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## Involvement of pre-retirees with actions favorable to retirement planning: an analytical study

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### ABSTRACT

**Aim:** To analyze the involvement of pre-retired workers of a public university with actions favorable to the retirement plan. **Method:** This is a cross-sectional, quantitative, analytical study conducted at a public state university located in the northern part of the state of Paraná. The sample consisted of 293 individuals who were in the pre-retirement phase. Data collection was performed between November 2014 and April 2015, through the Scale of Change in Planning Behavior of Retirement. Data were submitted to descriptive statistical analysis and simple and multiple linear regression. **Results:** Having a partner and participating in professional development courses contributed to the greater involvement of workers with retirement-friendly actions, while having financial dependents was associated with the least interest. **Conclusion:** Managers should be aware of the characteristics that influence the involvement of workers with activities conducive to retirement planning and encourage participation in preparatory actions.

**Descriptors:** Aging; Retirement; Occupational Health; Nursing.

## INTRODUCTION

Population aging has evolved rapidly in recent years, a situation that has contributed to the greater concern of managers of labor institutions in relation to the physical, social, cultural and psychological changes that must be managed by individuals experiencing such a process, as well as by those that surround them<sup>(1)</sup>. Among these changes is the termination of labor activities, represented by retirement<sup>(2)</sup>.

Retirement can take on different meanings for workers, being desired by those who have jobs with a high level of physical and mental exigency, understood as a form of rest. On the other hand, individuals who attribute positive values to work activities tend to present less stress when approaching decision making<sup>(2)</sup>.

Given the diversity of feelings that can be experienced by the workers, it is emphasized that the planning for retirement should be stimulated from the beginning of the work activities, because the better prepared the individuals are the lower the chances of not adapting to dismissal<sup>(3)</sup>. Thus, participation in groups and actions that promote involvement with favorable actions can contribute to the decision making occurring in a planned and desired way by the pre-retiree.

In order to analyze the behavior of workers in relation to retirement, in 2014, researchers<sup>(4)</sup> developed the Scale of Change in Retirement Planning Behavior (*Escala de Mudança em Comportamento de Planejamento da Aposentadoria* – EMCPA). This instrument, composed of 15 items, aimed to measure the involvement of the pre-retiree with actions favorable to retirement<sup>(4)</sup>.

In this context, it is important to reflect on the involvement of the workers with actions

favorable to retirement planning, in order to understand how these individuals have prepared for dismissal. In addition, because it is a topic that has not been explored in the area of nursing, this study provides support for nurses in the Retirement Preparation Programs.

Therefore, the purpose of this study was to analyze the involvement of pre-retired workers in a public university with actions favorable to the retirement plan.

## METHOD

It is a quantitative, analytical, cross-sectional research carried out at a public state university located in the northern part of the state of Paraná.

The study sample consisted of 293 individuals who were in pre-retirement, either by age or length of service, defined by random probability from 1,312 servers that fit the inclusion criteria of the study. However, during the data collection, the public institutions of the state of Paraná went on strike due to possible changes in the pension funds of the state public servants, for that reason the data collection was suspended, obtaining a sample of 164 individuals<sup>(5)</sup>.

The defined inclusion criteria were: workers that were included in the Social Security Law No. 8,213/1991 and the Brazilian Constitutional Amendment 41/2003, which provide for retirement by age. These laws ensure the right of men to retire from the age of 65 and women from the age of 60 onwards, as well as safeguarding the right to retirement for women aged 55 years and 30 years of work and men aged 60 and 35 years of work, respectively. Workers who were on vacation or leave during the time of data collection were excluded from the study, as

well as those who did not return contact after three attempts<sup>(6-7)</sup>.

Data collection was performed between November 2014 and April 2015, by signing the Informed Consent Form. Two instruments were used: a form composed of sociodemographic and occupational variables (sex, age, marital status, professional category, time of institution work, among others) and EMCPA, which was developed and validated in Brazil and includes 15 favorable actions focused on assisting workers to adapt themselves to work termination<sup>(4)</sup>.

