

ORIGINAL ARTICLE

SOCIODEMOGRAPHIC AND OCCUPATIONAL FACTORS ASSOCIATED WITH WELL-BEING RESOURCES IN RETIREMENT PLANNING

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ABSTRACT

Objective: To analyze the sociodemographic and occupational factors associated with the adoption of well-being resources in retirement planning.

Method: A cross-sectional, exploratory, and quantitative research carried out between May and November 2018, with secondary data collected in the answers to the Retirement Resources Inventory (Inventário de Recursos para a Aposentadoria, IRA), within the "Aposentar-se com Saúde" ("Retiring with Health") web software. The Statistical Package for Social Sciences, version 20.0, was used for descriptive and inferential statistical analysis.

Results: The adoption of well-being resources in retirement planning was positively associated with the physical, social, emotional, cognitive, motivational, and global aspects. The gender, degree, religion, family income, and being employed variables represented lower adoption of well-being resources.


Conclusion: The results support the nurse's work process, by contributing to targeting actions to promote workers' health and the need for planning to adapt to retirement.


DESCRIPTORS: Information Technology; Aging; Retirement; Worker's Health; Healthy Aging.


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FATORES SOCIODEMOGRÁFICOS E OCUPACIONAIS ASSOCIADOS AOS RECURSOS DE BEM-ESTAR NO PLANEJAMENTO DA APOSENTADORIA**RESUMO**

Objetivo: analisar os fatores sociodemográficos e ocupacionais associados à adoção de recursos de bem-estar no planejamento da aposentadoria.

Método: pesquisa transversal, exploratória, de abordagem quantitativa, realizada entre maio e novembro de 2018, com dados secundários coletados nas respostas ao Inventário de Recursos para a Aposentadoria (IRA), inserido no web software "Aposentar-se com Saúde". Utilizou-se o programa Statistical Package for Social Sciences versão 20.0 para análise estatística descritiva e inferencial.

Resultados: a adoção dos recursos de bem-estar no planejamento da aposentadoria esteve associada positivamente aos aspectos físico, social, emocional, cognitivo e motivacional e ao global. As variáveis sexo, titulação, religião, renda familiar e estar empregado representaram menor adoção de recursos de bem-estar.

Conclusão: os resultados fundamentam o processo de trabalho do enfermeiro, ao contribuir para o direcionamento das ações de promoção à saúde do trabalhador e para a necessidade de planejamento para a adaptação à aposentadoria.

DESCRIPTORES: Tecnologia da Informação; Envelhecimento; Aposentadoria; Saúde do Trabalhador; Envelhecimento Saudável.

FACTORES SOCIODEMOGRÁFICOS Y OCUPACIONALES ASOCIADOS A LOS RECURSOS DE BIENESTAR AL PLANIFICAR LA JUBILACIÓN**RESUMEN:**

Objetivo: analizar los factores sociodemográficos y ocupacionales asociados a la adopción de recursos de bienestar al planificar la jubilación.

Método: investigación transversal, exploratoria y con enfoque cuantitativo, realizada entre mayo y noviembre de 2018 con datos secundarios recolectados de las respuestas al Inventario de Recursos para la Jubilación (Inventário de Recursos para a Aposentadoria, IRA), incluido en el software web "Aposentar-se com Saúde" ("Jubilarse con Salud"). Se utilizó la versión 20.0 del programa Statistical Package for Social Sciences para los análisis descriptivo e inferencial.

Resultados: la adopción de los recursos de bienestar al planificar la jubilación estuvieron relacionados de manera positiva con los siguientes aspectos; físico, social, emocional, cognitivo y motivacional, además de con el aspecto global. Las variables sexo, título, religión, ingresos familiares, y tener empleo representaron una menor adopción de recursos de bienestar.

Conclusión: los resultados fundamenta el proceso de trabajo del profesional de enfermería, ya que contribuyen a direccionar las acciones de promoción de la salud del trabajador y la necesidad de planificar para adaptarse a la jubilación.

DESCRIPTORES: Tecnología de la Información; Envejecimiento; Jubilación; Salud del Trabajador; Envejecimiento Saludable.

INTRODUCTION

Over the years, a major change has been identified in the world's demographics: the decline in birth and death rates. Accompanying the increase in the proportion of aging people⁽¹⁾, there were also changes in employment laws and in the social-security sector⁽²⁾. It is observed that the changes in the retirement process have a direct impact on the workers, for they postpone retirement, with important psychological and emotional repercussions⁽³⁾.

It is noted that, as they get older, workers face important changes in their lives, among which the disconnection from work activities stands out, which is accompanied by uncertainties for not having planned for their retirement^(4,5).

