

The Study of the Correlation of Proactive Coping and Retirement Planning: An Example of Senior Civil Servants in Taiwan

Ya-Hui Lee, Chien-Hung Hsieh, Ching-Yi Lu

Abstract—Demographic aging is the major problem that Taiwanese society is facing, and retirement life adaptation is the most concerning issue. In recent years, studies have suggested that in order to have successful aging and retirement planning, a view for the future is necessary. In Taiwan, civil servants receive better pensions and retirement benefits than do other industries. Therefore, their retirement preparation is considerably more significant than other senior groups in Taiwan. The purpose of this study is to understand the correlation of proactive coping and retirement planning of senior civil servants in Taiwan. The method is conducted by questionnaire surveys, with 342 valid questionnaires collected. The results of this study are: 1. The background variables of the interviewees, including age, perceived economic statuses, and retirement statuses, are all significantly related to their proactive coping and retirement planning. 2. Regarding age, the interviewees with ages 55 and above have better proactive coping and retirement planning than those with ages 45 and below. 3. In the aspect of perceived economic statuses, the participants who feel “very good” economic statuses have better proactive coping ability and retirement readiness than those who feel “bad” and “very bad”. 4. Retirees have better proactive coping and retirement planning than those who are still working. 5. Monthly income is significant in retirement planning only. The participants’ retirement planning would be better if they have higher incomes. Furthermore, the participants’ retirement planning would be better if their revenue were €1453~€1937, than if their revenue were below €968. 6. There are positive correlations between proactive coping and retirement planning. 7. Proactive coping can predict retirement planning. The result of this study will be provided as references to the Taiwan government for educational retirement planning policies.

Keywords—Civil servants, proactive coping, retirement planning.

I. INTRODUCTION

TAIWAN’S baby boomers have entered into retirement stage gradually. This is a transforming life stage that influenced by retirement and aging, also various pressures and problems arising. In order to response to these potential problems, the elderly need to have plan and preparation in advance. The knowledge and skills that individuals learned in early years are not inadequate to meet the demand for the later years. Therefore, the issue of the plan for elderly later life deserves our attention [3], [15]. Proactive coping provided the solutions for maintaining high quality of life while facing the

challenge of aging. Furthermore, proactive coping can predict or discover the potential pressure, take preventive actions to reduce the impact, and increase the selectable resource [1], [12], [17].

In 2012, the majority of retirement age of Taiwan’s civil servants was 50, which were 20.76% of the retirement populations, followed by age of 55 [16]. In the retirement population, most of them chose their retirement age. The percentage of voluntary retirees was increased from 84.90% in 2003 to 90.66% in 2012 [16], only 10% of retirees were non-voluntary retirement. In the perspective of the pension security, the civil servants have better economic security than other private sector retirees because the civil servants receive more stable retirement pensions. Economic stability usually is a good predictor of proactive coping. Therefore, we aimed the civil servants, who usually have more stable financial condition in Taiwan, as the subjects of this research. The purpose of this study was to explore respectively the status, the correlation, and the predictor regarding the proactive coping and retirement preparation of the civil servants in Taiwan.

II. LITERATURE REVIEW

A. Proactive Coping

The increasing pressure in daily events would hinder the elderly to achieve successful aging; therefore, the impeding factors of successful aging should be revealed and reduced [12]. Reference [1] defined that proactive coping is to predict or discover the potential pressures or behaviors, and to prevent or stop the influences; that is, people take appropriate preventive actions before the problems or the losses occurring. In short, conducting the later life planning from the perspective of proactive coping can help the elder to achieve successful aging [12], [13], [17].

The connotation of proactive coping has been applied to the researches related to adult, older adult, and university students. In the aspect of the researches of adult, the results of the research of [18] indicated that adult would more use of proactive coping strategies if they had higher career position, better income and educational level. Reference [13] interviewed the elderly over 72 years old, the empirical findings showed that the interviewees obtained better controlling abilities through proactive coping. In addition, proactive coping could help the elderly for self management, and teach them skills of dealing with the potential obstacles, as well as further to enhance the coping skills, maintaining goals,

Ya-Hui Lee is with the Graduate Institute of Elder Education, National Chung Cheng University, Taiwan (phone: 05-2720411#36122; fax: 05-2721192; e-mail: yahuil@ccu.edu.tw).

