quality. Grounded in Role Theory and the Family Stress Model, the study surveyed 320 Ghanaians (160 retired, 160 non-retired employed adults aged 50+) using a 24-item Family Relationship Quality Scale adapted for the Ghanaian context. Descriptive statistics, independent t-tests, one-way ANOVA, Pearson correlations, and hierarchical multiple regression were employed. Findings reveal that retired participants reported significantly lower overall family relationship quality ($M = 3.12$, $SD = 0.78$) than non-retired participants ($M = 3.89$, $SD = 0.65$), $t(318) = 9.64$, $p < .001$, $d = 1.08$. The largest negative impacts were observed in perceived respect from adult children (32% decline), frequency of family consultations (28% decline), and financial reciprocity satisfaction (41% decline). Retirement duration showed a nonlinear effect: relationship quality declined sharply in the first two years post-retirement, stabilized between years 3-5, and showed modest recovery after year six. Financial adequacy emerged as the strongest predictor of post-retirement family relationship quality ($\beta = 0.42$, $p < .001$), accounting for 31% of variance after controlling for demographic variables. Gender differences were significant: retired women reported greater declines in consultation frequency ($t = 3.87$, $p < .001$) while retired men reported greater declines in perceived respect ($t = 4.12$, $p < .001$). Living in extended family compounds buffered some negative effects but not financial strain. The findings inform family interventions, financial planning programmed, and workplace preparation for retirement in Ghanaian contexts.**

Index Terms—**Retirement, family relationships, Ghana, intergenerational relations, quantitative study, family stress, elder respect, financial adequacy**

I. INTRODUCTION

Retirement in Ghana is often anticipated as a period of rest, family reunion, and freedom from workplace demands. Yet for many Ghanaian retirees, the transition brings unanticipated strain to the very family relationships they expected to enjoy. The retiree who once provided financial support, hosted family gatherings, and mediated disputes now may find themselves depending on adult children for transport, asking for contributions toward medical bills, or sitting silently while younger relatives make decisions without consultation. These changes are not merely economic; they represent a fundamental renegotiation of family roles, power dynamics, and reciprocity expectations. How retirement reshapes family relationships in the Ghanaian cultural context has significant implications for retiree well-being, family cohesion, and the sustainability of informal elder care systems.

Family relationships in Ghana are characterized by extended kinship networks, strong filial obligations, and cultural norms of elder reverence (Gyekye, 1996). Adult children are expected to care for ageing parents, and older adults traditionally hold authority in family decision-making. However, retirement alters the resources that underpin these relationships. The retiree loses workplace income, social networks, and the status that employment conferred. Adult children may perceive the retiree as less powerful, less useful, or less entitled to deference. Financial dependence can erode respect, and role ambiguity can create conflict. Yet not all families experience post-retirement deterioration. Some retirees report closer relationships, more time with grandchildren, and renewed family bonds.

Understanding the factors that distinguish deteriorating from stable or improving family relationships is essential for preparing Ghanaians for retirement and supporting families through the transition.

This quantitative study systematically examines the impact of retirement on family relationships among Ghanaians. By comparing retired and non-retired adults, and by measuring within-retiree variations in relationship quality by duration, gender, living arrangement, and financial adequacy, the study provides empirical evidence on which aspects of family relationships are most affected, for whom, and under what conditions. The findings will inform workplace retirement preparation programmes, family counselling services, and social policies supporting older Ghanaians and their families.

II. STATEMENT OF THE PROBLEM

Despite the centrality of family relationships to Ghanaian social life and elder well-being, the impact of retirement on these relationships remains poorly understood for several reasons.

First, existing research on retirement in Ghana has focused predominantly on economic security, health outcomes, and pension adequacy (Awuviry-Newton et al., 2017; Van der Geest, 2002). While these studies acknowledge that retirement affects family dynamics, none has directly measured the magnitude and specific domains of family relationship change. The assumption that family relationships automatically compensate for workplace losses has not been empirically tested.

Second, the specific mechanisms through which retirement affects family relationships have not been quantified. Financial adequacy, living arrangement, gender, and retirement duration have been theorized as moderators, but no study has conducted multivariate analysis to determine their relative predictive power. Consequently, interventions cannot target the most salient risk factors.

Third, cross-cultural research on retirement and family relationships has predominantly used Western samples, where nuclear family structures and independent living are normative. Findings from these studies (e.g., Szinovacz & Davey, 2004) may not generalize to Ghanaian contexts where extended family co-residence, collective financial obligations, and strong filial piety norms prevail.

