

## RESOURCES RELATED TO WELFARE IN RETIREMENT OF EMPLOYEES OF A PUBLIC UNIVERSITY INSTITUTION<sup>1</sup>

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### ABSTRACT

**Aim:** Analyze the resources related to welfare in retirement of employees of a public university institution. **Methods:** This was a cross-sectional, analytical-descriptive study conducted at a public university institution in the South of Brazil, with 295 employees. Data was collected in the months between August and October 2017. The mean values of responses of each domain of the Inventory of Resources for Retirement were calculated. Bivariate analysis was performed to identify the correlations between the domains of the instrument by means of the Spearman correlation coefficient. **Results:** The majority of the participants belonged to the technical-administrative or operational category (56.9%), professors (43.1%), and post-graduate students (67.2%). The employees presented the highest deficits related to financial resources. Analysis among the constructs of the instrument demonstrated weak to moderate correlations among all the domains ( $R^2$  ranged from 0.175 – 0.566 /  $p$ -value=0.000). **Conclusion:** The resources related to welfare in retirement, which were approached in this study, showed correlation among them, indicating the need to implement interdisciplinary strategies with regard to preparation for retirement, with the purpose of promoting a successful post-career for employees.

**Keywords:** Retirement. Aging. Work. Nursing. Occupational Health Program.

### INTRODUCTION

The transitional stage from a working life to retirement exposes workers to complex feelings and experiences that involve battles that are pertinent to their professional trajectory. The daily social, economic and cultural conflicts encountered when faced with retirement may trigger compromised physical and mental health and quality of life of persons in the pre-retirement period, due to the elevated level of anxiety and stress generated <sup>(1)</sup>.

Due to the increase in life expectancy of the world population, and consequent population aging, a higher number of persons over the age of 60 years in the work-market has been verified. Therefore, not only the aspects with reference to the quality of life of this work-force needs to be discussed, but it is also necessary to implement strategies for training and motivating workers at advanced ages <sup>(2)</sup>.

With regard to the aspects that could influence the decision to retire, the following predictors are

pointed out: age, perceived health and subjective life expectancy, economic stability, desire to perform tasks with a lower level of demand, flexibility of working hours, dominion and control of work, ad freedom to engage in pleasurable activities <sup>(3)</sup>.

In this sense, promotion of strategies to prepare for retirement has been shown to be an imperative action by companies, because from these, workers would be able to identify the weaknesses related to this stage of life, as they come closer to reaching it. This would enable them to acquire instruments for the purpose of structuring planning that contemplates the approaches necessary to favor well-being in the post-career period <sup>(4)</sup>.

With respect to this stage, which characterizes the individuals' break with work activities, there are evidences that this could be less traumatic when there is prior and adequate preparation for this event. Based on this premise, the Retirement Preparation Programs (RPPs) constitute a relevant management strategy, bearing in mind that they are structured with the purpose of receiving and

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supporting employees in their decisions. In addition, they provide subsidies directed towards planning actions that encourage employees to seek an active retirement <sup>(5)</sup>. Therefore, the pre-retirement period could be a favorable time for employees to reflect, plan and find new meaning for their own identities, elucidate expectations and make a list of their future priorities. Because the more resilience individuals develop to cope with the variables presented, the greater will be their possibilities of having a post-career period with quality<sup>(4)</sup>.

In view of the foregoing, the authors emphasize the need for a broad investigation into the resources that need to be approached together with employees who are close to going on retirement. Some studies have been conducted, which have shown evidence that the physical losses, dependence on family, anticipation of retirement, and retirement due to health problems were circumstances that negatively affected individuals' adaptation to this new stage of life. On the other hand, access to social, financial and informative resources have been shown to be conditions associated to better adaptation<sup>(3)</sup>.

From this perspective, measurement of the resources related to well-being in retirement and evaluation of the extent to which these interfere in the decision-making about the post-career period favored anticipated planning for this post-career period, with structuring of strategies to obtain well-being and satisfaction <sup>(6)</sup>. In view of the foregoing, the aim of this study was to analyze the resources related to welfare in retirement of employees of a public university institution.

## METHOD

This was a cross-sectional, analytic-descriptive study conducted at a public university institution in the South of Brazil. The study was developed at the State University of Londrina, which has a floating university community of approximately 25 thousand persons, including students, professors, and technical-administrative personnel among them. The academic structure is evident from the 53 Undergraduate courses requiring the students' presence (bachelor's/teaching degrees) and 261 Postgraduate (residencies, specializations, master's and doctoral) courses, divided into nine Study Centers<sup>(7)</sup>. To carry out the activities in each

of the units of this structure, employees at the technical and professor levels are involved, who perform the activities in accordance with the category in which they work, which may be academic, administrative and operational.