At this stage of life, the worker is faced with positive and negative aspects that directly influence the decision to retire. Work is seen as an activity that dignifies men and women; therefore, adaptation to this new phase will depend on their resilience in the face of negative aspects^(4,6). With regard to the positive aspects, there is the feeling of accomplishment and deserved rest. There is also an opportunity to recognize that time, previously spent for work, can now be used for an activity that gives them a sense of pleasure⁽⁴⁾.

Considering the time in which workers perform their work activities, the importance of the institutions to promote actions that guarantee welfare aspects is highlighted, since they are directly related to satisfaction, involvement, and commitment at work, as it is verified that the personal and academic aspects can interfere directly on the professional's well-being⁽⁷⁾.

In this context, the importance of preparing for retirement is highlighted, when workers have the opportunity to discuss in advance the dimensions that permeate the process of retiring⁽⁷⁻⁹⁾. Therefore, it is necessary to investigate the preparation of the workers for retirement and the characteristics that influence the adoption of well-being resources in this process.

Thus, this study aims to analyze the sociodemographic and occupational factors associated with the adoption of well-being resources in retirement planning.

METHOD

This is a cross-sectional, exploratory, and quantitative research carried out based on secondary data collected through the answers to the Retirement Resources Inventory (*Inventário de Recursos para a Aposentadoria, IRA*) in the "Aposentar-se com Saúde" (Retiring with Health) web software⁽¹⁰⁾, available on the Internet, with free access to all the users.

The web software was created as part of a doctoral thesis, with the aim of supporting workers in planning for retirement. In addition to being available on the Internet through the link with access disclosed in articles and social media, as a strategy to expand reach to the population, it was also inserted in the Portal of the Server of a Brazilian public university, in which an icon was included in the workers' initial access screen, directing them to the web software, both national and international access instances having been registered⁽¹¹⁾.

The tools also offer as a central action the possibility for the user to answer sociodemographic, occupational, and IRA questions⁽¹²⁾, right after reading and accepting the Free and Informed Consent Form, inserted in the screen of the device used by the research participant. Once the form was filled in, it was sent to the user via e-mail.

The study population comprised all the workers who accessed the web software, regardless of the workplace or age, and who answered all the questions of the socio-demographic, occupational, and IRA characterization instrument. Those who did not answer all the questions of the instruments were excluded.

The data collection period occurred since the implementation of the web software in May, until November 2018. After applying the inclusion and exclusion criteria, 250 individuals who answered the IRA were selected, constituting the study population.

All those who followed it through the end and answered the IRA identified one of the four aspects that they needed to develop in order to prepare for retirement (physical; financial; social; or emotional, cognitive, and motivational), in addition to having the opportunity to seek information through searches in support materials available in a tab in the web software itself.

The IRA is an instrument translated and validated for the Portuguese language, composed of 30 items, whose objective is to comprehensively measure resources related to well-being in retirement. It is divided into four resource types (RT), namely: RT1, related to the physical aspects; RT2, to the financial aspects; RT3, to the social aspects; and RT4, to the emotional, cognitive, and motivational aspects. The global RT concerns all the questions, allowing for an overall assessment of all the variables⁽¹²⁾.

In the IRA, the Likert scale was used, ranging from 1 to 5, in which the higher the score, the better the assessment of that retirement well-being item, except for questions with an inverse score. The following are some of the topics covered in the IRA: how they evaluate their health in general; if they are interested in performing daily activities or activities of interest; if they have friends with whom they maintain frequent contact; and if they receive emotional support from other people, among others⁽¹²⁾.

For the statistical analysis, the Likert scale was re-categorized from five to two points. Thus, it was dichotomized in 01, which included scores from 1 to 3 points, and in 02, from 4 to 5 points. The instrument has questions with an inverse score, which were altered in order to allow for analysis and not interfering with the result.

The sociodemographic and occupational characterization tool included the following variables: age, gender, skin color, number of children, marital status, religion, individual and family income, profession, degrees, being employed, length of experience, working hours, working shift, working overtime, number of overtime hours, concurrent employment, position, if they are taking any classes, courses, and course schedule.

For data analysis, the users' answers were downloaded from the database created in the administrative access area of the "Aposentar-se com Saúde" ("Retiring with Health") web software. The Excel® file was exported to the Statistical package for Social Sciences (SPSS), version 20.0, for variable coding and descriptive and inferential statistical analysis.

First, a descriptive analysis of the data was carried out by distributing absolute and relative frequencies, as well as the central tendency (median) of the sociodemographic and occupational variables.