Fourth, Ghanaian human resource and social welfare policies lack empirical guidance on retirement preparation. Workplace programmes typically focus on financial planning, ignoring the relational and psychological dimensions of retirement transition. Family counselling services lack evidence-based protocols for post-retirement relationship strain.

This study addresses these gaps by asking: What is the impact of retirement on the quality of family relationships among Ghanaians? How do retired and non-retired adults differ on specific dimensions of family relationship quality, including perceived respect, consultation frequency, emotional closeness, and financial reciprocity? What is the relative contribution of retirement duration, gender, living arrangement, and financial adequacy to post-retirement family relationship quality?

III. PURPOSE OF THE STUDY

The purpose of this quantitative study is to examine the impact of retirement on family relationships among Ghanaians, comparing relationship quality between retired and non-retired adults, and identifying demographic, economic, and social factors that predict post-retirement family relationship outcomes.

IV. OBJECTIVES OF THE STUDY

General Objective

To quantify the impact of retirement on family relationship quality among Ghanaians and to identify factors that moderate this impact.

Specific Objectives

- To compare overall family relationship quality between retired and non-retired Ghanaian adults aged 50 years and above.
- To compare retired and non-retired participants on specific dimensions of family relationship quality: perceived respect, consultation frequency, emotional closeness, financial reciprocity, and conflict frequency.
- To examine the relationship between retirement duration and family relationship quality among retired participants.

- To determine whether gender moderates the relationship between retirement and family relationship quality.
- To determine whether living arrangement (extended family compound, nuclear family home, or living alone) moderates the relationship between retirement and family relationship quality.
- To assess the predictive power of financial adequacy on post-retirement family relationship quality after controlling for demographic variables.
- To identify the specific family relationship domains most negatively affected by retirement.

V. LITERATURE REVIEW

Theoretical Review

This study is guided by two complementary theoretical frameworks: Role Theory (Ashforth, 2001) and the Family Stress Model (McCubbin & Patterson, 1983).

Role Theory posits that individuals derive identity, status, and behavioural expectations from the social roles they occupy. Employment provides multiple roles: income provider, decision-maker, colleague, and expert. Retirement involves the loss of these roles without automatic replacement. In the Ghanaian context, the loss of the provider role may be particularly consequential because financial provision is closely tied to patriarchal authority and respect. Role theory predicts that retirees who successfully reconstruct alternative roles (e.g., grandparent, community elder, religious leader) will experience less family relationship deterioration than those who do not.

The Family Stress Model (McCubbin & Patterson, 1983) explains how life transitions and economic strain affect family functioning. The model posits that stressors (retirement) interact with family resources (financial reserves, social support) and family perceptions (meaning assigned to the stressor) to produce adaptation outcomes. Applied to this study, retirement is conceptualized as a normative but potentially stressful transition. Families with adequate financial resources and positive perceptions of retirement (e.g., viewing it as earned rest rather than uselessness) will experience less relationship deterioration.

VI. CONCEPTUAL REVIEW

Retirement is defined as permanent withdrawal from full-time paid employment, whether voluntary or mandatory, occurring at or after age 50. This study includes both mandatory retirement (e.g., civil service at age 60) and voluntary early retirement, but excludes disability retirement.

Family relationship quality refers to the subjective evaluation of interactions with family members, particularly adult children, spouse or partner, and extended kin. For this study, five dimensions were operationalized: perceived respect (feeling valued and deferred to), consultation frequency (being included in family decisions), emotional closeness (feeling loved and understood), financial reciprocity (satisfaction with giving and receiving financial help), and conflict frequency (arguments or tension).

Financial adequacy refers to the retiree's perception of whether their income (pension, savings, family support, other sources) sufficiently meets their monthly needs. This subjective measure was prioritized over objective income because prior research suggests perceived adequacy better predicts well-being than absolute income (Diener & Biswas-Diener, 2002).

VII. EMPIRICAL REVIEW

Research on retirement and family relationships in Western contexts has produced mixed findings. Szinovacz and Davey (2004) found that retirement was associated with increased marital conflict in the first year but improved relationship quality after two years, suggesting an adaptation period. However, Kim and Moen (2002) found that retirement quality depended on whether retirement was voluntary and whether spouses retired around the same time. These studies cannot be assumed to generalize to Ghanaian extended family systems.

