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THE FACTORS OF PRE-RETIREMENT PLANNING AMONG MIDDLE-AGED AND OLDER ADULTS IN TAIWAN

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Introduction: Past studies indicated that pre-retirement planning is helpful to release anxiety and adapt retired life of retirees. However, few studies examined the factors of pre-retirement planning among middle-aged and older adults. Therefore, the aim of this study is to find out the factors affecting middle-aged and older adults to prepare pre-retirement planning.

Methods: This study used a nationally representative dataset from “Retirement Planning, Life Adaptation and Health Status Survey”. This survey of 3141 retirees aged 50-74 years in Taiwan. Pre-retirement planning was designed with 20 items and could be grouped as five types. If retirees answered any one of these 20 items, they were categorized as pre-retirement planners, else as non-preretirement planners. The effect factors of pre-retirement planning were investigated in three dimensions: social demographic characteristics, work condition before retirement, and lifestyle. Descriptive statistics, chi-square test, T test, and logistic regression analysis were used in this study.

Results: In this study, more than half of the participants were male and 32% of participants prepared pre-retirement planning before retirement (the average number of planning items was 4.29 ± 2.95). A majority type that participants planned before retirement was “Health promotion and leisure” (77%). Compared with the group of non-preretirement planners, participants who had pre-retirement planning were significantly associated with age, skill level of pre-retirement occupation, occupation types of pre-retirement, working pressure of pre-retirement, working time controlled by yourself, company provide information of retirement planning, drinking, exercise, and perceived health. Especially, information provided by company is the most effective factors of pre-retirement planning (OR= 3.09, 95%C.I.=3.09-5.39).

Discussion: According to the result, “Information provided by company” was the most important reason affect people to prepare pre-retirement planning. Therefore, future interventions and policies should assist companies to provide more kinds of information about pre-retirement planning and establish pre-retirement planning courses.

Biography

Yan Ping Lin is a full-time Research Assistant in the Department of Public Health, National Cheng Kung University. Her past research has focused on the relationship between MSM groups, drug users and AIDS when she was an undergraduate student in Kaohsiung Medical University. As a Graduate Student in National Cheng Kung University, she has involved in research of health issues related to the older population, especially in the relationship between working transition and health.

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