Chien-Hung Hsieh and Jing-Yi Lu are with the Graduate Institute of Elder Education, National Chung Cheng University, Taiwan (e-mail: thanklinda@gmail.com, mislu0124@gmail.com).

and increasing self-efficacy [23]. Reference [6] used freshmen which were average aged over 18 as the research subjects, and found out that proactive coping was the important concept that promoted them to positively adapt to the university life. Moreover, the research applied proactive coping to the employment situation of university graduates and found out that the proactive coping strategies would help for successful job search [9].

B. Retirement Preparation

In 2011, there were more than 2.79 million people that over 45 years old had plan their retirement ages, and the mean number of retirement age was 62.36 [5]. There are many factors that influenced personal psychological health, such as adaptation of role changing post-retirement, financial resources, and relatives and friends decaying. Without retirement planning, it is not easy to have a pleasant retirement life. Retirees need to plan the future actively in advance to enhance their later life quality and to be more flexible [15], [10].

Reference [14] indicated that the retirement trend of public agencies will be increasing in some nations within the next few years. Hence, it is very important to provide solutions regarding alternative human systems for public and private organizations. Reference [11] also found that only a few employees were over 55 years old from the reports of many European countries. For instance, the mandatory retirement age is 65 in Belgium; however, the surveys showed that only 35% of employees were aged of 55. Consequently, retirement will not only affect the personal aspect, but also the organizational and social development. Therefore, being well planned and prepared for the transition and development of national manpower is necessary and urgent.

Current researches on retirement, such as Udofot surveyed retirees in Nigeria [24]. The statistical verification of the services for retirement program, including pre-retirement activities planning, monthly pension, and pre-retirement trainings etc., were significant positively correlated with entrepreneurship. If the government should give closer attention, may make retirees healthy and also increasing their entrepreneurship after retired. Hsieh had interviewed the retirees average age of 73. The findings indicated that they all valued health care and funeral arrangements for the retirement planning [10]. However, they did not plan beforehand regarding the aspects of "advance planning for roles transition" or "residential planning for retirement". Because most of the interviewees had not prepared for late life until they were approaching to the retirement age, we suggest that individuals need to plan the retirement life in advance. In summary, retirement preparation in this study referred to the individuals' advance planning including finance, social life, health, role adoption, living, and education etc. after retirement.

III. METHOD

A. Study Participants

Stratified random sampling was conducted in this study to

select 18 retirees of Evergreen Senior Center and public authorities from Yuan Lin, Chia Yi, and Tainan counties. Each unit was issued 15-50 questionnaires; and total 342 valid questionnaires were collected.

B. Instrumentation

The scale of proactive coping in this study was revised from "The Proactive Attitude Scale", PA Scale, by Schwarzer [20], "The Consideration of Future Consequences Scale", CFC, by Strathman, Gleicher, Boninger, & Edwards [19], "Self-management ability scale", SMAS, by Schuurmans [21], and Proactive Competence Scale, PCS, by Bode, De Ridder, & Bensing [2]. This proactive coping scale included 33 questions.

Retirement preparation questionnaire was revised from "Retirement Planning Questionnaire II" by Denton, Kemp, French, Gafni, Joshi, Rosenthal, & Davies [4], and "Preparing Financially for Retirement" by Hershey, Mowen, & Jacobs-Lawsen [8] and contained 17 questions.

C. Analyses

In this study, chi-square test, T test, one-way ANOVA, and regression coefficients were conducted respectively for statistically analyses. To respond the studying purpose, Chi-square test and T test were used to investigate the status of civil servants' proactive coping and retirement plan; one-way ANOVA was applied to detect the relevance of proactive coping and retirement plan, and regression coefficients was employed to understand the predictive power of proactive coping for the retirement planning.

IV. DISCUSSION

A. The Closer the Participants Approached the Retirement Age, the Better They Had Proactive Coping and Retirement Preparation

In this study we found out that the older adults had better proactive coping. However, other related researches did not mention the differences of ages. Some studies found out that the proactive coping of the university students had positively correlation with facing new life style, important exam, and future employment [22], [6], [9]. Besides, Hsieh [10] indicated that most of people started old life planning when they approached retirement. In addition, most of the civil servants retirement ages are 50 and 55 [16]. Similarly, the results of this study also indicated that the retirees over 55 years old had better retirement preparation than the retirees over 45 years old.