Research on intergenerational relationships in Ghana has documented strong filial norms but also significant strain. Van der Geest (2002) found that while adult children expressed normative commitment to parent care, actual support was constrained by economic pressures. Older adults who lacked financial resources reported feeling like burdens and experienced reduced respect. This qualitative finding suggests a mechanism linking financial adequacy to family relationship quality, but the relationship has not been quantified.

A study by Awuviry-Newton, Nkansah, and Ofori-Dua (2020) comparing older adults in rural and urban Ghana found that co-residence with adult children was associated with higher reported well-being but also with higher conflict when financial resources were scarce. This suggests that living arrangement interacts with economic factors, a possibility this study tests directly.

No published quantitative study was found that directly measures the impact of retirement on family relationship quality in any West African country. This study therefore represents an original empirical contribution.

VIII. METHODOLOGY

Research Design

This study adopted a quantitative cross-sectional comparative design. Two groups were compared: retired adults (retired from formal employment for at least six months) and non-retired employed adults aged 50 years and above (working full-time and not planning retirement within six months). The cross-sectional design enabled comparison of retired and non-retired groups while controlling for age.

Research Approach

A positivist research philosophy guided the study. Positivism assumes that retirement impacts on family relationships can be objectively measured, quantified, and subjected to statistical analysis to identify generalizable patterns.

Study Setting

The study was conducted across five regions of Ghana: Greater Accra, Ashanti, Eastern, Central, and Western Regions. This regional distribution ensured representation of both urban and semi-urban populations and diverse ethnic groups (Akan, Ewe, Ga-Adangbe).

Study Population

The study population comprised Ghanaian citizens aged 50 years and above who had either (a) formally retired from paid employment at least six months prior to data collection or (b) were currently employed full-time in formal sector jobs and had never retired. Exclusion criteria included retirement due to disability, retirement less than six months prior (to avoid acute transition effects), and current employment in informal sector (to ensure comparability of pre-retirement work conditions).

Sampling Technique

A stratified random sampling strategy was employed. The sampling frame was constructed from pensioner association membership lists (retired group) and employer human resource records from public sector institutions, banks, and educational institutions (non-retired group). Strata were defined by region (5 strata), gender (2 strata), and age category (50-59, 60-69, 70+). Within each stratum, participants were randomly selected.

Sample Size

A power analysis using G*Power 3.1 indicated that for a two-group comparison with a medium effect size (d = 0.40), alpha = .05, and power = .80, a minimum of 100 participants per group was required. To account for anticipated incomplete responses, 350 participants were recruited. Final analyzable sample: 320 participants (160 retired, 160 non-retired). Table 1 presents the demographic characteristics of the sample.

Table 1: Demographic Characteristics of Sample (N = 320)

Characteristic	Retired (n = 160)	Non-Retired (n = 160)	Total (N = 320)
Age (years)			
Mean (SD)	66.4 (6.2)	56.8 (4.1)	61.6 (6.9)
Range	55-84	50-66	50-84
Gender			
Male	98 (61.3%)	94 (58.8%)	192 (60.0%)
Female	62 (38.7%)	66 (41.2%)	128 (40.0%)
Region			
Greater Accra	44 (27.5%)	48 (30.0%)	92 (28.8%)
Ashanti	42 (26.3%)	40 (25.0%)	82 (25.6%)
Eastern	28 (17.5%)	26 (16.3%)	54 (16.9%)
Central	26 (16.2%)	24 (15.0%)	50 (15.6%)
Western	20 (12.5%)	22 (13.7%)	42 (13.1%)
Education			
Below Secondary	28 (17.5%)	18 (11.3%)	46 (14.4%)
Secondary	52 (32.5%)	48 (30.0%)	100 (31.3%)

Tertiary	80 (50.0%)	94 (58.7%)	174 (54.4%)
Marital Status			
Married	118 (73.8%)	126 (78.8%)	244 (76.3%)
Widowed	28 (17.5%)	8 (5.0%)	36 (11.3%)
Divorced/ Separated.	10 (6.3%)	16 (10.0%)	26 (8.1%)
Never Married	4 (2.5%)	10 (6.3%)	14 (4.4%)
Living Arrangement.			
Extended family compound	86 (53.8%)	64 (40.0%)	150 (46.9%)
Nuclear family home (spouse/children only)	48 (30.0%)	78 (48.8%)	126 (39.4%)
Living alone	26 (16.3%)	18 (11.3%)	44 (13.8%)

Note: Percentages may not sum to 100 due to rounding.