The sample size was based on the validation study of the *Retirement Resources Inventory* (RRI) for the Brazilian culture<sup>(8)</sup>, while the inclusion criterion was established to cover the participation of employees working at the institution, who were 50 years old or older.

Data was collected by means of application of two instruments, one with sociodemographic and occupational characterization, and the other Retirement Resources Inventory (RRI), adapted and validated Brazilian version of the RRI<sup>(8)</sup>. The sociodemographic characterization contemplated the following variables: age, sex, religion, marital status, educational level, profession, occupation, family income, number of dependents on the income, time of work at the institution, if the employee always worked in the same job at the institution, weekly working hours, work shift and overtime worked/month.

The RRI has 30 items distributed among the following domains: Physical (four items); Financial (four items); Social (ten items) and Emotional/Cognitive/Motivational (12 items), whose aim was to measure the extent of the scope of resources related to welfare/well-being in retirement. The measurement scale used was of the Likert-type, which ranged between one and five points; so that the higher the score of each domain, the lower was the deficit of resources that the participant presented relative to retirement. Worth pointing out is that it had five items (2, 3, 22, 23 and 30) with reversed scoring<sup>(8)</sup>.

Data was collected in the months between August and October 2017, with the participation of 295 employees. All the employees aged 50 years or older were invited by e-mail to access the formula hosted in the *Google Forms* tool, resulting in 202 responses being obtained.

In spite of attaining the minimum sample demanded for the study, the option was taken to extend the data collection to those employees who did not have the habit of accessing the electronic address. Therefore, complementary data collection was performed by means of printed matter. The instruments were handed to employees at their workplace and were collected afterwards. In this

data collection stage, 93 questionnaires were answered. Subsequently, the data were tabulated in the program *Microsoft Excel for Windows®* and analyzed by the *Statistical Package for the Social Science* (SPSS) version 22.0.

Calculation of the frequency and percentage was proceeded with for the categorical variables and mean values for the continuous variables. Afterwards, the mean values of the responses for each domain were calculated. The cut-off point for evaluating the score of each resource on the scale was thus determined: 1-2: highest deficit of the resource; 3: moderate deficit of the resource; 4-5: lowest deficit of the resource, because the higher the score was, the lower was the deficit of the resources that the participant presented in relation to retirement<sup>(8)</sup>. Bivariate analysis was performed to identify the correlations between the domains of the instrument by means of the Spearman correlation coefficient, because none of the

variables presented normal distribution. The domains were the outcome variables of this study, but they were also used as effect variables when they were correlated among them. This study was approved by the Research Ethics Committee of the institution at which the study was conducted, under protocol Number 1,543,255/16.

## RESULTS

The participants' age ranged between the minimum of 50 and maximum of 59 years, with a mean of 56 years and standard deviation of 4.4 years. The female sex prevailed (67.4%); with stable union (66.9%) and some religion (90.7%). The prevalent educational level was postgraduation (67.2%) followed by under graduation (21.5%). As regards occupation, there were administrative or operational technicians (56,9%) and professors (43.1%).

**Table 1** - Description of the mean, standard deviation, and percentage of concentration of responses to the instrument, highlighted by domain, for employees of the public institution (n=295). Londrina-PR, Brazil, 2017.

