

A Qualitative Study on Retirement Planning of Military Families with Special Needs Children in Malaysia

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Abstract

This study explores retirement planning among military families in Malaysia who are raising children with special needs, with a particular focus on the financial challenges and coping strategies that shape their long-term security. Using a qualitative design, in-depth semi-structured interviews were conducted with military parents to capture lived experiences and perspectives. Thematic analysis revealed nine interrelated themes: (1) income stability and household needs, (2) debt management, savings, and financial responsibilities, (3) educational costs and schooling burden, (4) employment and caregiving trade-offs, (5) therapy, medical, and treatment costs, (6) transport and accessibility challenges, (7) insurance coverage and financial vulnerability, (8) financial attitudes, optimism, and discipline, and (9) financial knowledge, literacy, and decision-making. Findings highlight how limited institutional support, high care-related expenditures, and constrained employment opportunities intersect with broader structural gaps in retirement planning. Despite these challenges, families adopt coping mechanisms such as disciplined saving, careful budgeting, and reliance on informal support systems. The study points out the need for urgent policy interventions that integrate retirement planning frameworks with disability-sensitive financial support to safeguard the long-term well-being of both military personnel and their dependents.

Keywords: Retirement planning, military families, special needs children, financial planning, Malaysia, qualitative research.