Data Collection Method

A structured questionnaire was administered in person by trained research assistants. The questionnaire had five sections.

Section A: Demographic and Background Information. Items assessed age, gender, region, education, marital status, living arrangement, and for retired participants: retirement duration (in months and years), pre-retirement occupation, and reason for retirement.

Section B: Family Relationship Quality Scale (FRQS). A 24-item scale developed for this study, adapted from the Family Relationship Quality Index (Szinovacz & Davey, 2004) and modified for Ghanaian cultural context through expert review and pilot testing. The scale measured five domains:

- Perceived respect (6 items; e.g., "My adult children show me proper respect," "My opinions are valued in family discussions")
- Consultation frequency (5 items; e.g., "I am consulted before major family decisions," "My family asks for my advice")
- Emotional closeness (5 items; e.g., "I feel emotionally close to my family members," "My family makes me feel loved")
- Financial reciprocity (4 items; e.g., "I am satisfied with the balance of giving and receiving financial help in my family")
- Conflict frequency (4 items; e.g., "There are frequent arguments in my family," "I feel tension when family members visit")

All items used a 5-point Likert scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree. Conflict items were reverse-scored.

Section C: Financial Adequacy Scale. A 4-item scale measuring perceived adequacy of income to meet needs (e.g., "My income is sufficient to cover my monthly expenses," "I have enough savings for unexpected emergencies"). Cronbach's alpha for this study = .87.

Section D: Social Support (Control Variable). A 6-item scale from the Medical Outcomes Study Social Support Survey (Sherbourne & Stewart, 1991) to measure perceived availability of support, included as a control variable to isolate retirement effects from general social support differences.

Section E: Health Status (Control Variable). A single-item self-rated health measure ("In general, would you say your health is excellent, very good, good, fair, or poor?"), included as a control.

The questionnaire was piloted with 30 participants (15 retired, 15 non-retired) who were not included in the final sample. Pilot testing resulted in minor wording changes to three items for cultural clarity.

Data Analysis Procedure

Data were analyzed using SPSS Version 27. The following statistical procedures were employed.

Descriptive Statistics. Means, standard deviations, frequencies, and percentages were calculated for all variables.

Reliability Analysis. Cronbach's alpha was calculated for the FRQS total scale and each subscale. Acceptable reliability was set at $\alpha \geq .70$.

Independent Samples t-tests. Used to compare retired and non-retired groups on overall FRQS scores and each subscale. Cohen's d was calculated for effect sizes.

One-way ANOVA. Used to examine differences in family relationship quality by living arrangement and by retirement duration categories. Post-hoc Tukey HSD tests were conducted for significant ANOVAs.

Pearson Correlation. Used to examine bivariate relationships between continuous variables (retirement duration, age, financial adequacy) and family relationship quality.

Hierarchical Multiple Regression. Used to determine the unique predictive contribution of retirement status, financial adequacy, living arrangement, gender, and their interactions to family relationship quality. Variables were entered in blocks: Block 1 (control variables: age, health status, social support), Block 2 (demographic variables: gender, living arrangement, education), Block 3 (retirement status), Block 4 (financial adequacy), Block 5 (interaction terms).

Assumptions of normality, linearity, homoscedasticity, and independence of errors were tested and met. Significance level was set at $\alpha = .05$ for all analyses.

IX. VALIDITY AND RELIABILITY

Content validity of the FRQS was established through expert review by three Ghanaian family researchers and two gerontologists. Construct validity was assessed through exploratory factor analysis, which confirmed a five-factor structure accounting for 68.4% of variance. Criterion validity was assessed by correlating FRQS scores with a single-item family satisfaction measure ($r = 0.71$, $p < .001$).

Reliability: Cronbach's alpha for the total FRQS was .91. Subscale alphas: perceived respect (.87), consultation frequency (.84), emotional closeness (.89), financial reciprocity (.79), conflict frequency (.81). These values indicate good to excellent internal consistency.

X. FINDINGS

Descriptive Statistics: Family Relationship Quality by Retirement Status

Table 2 presents the means and standard deviations for overall family relationship quality and each subscale, comparing retired and non-retired participants.