The associations between the IRA RTs and the sociodemographic and occupational variables were verified using the Prevalence Ratio (PR). The Chi-Square test, with a significance level <0.5 , was used to identify differences between the independent variables and the RTs (dependent variables).

Then, the Poisson regression model was constructed, in which variables with a probability value of $p < 0.20$ were included in the bivariate analysis. The gender and age variables were maintained in all the models, regardless of their statistical significance, due to the importance of these factors in the process of planning for retirement. In the final model, those with a significance level of 5% ($p < 0.05$) and a 95% confidence interval (95% CI) were considered.

The study observed the ethical precepts, being approved by the Ethics Committee in Research involving Human Beings, pursuant to opinion No. 1,543,255/2016.

RESULTS

Of the 250 individuals who answered the IRA from May to November 2018, 173 (69.20%) were women. Their age varied between 22 and 71 years old, with a median of 54. Regarding marital status, 169 (67.60%) had a partner. The number of children ranged from zero to six, with a median of two children per participant. As for skin color, 200 (80%) declared to be white and 47 (18.80%), black. As for religion, 216 (86.40%) declared having a belief. As for schooling, all the participants declared that they had completed higher education, 34 (13.60%) reported being studying at the moment, 240 (96%) were employed, and 92 (38.33%) worked overtime. The administration work area predominated with 90 (36%) participants.

By performing the prevalence ratio calculation, the variables of age, gender, skin color, religion, number of children, individual income, family income, working hours, overtime, number of overtime hours, being employed, time employed, concurrent employment, occupation, position, being studying, course attended, and time and type of the course presented a p-value below 0.20, being included in the Poisson regression model.

Table 1 – Factors associated with the adoption of well-being resources in retirement planning, city of Londrina, state of Paraná, Brazil, 2019 (continues)

Domain	Variable	N	%	PR (95% CI)	p-value
RT2 – Financial Aspect	Gender				
	Female	173	69.2	1	
	Male	77	30.8	0.941 (0.895 - 0.989)	0.017*
	Degree				
	Master's degree/PhD	63	25.2	1	
	Post-Doctorate	38	15.2	1	
	Undergraduate/Specialization	149	59.6	0.927 (0.863 – 0.996)	0.038*
	Number of overtime hours				
	> 10 hours/month	72	28.2	1	
	0 – 9 hours/month	178	71.2	1.130 (1.016 – 1.258)	0.024*
RT3 – Social Aspect	Gender				
	Female	173	69.2	1	
	Male	77	30.8	0.941 (0.890 - 0.995)	0.031*
	Religion				
	No	34	13.6	1	
	Yes	216	86.4	0.934 (0.874 – 0.999)	0.048*
	Family income				
	> 11 minimum wages	131	48.4	1	

	0-10 minimum wages	129	51.6	0.882 (0.824 – 0.945)	0.000*
RT4 – Emotional, Cognitive and Motivational Aspect	Employee				
	No	10	4	1	
	Yes	240	96	0.903 (0.826 – 0.987)	0.025*
Global RT	Age				
	< 55 years old	135	54	1	
	> 54 years old	115	46	1.033 (1.002 – 1.064)	0.038*
	Family income				
	> 11 minimum wages	101	40.4	1	
	0-10 minimum wages	149	59.6	0.938 (0.897 – 0.982)	0.006*

Source: The author, 2019. * p-value<0.05.

As shown in Table 1, it was identified that the male gender was statistically associated with a lower prevalence of reflection on financial planning (PR=0.94/95% CI=0.89-0.99), even as regards the social factors related to future retirement (PR=0.94/95% CI=0.890-0.995). Furthermore, individuals with a lower schooling level (PR=0.92/95% CI=0.86-0.99) had lower financial concern, and those who worked overtime (PR=1.13/95% CI=1.01-1.25) had greater concern in this same aspect.

Individuals who had a religion (PR=0.93/95% CI=0.87-0.99), an income of up to 10 minimum wages (PR=0.94/95% CI=0.82-0.94), and were male (PR=0.88/95% CI=0.89-0.99) had lower access to well-being resources during retirement.

Only the “being employed” variable was associated with lower involvement (PR=0.90/95% CI=0.82-0.98) with emotional, motivational, and cognitive issues that influence retirement well-being.

Being over 54 years old (PR=1.03/95% CI=1.00-1.06) had greater involvement in the global aspect with well-being factors in retirement, as opposed to having an income of up to 10 minimum wages (PR=0.93/95% CI=0.89-0.98), which showed lower engagement.