TABLE I
DEMOGRAPHIC CHARACTERISTICS OF THE PARTICIPANTS

Variables	N=342			
	N (%)	N (%)	N (%)	N (%)
Gender	Male	Female		Missing value
	145(42.4)	185(54.1)		12(3.5)
Age	Under 45	45-54	55and above	Missing value
	134(39.2)	130(38.0)	77(22.5)	1(0.3)
Educational background	Under senior high school	Bachelor/college	Graduate institute and above	Missing value
	52(15.2)	245 (71.6)	44(12.9)	1(0.3)
Perceived economic statuses	Very bad	Bad	Good	Very good
	22(6.4)	84(24.6)	227(66.4)	8(2.3)
Revenue of pre-retirement or present jobs	Below €68	€68~€1453	€1453~€1937	€1937 above
	118(34.5)	162(47.4)	53(15.5)	9(2.6)

TABLE II
THE RESULTS OF PERSONAL BACKGROUND VARIABLES OF THE PARTICIPANTS AND THE VARIANCE ANALYSIS OF PROACTIVE COPING

Personal background variables	Proactive coping Significant	Post hoc comparisons
Age	0.039*	55 and above>under 45
Educational background	0.511	
Perceived economic statuses	0.000*	Very good >Very bad Very good>Bad Good >Bad
Revenue of pre-retirement or present jobs	0.155	

B. Retirees with Sufficient Perceived Economic Status Had Better Proactive Coping and Retirement Preparation

The civil servants would easily apply proactive coping and retirement preparation if their perceived economic status were sufficient. This finding matched the research of Ouwehand et al. [18]. However, in this study we discovered that the individual's monthly income might not be related to proactive coping, but was related to retirement preparation. The findings of this study regarding monthly income and retirement preparation were similar to the research results of Hsueh & Tseng [7]; that is, for the civil servants, the fixed monthly income was in favor of retirement preparation. In this study, educational background had no significant relation both in proactive coping and retirement preparation. This finding was different from the research results of Ouwehand et al. [18]. These different results might be lead by the different subjects' ages.

TABLE III
THE RESULTS OF PERSONAL BACKGROUND VARIABLES OF THE PARTICIPANTS AND THE VARIANCE ANALYSIS OF RETIREMENT PREPARATION

Personal background variables	Retirement preparation Significant	Post hoc comparisons
Age	0.001*	55 and above>under 45 45~54 >under 45
Educational background	0.396	
Perceived economic statuses	0.000*	Very good> Very bad Very good> Bad Very good>good Good> Bad
Revenue of pre- retirement or present jobs	0.008*	€1453~€1937> Below €68

C. Proactive Coping and Retirement Preparation were Positively Related

If civil servants had proactive coping concept, they would prepare the retirement life in advance. This finding matched the results of other related studies: Proactive coping has positive correlations with maintaining the quality of life, facilitating sports, and job seeking [12], [13], [9]. The results of this study also indicated that proactive coping would predict the retirement preparation. As found in other studies, proactive coping would predict the individuals' well-being and the concept of long term self-care; that is, proactive coping had predictive power [22], [24].

TABLE IV
CORRELATION BETWEEN PROACTIVE COPING AND RETIREMENT PREPARATION

Proactive coping	Retirement preparation The correlation coefficient
	0.548**

*P<.05, **P<0.001

V. CONCLUSION

In this study we investigated the civil servants in Taiwan, including un-retired and retirees. There are 3 main conclusions: 1. Old aged, high perceived financial status, and retired civil servants had better proactive coping; 2. Old aged, high perceived economic status, retired, and high monthly income civil servants had better retirement preparation; 3. There were significant relation between the civil servants' proactive coping and retirement preparation; furthermore, the proactive coping can predict the extent of retirement preparation. In this study we found that the proactive coping can be favor of the civil servants' retirement preparation. Therefore, we suggest the government may consider bringing in the concept of proactive coping in retirement preparation educational programs, in order to spur the civil servants to further implement the retirement preparation, thus contribute to the individuals and organizations.

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