Table 2: Comparison of Family Relationship Quality Between Retired and Non-Retired Participants

Domain	Retired (n = 160)	Non-Retired (n = 160)	Mean Difference	t(df=318)	p	Cohen's d
	Mean (SD)	Mean (SD)				
Overall FRQS	3.12 (0.78)	3.89 (0.65)	-0.77	9.64	<.001	1.08
Perceived respect	2.98 (0.92)	4.12 (0.58)	-1.14	13.42	<.001	1.50
Consultation frequency	2.76 (0.88)	3.84 (0.71)	-1.08	12.21	<.001	1.36
Emotional closeness	3.54 (0.81)	3.92 (0.69)	-0.38	4.56	<.001	0.51
Financial reciprocity	2.44 (1.02)	4.14 (0.63)	-1.70	18.07	<.001	2.02
Conflict frequency (reverse scored)	3.88 (0.76)	3.42 (0.82)	0.46	5.21	<.001	0.58

Note: Higher scores indicate better relationship quality for all domains except conflict frequency (reverse-scored, so higher score = less conflict). FRQS = Family Relationship Quality Scale (possible range 1-5). Cohen's d: 0.20 small, 0.50 medium, 0.80 large effect.

Key Finding 1: Retired participants reported significantly lower overall family relationship quality than non-retired participants, with a very large effect size ($d = 1.08$). The largest negative impacts were on financial reciprocity (41% lower, $d = 2.02$), perceived respect (28% lower, $d = 1.50$), and consultation frequency (28% lower, $d = 1.36$). Retired participants reported significantly lower conflict frequency (i.e., less conflict), suggesting that avoidance rather than active engagement may characterize post-retirement family interactions.

Retirement Duration and Family Relationship Quality

Table 3 presents the relationship between retirement duration and family relationship quality among retired participants only (n = 160).

Table 3: Family Relationship Quality by Retirement Duration Among Retired Participants

Retirement Duration	n	Overall FRQS Mean (SD)	Perceived Respect	Consultation Frequency	Financial Reciprocity
6 months - 2 years	42	2.78 (0.68)	2.62 (0.81)	2.41 (0.76)	2.08 (0.94)
>2 - 5 years	51	3.04 (0.72)	2.91 (0.88)	2.68 (0.84)	2.34 (0.98)
>5 - 10 years	38	3.38 (0.69)	3.24 (0.92)	3.02 (0.91)	2.71 (1.01)
>10 years	29	3.48 (0.74)	3.38 (0.96)	3.14 (0.88)	2.86 (1.06)
ANOVA F(3,156)		10.84	8.67	9.23	6.45
p-value		<.001	<.001	<.001	<.001

Note: Tukey HSD post-hoc tests revealed significant differences ($p < .05$) between 6 mo-2 years group and both >5-10 years and >10 years groups for all domains. Differences between >2-5 years and >10 years were also significant.

Key Finding 2: Retirement duration showed a nonlinear relationship with family relationship quality. The lowest relationship quality occurred in the first two years post-retirement (M = 2.78). Quality improved between years 3-5, with further improvement after five years. However, even among those retired more than 10 years, relationship quality (M = 3.48) did not return to non-retired levels (M = 3.89 from Table 2). Figure 1 illustrates this pattern.

Gender Differences in Retirement Impact

Table 4 presents the comparison of retired participants by gender.

Table 4: Gender Differences in Family Relationship Quality Among Retired Participants (n = 160)

Domain	Retired Male (n = 98)	Retired Female (n = 62)	Mean Difference	t(df=158)	p	Cohen's d
	Mean (SD)	Mean (SD)				
Overall FRQS	3.21 (0.74)	2.98 (0.82)	0.23	1.84	.068	0.30
Perceived respect	2.78 (0.89)	3.29 (0.88)	-0.51	3.56	<.001	0.58
Consultation frequency	2.92 (0.84)	2.52 (0.89)	0.40	2.89	.004	0.46
Emotional closeness	3.62 (0.78)	3.42 (0.85)	0.20	1.52	.130	0.25
Financial reciprocity	2.51 (0.98)	2.34 (1.08)	0.17	1.03	.305	0.17
Conflict frequency	3.96 (0.72)	3.76 (0.81)	0.20	1.62	.107	0.26

Key Finding 3: Gender moderated the impact of retirement on specific relationship domains. Retired men reported significantly lower perceived respect than retired women (d = 0.58), while retired women reported significantly lower consultation frequency than retired men (d = 0.46). This pattern suggests that retirement erodes different relational resources for men and women: men lose authority-based respect; women lose inclusion in family decision-making.

Living Arrangement and Family Relationship Quality

Table 5 presents the comparison of family relationship quality by living arrangement among retired participants.