Domain	Item	Mean	SD*	Distribution of Response (%)				
				1	2	3	4	5
Physical	Q1	4.01	0.75	0.61	2.45	16.87	<b>55.53</b>	24.54
	Q2	4.02	1.04	1.54	6.15	25.24	23.38	<b>43.69</b>
	Q3	4.48	0.85	0.31	3.70	10.81	17.59	<b>67.59</b>
	Q4	3.69	0.72	0.61	4.28	29.66	<b>56.58</b>	8.87
Financial	Q5	3.32	0.69	0.92	5.85	<b>58.46</b>	30.15	4.62
	Q6	2.18	0.95	29.45	30.67	<b>31.90</b>	7.98	0.00
	Q7	1.94	0.99	<b>42.64</b>	27.61	23.93	4.29	1.53
	Q8	2.82	0.81	8.28	15.94	<b>63.19</b>	10.42	2.15
Social	Q9	3.09	1.04	1.85	30.46	<b>38.77</b>	15.08	13.84
	Q10	3.36	1.08	1.23	22.77	<b>34.46</b>	21.85	19.69
	Q11	3.10	1.08	3.37	29.75	<b>33.44</b>	19.94	13.50
	Q12	3.78	0.78	0.31	6.73	22.32	<b>56.27</b>	14.37
	Q13	3.85	0.80	0.61	4.29	23.93	<b>51.54</b>	19.63
	Q14	3.41	0.92	2.46	14.15	32.00	<b>43.08</b>	8.31
	Q15	3.08	0.88	3.07	21.47	<b>43.56</b>	27.91	3.99
	Q16	3.14	0.92	3.04	22.01	<b>37.91</b>	31.80	5.20
	Q17	2.74	1.09	12.88	<b>32.83</b>	26.38	23.31	4.60
	Q18	3.50	0.99	1.86	13.00	<b>36.53</b>	30.34	18.27
Emotional Cognitive Motivational	Q19	3.72	0.74	0.31	4.62	28.92	<b>54.77</b>	11.38
	Q20	3.80	0.80	0.92	4.89	23.24	<b>55.05</b>	15.90
	Q21	3.59	0.85	0.31	8.59	37.12	<b>39.87</b>	14.11
	Q22	3.68	1.23	2.75	23.24	10.40	30.28	<b>33.33</b>
	Q23	3.38	0.86	2.15	10.74	<b>41.72</b>	37.73	7.66
	Q24	3.84	0.82	5.21	26.69	46.63	21.47	0.00
	Q25	3.96	0.81	0.61	3.37	21.17	<b>49.08</b>	25.77
	Q26	3.86	0.70	2.14	25.99	<b>55.35</b>	16.52	0.00
	Q27	3.67	0.77	4.91	36.81	<b>44.78</b>	13.50	0.00
	Q28	3.84	0.72	0.31	1.53	28.31	<b>53.23</b>	16.62
	Q29	3.90	0.70	1.23	26.46	<b>53.85</b>	18.46	0.00
	Q30	3.63	1.33	3.37	29.75	3.99	26.07	<b>36.82</b>

\*Standard Deviation

For 66% of the sample, the family income was over nine minimum wages, 62.2% had up to two dependents on this income. The mean time of working at the institution was 24.49 years, with standard deviation of 8.72; 77.4% reported having always worked in the same job, with a weekly work of 40 hours (97.5%). In addition, 63.9% affirmed that they did not work overtime.

Analysis of reliability of the instrument demonstrated a satisfactory internal consistency rate ( $\alpha=0.87$ ), characterizing it as being reliable. In Table 1 it is possible to visualize the concentration of the participants' responses in accordance with each item of the RRI.

With regard to analysis of the dimensions of the instrument, in the domain of the variables about the physical conditions of the pre-retirement employees, 51.1% of the participants presented a mean value of the sum of the Likert scale of these

questions higher than 4; that is, they considered their health condition was good. In the Domain consisting of financial questions, 82.0% of the interviewees presented values of up to 3 in the mean score of the scale, indicating that retirement could have negative impact on financial support.

With reference to social aspects, 53.7% presented a mean score of higher than 3. In these individuals, the relationships with friends and family was identified as being positive. They reported living together outside of the work environment with different social groups. Whereas, in the emotional/cognitive/motivational domain, 65.0% presented mean values of the sums of questions of each scale between the values of 3 and 4, revealing a moderate to positive position in relation to their self-perception. The correlations among the domains of the instrument are represented in Table 2.

**Table 2.** Correlation among the variables identified in the following domains: Physical, Financial, Emotional/Cognitive/Motivational and Social, verified by the instrument Retirement Resources Inventory, for employees of a public institution. Londrina-PR, Brazil, 2017.

DOMAINS		Physical	Financial	Emotional/ Cognitive/ Motivational	Social
Physical	r	1.000	0.211	<b>0.443</b>	0.366
	p-value	.	0.000	0.000	0.000
Financial	r	0.211	1.000	0.185	<b>0.458</b>
	p-value	0.000	.	0.000	0.000
Emotional/ Cognitive/ Motivational	r	<b>0.543</b>	0.185	1.000	0.277
	p-value	0.000	0.000	.	0.000
Social	r	<b>0.566</b>	0.258	<b>0.477</b>	1.000
	p-value	0.000	0.000	0.000	.

In the analysis of the correlation among the domains of the instrument, positive and moderate correlations were verified between the Physical, Emotional/Cognitive/Motivational domains ( $R^2=0.443$ / p-value=0.000), between the Financial and Social domains ( $R^2=0.458$ / p-value=0.000), in the Emotional and Physical domains ( $R^2=0.543$ / p-value=0.000), between the Social and Physical domains ( $R^2=0.566$ / p-value=0.000) and the Social and Emotional/Cognitive/Motivational domains ( $R^2=0.477$ / p-value=0.000) (Table 2).