To analyze the data, the double entry was done in the database of the statistical analysis program Statistical Package for Social Sciences (SPSS) version 20.0. In order to verify the association between the sociodemographic and occupational data to the involvement with actions favorable to retirement, simple linear regression was carried out, followed by multiple linear regression, adopting the level of significance of 5% ( $p < 0.05$ ) and confidence interval of 95%.

The study was conducted in order to ensure compliance with the provisions of the Brazilian law on research involving human beings and obtained approval from the Committee for Ethics in Research Involving Human Beings from a public university, according to Opinion No. 115/2014.

## RESULTS

Among the 164 workers, 109 (66.5%) were technicians and 55 (33.5%) were teachers, of which 42 (25.4%) were men. The age of workers ranged from 49 to 69 years; among these 90 (54.9%) workers were between 49 and 59 years old, with a mean age of 58.4 years and standard deviation of 4.5 years, according to table 1.

**Table 1.** Sociodemographic and occupational characterization of pre-retired workers of a public state university. Paraná, Brazil, 2015. (n=164)

Variable	N	%
Sex		
Male	42	25,6
Female	122	74,4
Marital status		
Without partner	74	45,1
With partner	90	54,9
Professional category		
Teacher	55	33,5
Technician	109	66,5
Works overtime		
Yes	44	26,8
No	120	73,2
Has another job		
Yes	6,0	3,7
No	158	96,3
Studies		
Yes	13	7,9
No	151	92,1
Income		
2 to 10 minimum wages	92	56,1
≥ 11 minimum wages	72	43,9
Working time		
Up to 30 years	54	32,9
≥ 31 years	110	67,1
Dependent on income		
No	67	40,7
Yes	97	59,1

Through the simple linear regression analysis, it was identified that the workers with higher level of schooling had more interest in practicing actions favorable to the adaptation to retirement ( $\beta = 0,152$ ;  $p = 0,05$ ). Individuals who completed professional development courses demonstrated that they were willing to take actions favorable to retirement ( $\beta = 0,286$ ;  $p = 0,00$ ).

Workers who participated in professional development courses showed greater

interest in retirement preparation activities in social occupational investment ( $\beta = 0,270$ ;  $p = 0,000$ ), that is, participate in religious actions, cultivate new friendships or community activities. While those who had partners were more likely to practice autonomy and well-being ( $\beta = 0,241$ ;  $p = 0,002$ ), as regular physical activity, spending more time with the family, and engaging in a relationship with the spouse.

In addition, workers with higher education ( $\beta = 0.181$ ,  $p = 0.020$ ) or who took professional improvement courses ( $\beta = 0.195$ ;  $p = 0.012$ ) were interested in maintaining activities related to their autonomy and well-being for preparing for retirement. On the other hand, individuals who were dependent on their income showed less interest in occupational and social activities, such as making financial investments for the future, practicing leisure activities or performing medical examinations and consultations ( $\beta = -0,155$ ;  $p = 0,047$ ).

After multiple linear regression, it was found that workers involved in professional development courses were more willing to perform general actions favorable to retirement ( $\beta = 0,262$ ;  $p = 0,001$ ) and occupational social investment actions ( $\beta = 0,273$ ;  $p = 0,000$ ), such as taking professional development

courses to start a new career and dedicate to friendships.

The servants who participated in courses of professional improvement wanted to be involved with actions of autonomy and well-being ( $\beta = 0,157$ ;  $p = 0,040$ ), that is to say, to have a healthier diet, to invest time in the familiar coexistence and to practice leisure activities. However, those who were dependent on their income showed less interest in social occupational investment actions ( $\beta = -0.117$ ;  $p = 0.022$ ), as shown in table 2.

It should be emphasized that having partners and taking professional development courses were positively associated with the practice of actions favorable to retirement. However, individuals who were dependent on their financial income presented greater difficulty in establishing post-work planning.