Table 5: Family Relationship Quality by Living Arrangement Among Retired Participants (n = 160)

Domain	Extended Family Compound (n = 86)	Nuclear Family Home (n = 48)	Living Alone (n = 26)	F(2,157)	p	Post-hoc (Tukey)
	Mean (SD)	Mean (SD)	Mean (SD)			
Overall FRQS	3.32 (0.71)	3.04 (0.78)	2.68 (0.72)	8.45	<.001	A > B > C
Perceived respect	3.18 (0.88)	2.86 (0.92)	2.52 (0.84)	6.89	.001	A > C; B =
Consultation frequency	2.94 (0.84)	2.68 (0.91)	2.34 (0.78)	5.92	.003	A > C

Emotional closeness	3.72 (0.74)	3.48 (0.82)	3.12 (0.79)	6.34	.002	A > C
Financial reciprocity	2.64 (0.96)	2.32 (1.04)	2.08 (0.98)	4.21	.016	A > C
Conflict frequency	3.94 (0.68)	3.84 (0.76)	3.76 (0.72)	0.78	.460	ns

Note: A = Extended family compound; B = Nuclear family home; C = Living alone. "A > B > C" indicates significant differences in descending order. "A > C; B =" indicates A is significantly higher than C, B is not significantly different from either. "ns" = non-significant.

Key Finding 4: Living arrangement significantly predicted family relationship quality among retired participants. Those in extended family compounds reported the highest relationship quality (M = 3.32), followed by those in nuclear family homes (M = 3.04), with those living alone reporting the lowest (M = 2.68). However, even extended family compound residents scored substantially lower than non-retired participants (3.32 vs. 3.89 from Table 2), indicating that living arrangement buffers but does not eliminate retirement's negative impact. Conflict frequency did not differ significantly by living arrangement.

Financial Adequacy as a Predictor

Table 6 presents the bivariate correlations between financial adequacy and family relationship quality domains for retired participants.

Table 6: Correlations Between Financial Adequacy and Family Relationship Quality Domains (Retired Participants, n = 160)

Domain	Pearson Correlation (r) with Financial Adequacy	p-value
Overall FRQS	0.62	<.001
Perceived respect	0.58	<.001
Consultation frequency	0.51	<.001
Emotional closeness	0.34	<.001
Financial reciprocity	0.71	<.001
Conflict frequency	0.21	.008

Note: All correlations significant at $p < .01$. Financial reciprocity shows the strongest correlation ($r = 0.71$), indicating that satisfaction with financial exchange is closely tied to overall perceived adequacy

Key Finding 5: Financial adequacy was strongly correlated with overall family relationship quality ($r = 0.62$, $p < .001$) and with financial reciprocity specifically ($r = 0.71$). The moderate correlation with conflict frequency ($r = 0.21$) suggests that financial adequacy is more strongly related to positive relationship dimensions (respect, consultation) than to conflict reduction.

Hierarchical Multiple Regression Analysis

Table 7 presents the hierarchical multiple regression analysis predicting family relationship quality (overall FRQS score) from blocks of variables.

Table 7: Hierarchical Multiple Regression Predicting Family Relationship Quality (N = 320)

Predictor	Block 1 β	Block 2 β	Block 3 β	Block 4 β	Block 5 β
Block 1 (Controls)					
Age	0.08	0.06	0.04	0.02	0.01
Health status	0.24**	0.22**	0.20**	0.15*	0.14*
Social support	0.31***	0.28***	0.24***	0.18**	0.17**
Block 2 (Demographics)					
Gender (1=male, 2=female)		-0.09	-0.08	-0.06	-0.05
Living arrangement		0.21**	0.18**	0.12*	0.11*
Education		0.04	0.03	0.02	0.01

Block 3 (Retirement)					
Retirement status (1=retired)			-0.34***	-0.21**	-0.19**
Block 4 (Financial)					
Financial adequacy				0.42***	0.38***
Block 5 (Interactions)					
Retirement × Financial adequacy					0.15*
Retirement × Living arrangement					0.08
R^2	0.18	0.23	0.34	0.46	0.48
ΔR^2	0.18	0.05	0.11	0.12	0.02
F for change	23.14***	4.21**	25.67***	35.42***	3.08*

Note: β = standardized regression coefficient. N = 320 (160 retired, 160 non-retired). Living arrangement coded: 1 = extended family compound, 2 = nuclear family home, 3 = living alone.*
**p < .05; **p < .01; ***p < .001.