## DISCUSSION

The profile of the studied sampled revealed that the majority of active employees have worked at the institution for over twenty years and had a postgraduate level of education. This was because

public institutions provide their employees with stability in the company, and opportunity for professional growth through planned jobs, careers and salaries<sup>(9)</sup>. A powerful characteristic of the majority of public companies, such as the institution under study, is that they have employees with long years of professional experience, many of them over the age of 50 years, an aspect that calls for the need for specific actions related to aging and prevention of diseases.

The majority of workers of this study indicated they were in good conditions of health. This satisfactory result could have been linked to the fact that the institution has an active work medical care service that offers employees multi-professional follow-up<sup>(10)</sup>. The Specialized Occupational (Work-related) Safety and Medical Services ("Serviços Especializados em Segurança

e Medicina do Trabalho - SESMT”) develop actions for the control and development of risk factors for health, through educational approaches to performing physical activities and adopting healthy eating habits. In addition they develop actions for relaxation in the work environment, and periodic monitoring of clinical and biochemical parameters, which may contribute to the general health of employees<sup>(11)</sup>.

With respect to aging of the work force, institutions have faced the demographic changes observed world-wide over the last few years. This is a factor that demand reconstitution in terms of quality of work life<sup>(11)</sup>. Aware of this panorama, international studies have emphasized that it is important for managers to be concerned about implementing age management policies in their companies, which encompass aging and retirement<sup>(12,13)</sup>.

The authors emphasize that the physical aspects of workers are significantly affected by aging. Chronic diseases and health problems tend to expand or arise with age, and so do musculoskeletal and mental disturbances (14). The process of aging also shows the decline in physical aptness for work, with the reduction in cardiorespiratory capacity and muscle strength as from 30 years of age. On the other hand, mental development is the main advantage of aging<sup>(15)</sup>.

The participants showed evidence of deficits with regard to financial resources related to retirement. This datum draws attention, seeing that the studied sample consisted of employees with family incomes that were higher than the mean rate in the country, which ranges from less than one to two minimum wages *per capita*<sup>(16)</sup>. These findings may be linked to the concerns that emerge in the pre-retirement period, related to the life-style that will prevail in the post-career period. This would also be linked to the decline in general health conditions with the possible increase in financial expenditure to treat the health problems characteristic of aging<sup>(17)</sup>.

There was still another aspect experienced at present by many persons in the pre-retirement stage, relative to the delayed financial independence of their children, which may postpone retirement, because the former continued to be the only providers in the home<sup>(18)</sup>. In this sense, it is opportune to offer workers information about domestic economy, finances and

investments, strategies to diminish expenditure and plan financial resources for retirement<sup>(19)</sup>.

With regard to social resources, the participants considered their relations with family members and friends to be positive. In addition, the majority indicated that they were in contact with persons of different groups, such as churches, sporting groups, etc. Retirement has commonly been tied to anguish associated with the loss of social contacts arising from paid work, since this configures a manner of being included in society. Apart from this, work has been the environment in which a large portion of human sharing, relationships and experiences have occurred. Studies that have investigated the reasons why workers, who could already be retired, delay their retirement have reported the relevance that work represents in comparison with other roles in life, because it configures the main form of social experience<sup>(20,21)</sup>.

In addition to the physical, financial and social aspects, there are others that significantly interfere in the manner in which the workers will experience retirement. The period that precedes retirement is permeated with distinct emotions and feeling that are not always positive. There are characteristic fears about this time of life and uncertainties related to the future<sup>(22)</sup>.

In taking the decision to retire, reflections begin to emerge with respect to self-perception, the role played in the social context while the worker was active, in addition to rescuing the experiences the worker had during a lifetime of work<sup>(14)</sup>. Many workers opt for retirement only when they feel secure with regard to the structure they will find outside of the work environment, related to family and social contexts<sup>(22)</sup>. Therefore, identifying the deficits of resources associated to welfare/well-being in retirement may prevent undesirable effects in the future, by identifying the need for specific planning for each employee.

Their future experiences may be determined based on the choice of life-style, in the education and personal development of each of them. In this bias, strategies such as retirement preparation programs (RPPs), with an interdisciplinary approach, may help with identifying the importance of family values, views of the world, and relations to be recognized and strengthened in the pre-retirement period, which undoubtedly will favor the realization of, and best coping with retirement<sup>(5)</sup>.