DISCUSSION

A number of studies carried out at the national level indicate the importance of discussing early labor and Social Security matters related to the professional life, social security, and the future, highlighting the need for individual organization, financial management, and Social Security contributions, as well as the contingencies that may occur in this process. Thus, the sooner this matter is discussed, the greater the opportunity to have a better plan for the future, especially with regard to the financial aspect^(13,14).

The difficulties in retiring permeate some individual positive and negative aspects; therefore, some workers struggle more than others. The relationship that the individuals have with work, their work trajectory, their personal characteristics, and even the aging process, are examples of aspects that directly interfere with the ease or difficulty of retiring⁽¹⁵⁾.

In this study, it was evidenced that men were less concerned with the social aspect when compared to women. This factor implies a personal reflection on the individual's

friendships, family relationships, and interest in leisure activities, among others⁽¹²⁾.

Although men usually have greater financial knowledge than women, this study showed that women were more financially concerned. In this way, it can be inferred that knowing about finance does not mean being concerned with this factor, but rather that the greater the financial education, age and income, the better the profit and, consequently, the preparation for retirement is enhanced⁽¹⁶⁾.

Individuals with an undergraduate/specialization degree were less concerned with the financial aspect than those with a higher degree. The fact of having a university education can contribute to the higher financial income of the graduates, in addition to boosting the development of society and the country. However, it is highlighted that the concern was present in individuals with higher degrees, which can be justified by their older age and the preparation itself for retirement^(17,18).

Those who worked overtime were more reflective with regard to the financial aspect. Individuals seek to work overtime to increase their income at the present time, but there is a correlation with their financial future and consequently with the well-being they will have in their retirement. Even though this practice has the possibility of causing tiredness, work accidents, and less rest, the benefit of doing it is higher⁽¹⁸⁾.

Although religion was associated with less reflection on the social aspect, a number of studies indicate religious practice as an opportunity for the person to be socially active, to give meaning to life, to be more resilient, in addition to being part of most people's lives, as 86.4% of the population in this study had a religion^(19,20). The fact of having and experiencing religion implies living according to the religious precepts and commitment to life, which enhances better preparation for retirement, being used as tools for experience and coping in life, especially in adverse situations⁽²¹⁾.

When considering all the income sources of the members of the household, in addition to increasing remuneration, promoting the participation of the members within the family structure, and enhancing the search for financial awareness, it was identified that the participants who had a family income of up to ten minimum wages showed less adoption of the social and global resources. Thus, it is believed that financial planning can positively reflect on the planning for retirement⁽²²⁾.

The "being employed" variable was the only factor that was associated with less involvement with the emotional, cognitive, and motivational aspects, which includes reflecting on their own feelings and on the feelings of people who are close, ability to self-control, and expressing emotions, among others⁽¹²⁾.

In this sense, work is considered an essential activity for human beings, having attributed meanings that have repercussions on the construction of identity and on the definition of people's roles within society⁽²³⁾. Regardless of the area of training, professional performance leads individuals to face situations that enhance control and understanding of their emotions, as well as interpersonal relationships^(23,24).

Older workers tend to be involved with well-being factors in retirement planning as they approach the transition to retirement⁽²⁵⁾. Therefore, the Retirement Planning Programs (*Programas de Preparação para a Aposentadoria*, PPAs) are one of the tools that can be used as a support for well-being in retirement planning⁽²⁵⁻²⁷⁾.

Interruption of work relationships due to retirement can be easier when workers have the opportunity to plan it in an integral and reasonable way, so that there is a well-articulated individual successful and, consequently, better preparation. For this, different strategies have been used by the workers, such as the use of software programs, PPAs, and the very use of literature with reflections and considerations on thoughts, behaviors, attitudes, and goals for retirement^(11,28-30).

As a limitation of the study, the difficulty in finding research studies that could provide

greater discussion on the results found stands out. Thus, it is suggested to carry out new scientific investigations that reflect the process of employment termination, considering the importance of the topic.

CONCLUSION

This study aimed to analyze which sociodemographic and occupational factors are associated with the adoption of well-being resources in retirement planning, in order to provide information about the description of these resources, to support nurses in the health assistance for the worker, as well as in the management process.

It was verified that the gender, professional degree, working overtime, having a religion, income of up to 10 minimum wages, being employed, and age variables are associated with well-being factors in retirement planning, in the physical, financial, social and emotional, cognitive and motivational aspects.

It is emphasized that this study reinforces the importance of knowing the main characteristics that can influence the well-being and the adaptation of the worker to the retirement period, as well as the need to plan for this decision. In addition, it allows nurses, who have a central role in promoting workers' health and managing health services, to direct their actions to support the individual in understanding employment termination as the end of a cycle and the beginning of a new milestone in life.

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