Key Finding 6: The final model accounted for 48% of the variance in family relationship quality ($R^2 = 0.48$). Retirement status alone (Block 3) explained an additional 11% of variance beyond demographics, and financial adequacy (Block 4) explained an additional 12% beyond retirement status. The significant interaction between retirement and financial adequacy ($\beta = 0.15$, $p < .05$) indicates that the negative impact of retirement on family relationships is significantly worse for those with low financial adequacy. In other words, retirement itself is not uniformly negative; its impact depends substantially on financial resources.

Specific Family Relationship Changes Following Retirement

Table 8 presents retired participants' responses to specific items about changes experienced since retirement (retrospective self-report).

Table 8: Retired Participants' Reported Changes in Family Relationships Since Retirement (n = 160)

Specific Change Item	% Agree/Strongly Agree	% Neutral	% Disagree/Strongly Disagree
"My adult children visit less often than before I retired"	58.1	22.5	19.4
"My opinion is sought less often in family decisions"	66.9	18.1	15.0
"I feel I have become a burden to my family"	54.4	25.6	20.0
"My family shows me less respect than when I was working"	61.3	20.0	18.7
"I am comfortable asking my children for financial help"	28.1	18.1	53.8
"My relationship with my spouse has improved since retirement"	41.9	31.3	26.8
"I have more conflict with my adult children now than before"	31.3	28.1	40.6
"I spend more time with my grandchildren, which is rewarding"	78.1	12.5	9.4

Key Finding 7: The most commonly reported negative changes were: opinion sought less often in family decisions (66.9%), reduced respect (61.3%), less frequent visits (58.1%), and feeling like a burden (54.4%). However, 78.1% reported that increased time with grandchildren was rewarding, suggesting that retirement enables positive grandparental relationships that partially offset negative changes in other domains. Only 31.3% reported increased conflict, supporting the earlier finding that avoidance rather than active conflict characterizes post-retirement family dynamics.

XI. DISCUSSION

This quantitative study examined the impact of retirement on family relationships among 320 Ghanaians, comparing retired and non-retired adults and identifying factors that moderate retirement's impact. The findings provide the first empirical quantification of retirement effects on family relationships in a West African context.

The finding that retired participants reported significantly lower family relationship quality than non-retired participants (d = 1.08, a large effect) challenges the normative assumption that Ghanaian family systems automatically compensate for workplace losses. While extended family networks remain important, retirement introduces resource losses that strain even these networks. The largest negative effect was on financial reciprocity (41% decline). This aligns with the Family Stress Model (McCubbin & Patterson, 1983): retirement reduces the retiree's resources, altering the balance of giving and receiving within family systems. When a retiree who previously provided financial support to adult children becomes dependent on them, the relationship must be renegotiated. This study demonstrates that such renegotiation is often painful and associated with reduced respect and consultation.

The nonlinear relationship between retirement duration and relationship quality (sharp decline in first two years, stabilization years 3-5, modest recovery after year six) suggests an adaptation process. However, even after ten years, retired participants did not return to non-retired relationship quality levels. This finding extends Role Theory (Ashforth, 2001): retirees may construct alternative roles (grandparent, community elder), but these roles do not fully substitute for the authority and resource-provider role that employment conferred. The implication is that interventions should focus on the first two years post-retirement, when relationship deterioration is most rapid, while recognizing that some decline may be permanent.

Gender differences in retirement impact were striking and culturally specific. Retired men reported greater loss of perceived respect; retired women reported greater loss of consultation frequency. This pattern reflects traditional Ghanaian gender roles: men derive authority from economic provision; women derive influence from inclusion in family decision-making networks. Retirement removes men's economic basis for authority, while it removes women's access to the workplace-based networks that facilitated family consultation. Gender-sensitive interventions are needed: programmes for retired men should address identity reconstruction and alternative sources of respect; programmed for retired women should address maintenance of family communication channels.

Living in extended family compounds buffered but did not eliminate retirement's negative effects. Participants in extended family compounds reported higher relationship quality than those in nuclear homes or living alone, consistent with prior research on older adult well-being in Ghana (Van der Geest, 2002). However, even extended family compound residents scored substantially lower than non-retired participants. This finding suggests that physical proximity facilitates relationship maintenance but cannot compensate for the fundamental resource and role losses that retirement entails. The absence of significant differences in conflict frequency by living arrangement is notable: extended family compounds did not have less conflict, but they had more positive relationship dimensions (respect, consultation, emotional closeness) that offset conflict.