The results of this study reinforced the aspect that the relevant resources for well-being in retirement are correlated among them. Therefore, this emphasized the importance of approaching these resources together with workers in a period before retirement, because they will serve to provide the workers with subsidies for planning a post-career life with better quality. These strategies must be implemented in public and private company policies, which may reduce the undesirable effects of retirement.

The limitation of this study was related to the restriction on generalizing the conclusions to populations differing from the studied population, because it evaluated the resources for well-being in retirement of a determined population, characterized by employees who work in a public service, who had a high level of education. Therefore, the authors recommend the elaboration of new studies for measuring these resources in populations with different profiles from that of the studied population. Studies such as these would be capable of providing both the scientific and work-related means and knowledge for the formulation of strategies for preparation for retirement, consistent with and directed towards the target population.

## CONCLUSION

When analyzing how the employees of this study perceived themselves in the face of the resources related to well-being in retirement, the authors found that the majority considered their condition of health to be good. However, they reported the possibility of negative impact of retirement on financial support. Their relations with friends and families were considered positive, and revealed a moderate to positive position in relation to their self-perception.

The resources approached in this study were correlated among them, indicating the need for preparation strategies for retirement that guaranteed multidisciplinary approaches. The authors recommend that the identification of these resources should be tied to other management strategies with the aim of preparation for retirement, such as: meetings in groups, instructional lectures and consultations with specialized professionals in different areas. These measures could contribute towards the retirement of employees take on a more personalized and satisfactory trajectory.

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## RECURSOS RELACIONADOS AO BEM-ESTAR NA APOSENTADORIA DE TRABALHADORES DE INSTITUIÇÃO PÚBLICA

### RESUMO

**Objetivo:** Analisar a correlação dos recursos relacionados ao bem-estar na aposentadoria de trabalhadores de instituição universitária pública. **Métodos:** Estudo transversal, analítico-descritivo, desenvolvido em uma instituição universitária pública do sul do Brasil, com 295 trabalhadores. A coleta de dados ocorreu entre os meses de agosto a outubro de 2017. Foram calculadas as médias das respostas de cada domínio do Inventário de Recursos para a Aposentadoria. Realizou-se a análise bivariada para identificar as correlações entre os domínios do instrumento por meio do coeficiente de correlação de Spearman. **Resultados:** A maioria dos participantes pertencia à categoria técnico-administrativa ou operacional (56,9%) e docentes (43,1%), pós-graduados (67,2%). Os trabalhadores apresentaram maiores déficits relacionados ao recurso financeiro. A análise entre os constructos do instrumento demonstrou correlações de fraca à moderada entre todos os domínios ( $R^2$  variou de 0,175 – 0,566 /  $p$ -valor=0,000). **Conclusão:** Os recursos relacionados ao bem-estar na aposentadoria, abordados neste estudo, possuem correlação entre si, indicando a necessidade de implementar estratégias interdisciplinares de preparação para a aposentadoria, a fim de promover ao trabalhador uma pós-carreira bem-sucedida.

**Palavras-chave:** Aposentadoria. Envelhecimento. Trabalho. Enfermagem. Programa de Saúde Ocupacional.

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## RECURSOS RELACIONADOS AL BIENESTAR EN LA JUBILACIÓN DE TRABAJADORES DE INSTITUCIÓN PÚBLICA

### RESUMEN

**Objetivo:** analizar la correlación de los recursos relacionados al bienestar en la jubilación de trabajadores de institución universitaria pública. **Métodos:** estudio transversal, analítico-descriptivo, desarrollado en una institución universitaria pública del sur de Brasil, con 295 trabajadores. La recolección de datos ocurrió entre los meses de agosto a octubre de 2017. Fueron calculados los promedios de las respuestas de cada dominio del Inventario de Recursos para la Jubilación. Se realizó el análisis bivariado para identificar las correlaciones entre los dominios del instrumento por medio del coeficiente de correlación de Spearman. **Resultados:** la mayoría de los participantes pertenecía a la categoría

técnico-administrativa u operativa (56,9%) y docentes (43,1%), postgraduados (67,2%). Los trabajadores presentaron mayores déficits relacionados al recurso financiero. El análisis entre los constructos del instrumento demostró correlaciones de débil a moderada entre todos los dominios ( $R^2$  varió de 0,175 – 0,566 / p-valor=0,000). **Conclusión:** los recursos relacionados al bienestar en la jubilación, tratados en este estudio, poseen correlación entre sí, indicando la necesidad de implementar estrategias interdisciplinarias de preparación para la jubilación, a fin de promover al trabajador una post carrera profesional exitosa.

**Palabras clave:** Jubilación. Envejecimiento. Trabajo. Enfermería. Programa de Salud Laboral.

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