## DISCUSSION

Given the position occupied by work in today's society, some workers face difficulties in detaching themselves and becoming involved in new activities, factors that may contribute to non-adaptation to retirement,

**Table 2.** Socio-demographic and occupational factors associated with the involvement of pre-retired workers with actions favorable to retirement adjustment after **multiple linear regression**. Paraná, Brazil, 2015. (n=164)

Dependent Variables	Independent Variables	Beta Stand.	p value	CI 95%
General Proceedings	Carry out professional development courses	0,262	0,001	4,358; 16,174
Factor 1 Occupational-Social Investment	Have financial dependents	-0,177	0,022	-4,362; -0,338
	Carry out professional development courses	0,273	0,000	3,014; 10,144
Factor 2 Investment in Autonomy and Welfare	Have a partner	0,227	0,005	0,904; 5,055
	Carry out professional development courses	0,157	0,040	0,170; 7,457

as well as postponement of decision-making. Among the reasons that motivate individuals to stay in the work environment may be concern about family support, loss of professional status, insecurity about the financial future, association with the old age and the consequent possibility of becoming ill<sup>(8)</sup>.

The analysis of multiple linear regression showed that having financial dependents does not favor workers' involvement with actions favorable to retirement adjustment. Taking into account that many pre-retirees now lead their families, interest in carrying out such actions becomes even more necessary because, in planning the exit from work, they can minimize uncertainty in terms of the financial future and support of their families<sup>(9-10)</sup>.

In this study, having a partner positively influenced the involvement of workers with actions related to their autonomy and well-being. This result may be associated with the fact that the couple tends to approach during the retirement period, sharing household and leisure tasks, considered by many as retirement gains<sup>(11-12)</sup>.

These results reinforce the assertion that the family represents a protection factor for the individuals in preparation for retirement. This is mainly because relationships with friends are often restricted to the work environment, so the family becomes the first and main social bond of pre-retired workers<sup>(13)</sup>.

Over the years, individuals tend to value more intensely the interaction with friends and family that, in the long run, can contribute to the development of positive experiences in the subjective well-being of this group. Thus, the importance of social resources and family relationships for adaptation to this moment of life is observed<sup>(14)</sup>.

The aging process, which follows retirement, increases the concern with maintaining

the health and well-being of these individuals. Thus, the family takes a central position as a point of support, and it is common for members to become involved in health care issues, with positive contributions to understanding the changes arising from aging<sup>(15)</sup>.

Pre-retirement workers need to realize the necessity to pursue extra work activities, such as hobby and physical activities, as they help overcoming the transition phase, softening the ambivalent feelings that retirement can bring, such as the desire to continue working to ease financial crises<sup>(16)</sup>.

When the feelings brought by retirement are evoked, some workers may fear falling ill and losing mental health. Thus, to prevent this, they seek support in physical, intellectual or professional activities. Among these actions is the desire to learn a new profession or to improve in the area itself, as identified in this study<sup>(17-18)</sup>.

Still, maintaining professional development or taking courses to pursue a new profession has also contributed to the well-being of workers. This perception may be associated to the fact that individuals remain inserted in a social context, in addition to qualifying them if they want to work with reduced hours, such as planning for the future<sup>(19)</sup>.

It is emphasized that, currently, the tendency to investigate factors influencing well-being is observed, and remaining active and productive in the social environment is pointed out as a beneficial factor in achieving this objective. This model has challenged previous expectations that, from a fixed age, individuals would abandon their work activities and would depend solely on their pensions<sup>(20)</sup>.

Therefore, it is noted that the act of aging is a multifactorial issue in which the sociodemographic and occupational variables can influence positively or negatively. It is necessary to identify the factors that act as protection

and contribute to the change in behavior for retirement, as well as those that impair the worker's involvement with favorable actions<sup>(4)</sup>.

## CONCLUSION

It was observed that the fact of having a partner and participating in professional development courses contributed to the greater involvement of workers with retirement-friendly actions, while having financial dependents was associated with the lowest interest. Thus, it is important to emphasize the importance of institutional managers to care for workers with such characteristics, especially those who support their families, encouraging them to join activities that favor the process of dismissal.

Understanding the factors that influence workers' involvement with actions leading to adaptation to the separation of work should be one of the premises of the management plan of the institutions. Failure to adapt to this phase can bring personal, family, social and even psychological suffering to the pre-retired individual, reflecting their well-being.

The aim of this research on retirement is to solidify scientific knowledge in the worker's health area, promoting new research and assertive resolution methods for the well-being of individuals. The strike occurred in the state of Paraná in the period of data collection should be highlighted as a limitation of the study; however, the data obtained were relevant and consistent with the literature, thus reinforcing its scientific validity.

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