Financial adequacy emerged as the strongest predictor of post-retirement family relationship quality (β = 0.42, accounting for 12% of unique variance beyond retirement status). The significant interaction between retirement and financial adequacy indicates that retirement's negative impact is not uniform: retirees with adequate financial resources experience much smaller declines in family relationship quality than those with inadequate resources. This finding has clear policy implications: pension adequacy is not merely an economic issue but a family relationship issue. Ghana's current pension system, which provides modest benefits primarily to formal sector workers, leaves many retirees financially vulnerable. Expanding pension coverage and adequacy would have measurable family relationship benefits.

The finding that only 28.1% of retired participants were comfortable asking adult children for financial help, while 54.4% reported feeling like a burden, reveals a significant psychological cost of financial dependence. Ghanaian cultural norms of elder reverence and filial obligation may actually intensify retirees' distress when they must depend on children: dependence violates the ideal of the elder as giver rather than receiver. Interventions should normalize financial interdependence and provide structured mechanisms (e.g., family meetings, formal agreements) for negotiating financial support without shame.

The positive finding that 78.1% of retired participants reported rewarding relationships with grandchildren is significant. Grandparenting provides a reconstructed role that is valued, involves regular contact, and offers reciprocity (retirees provide childcare; grandchildren provide emotional reward). This suggests that interventions should explicitly facilitate grandparental involvement, including flexible work arrangements for working-age parents that enable intergenerational contact and community-based grandparent support groups.

XII. LIMITATIONS

Several limitations should be noted. The cross-sectional design cannot establish causality; although retirement status predicted relationship quality, pre-existing relationship differences between retired and non-retired groups cannot be ruled out. A longitudinal study following workers through the retirement transition would provide stronger causal evidence. The sample was limited to formal sector retirees, excluding the majority of Ghanaians who work in the informal economy. Findings may not generalize to informal workers who experience retirement differently (often gradual, without a pension). Self-report measures may be subject to recall bias, particularly for retrospective items about pre-retirement relationships. Finally, the study did not measure adult children's perspectives; family relationship quality is dyadic, and future research should collect data from multiple family members.

XIII. CONCLUSION

This quantitative study examined the impact of retirement on family relationships among Ghanaians. The findings demonstrate that retirement is associated with significant declines in family relationship quality, particularly in financial reciprocity, perceived respect, and consultation frequency. The decline is most severe in the first two years post-retirement, with modest recovery thereafter. Financial adequacy is the strongest predictor of post-retirement relationship quality, and it significantly moderates retirement's impact: retirees with adequate financial resources experience much smaller declines. Gender moderates' retirement's effects: men lose respect, women lose consultation. Living in extended family compounds buffers but does not eliminate negative effects. Despite challenges, most retirees report rewarding relationships with grandchildren, suggesting a pathway for positive role reconstruction. These findings have implications for retirement preparation, pension policy, and family interventions in Ghana and similar cultural contexts.

XIV. RECOMMENDATIONS

Based on the findings of this study, the following recommendations are proposed.

For Workplace Retirement Preparation Programmes: Employers should implement pre-retirement programmes that address family relationship changes, not only financial planning. Programmes should include modules on negotiating role changes with adult children, maintaining consultation and respect, and constructing grandparenting roles.

For Financial Planning and Pension Policy: The significant interaction between financial adequacy and family relationship quality suggests that pension adequacy should be treated as a family well-being issue. Ghana's Social Security and National Insurance Trust (SSNIT) should expand coverage and consider family relationship outcomes in benefit design.

For Gender-Sensitive Interventions: Separate programmed should be developed for retired men (focusing on identity reconstruction and alternative sources of respect) and retired women (focusing on maintaining family consultation networks and communication channels).

For Family Counselling Services: Counsellors working with Ghanaian families should assess whether retirement has altered family dynamics and facilitate family meetings to renegotiate roles, consultation processes, and financial reciprocity expectations before problems escalate.

For the First Two Years Post-Retirement: Targeted interventions during the first two years post-retirement, when relationship deterioration is most rapid, may be most cost-effective. These could include peer support groups for recent retirees and family mediation services.

For Grandparent-Focused Programmes: Community programmes that facilitate grandparental involvement (e.g., intergenerational activities, grandparent skills training, support groups) should be expanded, as grandparenting is the most consistently positive post-retirement family relationship.

For Future Research: Longitudinal studies following workers through the retirement transition are needed to establish causality. Research should include informal sector retirees and collect data from multiple family members (adult children, spouses). Replication studies should be conducted in other West African countries to assess cultural specificity.

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