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THE RELATIONSHIP BETWEEN RETIREMENT PLANNING AND QUALITY OF LIFE AMONG THE MIDDLE-AGED AND OLDER RETIREES IN TAIWAN

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Introduction: Retirement leads to many impacts on the middle-aged and older adults, such as role change, social relationship, a lot of free time and financial planning. Previous studies showed that well-retirement planning would lower the anxiety and improve quality of life. However, fewer studies explore the association between retirement planning and quality of life in Asia countries. Hence, this research aimed to examine the relationship between retirement planning and quality of life for the middle and older adults in Taiwan.

Methods: This study analysed 3141 samples aged 50-74 years old from “Retirement planning on life adaptation and health status of post retirement” database in Taiwan. These participants received pension from Public Insurance or Labor Insurance. Pre-retirement planning was grouped into 4 types: (1) no planning, (2) plan 1-2 items, (3) plan 3-5 items, (4) plan 6 and above items. Quality of life was measured by SF-12 and summarize to PCS (Physical Component Summary,) and MCS (Mental Component Summary). Descriptive statistics, Chi-Square, T-test and multiple regressions were used in this study.

Result: Results showed that 68% retiree had no retirement planning, 11.1% retiree planned 1-2 items, 11.1% retiree planned 3-5 items, and 9.8% retiree planned 6 and above items. In MCS score, prepare 3-5 items retirement planning and 6 and above items were significantly higher than no planning ($\beta=1.07$ and 1.51 , respectively). However, pre-retirement planning showed no relationship in PCS score.

Discussion: According to the result, pre-retirement planning of retirees presented better mental health and displayed a dose-response relationship between items of pre-retirement planning and mental health scores. It is suggested that workplace should offer more kinds of pre-retirement planning but not only financial planning to improve life adaptation of retirement life.

Biography

Wan Chen Hsu is a full-time Research Assistant in the Department of Public Health, National Cheng Kung University. Before studying at the graduate school, she is interested in studying the health issues of older population which made her chose this topic about mobility of caregivers as her research.

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