

## Coping Strategies of Older Adults regarding Retirement

Sahar Ahmad Shafik<sup>(1)</sup>, Ebtisam Mohamed Abd-alaal<sup>(2)</sup>, Aliaa Mohammed El-Afandy<sup>(3)</sup>, Fawkia Khaled Mohamed<sup>(4)</sup>,

<sup>(1)</sup> Professor of Community Health Nursing , Faculty of Nursing, Helwan University,

<sup>(2)</sup> Assistant Professor of Community Health Nursing , Faculty of Nursing, Banha University

<sup>(3)</sup> Lecturer of Community Health Nursing , Faculty of Nursing, Helwan University

<sup>(4)</sup> Demonstrator in Community health Nursing in Faculty of Nursing at Helwan University

Corresponding Author: Sahar Ahmad Shafik

**Abstract: Background:** Retirement is a significant transitional stage in human society that affects all workers. Older adults have to cope to the significant life changes that accompany the transition to retirement.

**Aim** of the current study was to assess coping strategies of older adults regarding retirement.

**Design** A descriptive research design.

**Setting:** This study was carried out in the outpatient clinics in El-Nasr hospital affiliated to Health Insurance, Helwan district.

**Tools:** One tool was used for data collection (Structured Interviewing Questionnaire); consisted of six parts; Demographic characteristics, job characteristics, medical health history, older adult's knowledge about retirement, older adult's life patterns and Coping Scale for Adjustment to Retirement Questionnaire.

**Results** of the present study revealed that 82.2% of the studied subjects highly used pro-active coping strategies, where 98.2% believed in god and prayer, 97.8% maintained family contact. On the other hand, 68.9% of them used passive coping strategies, where 95.1% denied the existence of stress.

70.7% of them reported high level of the overall coping to retirement compared to 29.3% of them reported low level of overall coping.

**Conclusion:** About three-quarters of the studied subjects had high level of the overall coping to retirement, while more than one quarter of them had low level of the overall coping to retirement. There was a statistical significant relation between various demographic characteristics and coping strategies of the studied subjects that affect their coping to retirement.

**Recommendations:** Design and implement preretirement preparation programs for employees in governmental and private sector to cope effectively with retirement.

**Key words:** Retirement, Older adults, Coping Strategies.

Date of Submission: 10-06-2019

Date of acceptance: 26-06-2019

### I. Introduction

Population ageing is poised to become one of the most significant social transformations of the twenty-first century. In 2017, there are an estimated 962 million older adults aged 60 or over in the world, comprising 13 percent of the global population. Older adults aged 60 or above are growing at a rate of about 3 percent per year, and are expected to be more than double by 2050 and to be more than triple by 2100. <sup>[1]</sup>

Aging is a natural process. Old age should be regarded as a normal inevitable biological phenomenon and it is considered by many to begin at retirement. Retirement is usually defined as the time at which people leave the paid workforce and receive finances from a pension scheme and is a significant transitional stage in human society that affects all workers. <sup>[2]</sup>

The concept of retirement means different things to different people. While some older adults view it positively and await it with happiness, others have negative perceptions about retirement as they associate that stage of life with boredom, economic suffering, ill health and death. And consequently, such older adults experience a sense of loneliness and loss of status. Retirement is a necessary end which every worker must anticipate, whether in the public sector or in the private one. <sup>[3]</sup>

Older adults have to cope with the significant life changes that accompany the transition to retirement and seek to achieve psychological comfort with retirement life. This coping process is not uniform. Retirement may have greater impact on some older adults than on others. Coping strategies is considered to be a process central to the management of stressors and the process of adaptation to developmental challenges. It is appropriate for differentiating older adults based on how they adapt to potential stressors of retirement. <sup>[4]</sup>

Coping refers to the combination of cognitive, behavioral and emotional strategies implemented in order to master, minimize or tolerate stress and conflict. Coping strategies are classified into two main styles: pro-active coping (problem-focused coping) and passive coping (emotion-focused coping). Pro-active coping reflects active efforts to solve, re-conceptualize, or minimize the effects of a stressful situation by focusing on the problem, developing alternative solutions, and acting accordingly. While, passive coping includes strategies that are directed at altering the emotional responses to stressors in order to reduce unpleasant feelings. [5]

Coping is a process that changes over time, as different problems lead individuals to use different coping strategies in different times. A person may use an emotion-focused strategy and then shift to a problem-focused strategy or vice versa. Retirement involves a lot of changes in values, financial conditions and social aspects of life, also leads to the termination of a pattern of life and a transition to a new one. Thus, retirement requires older adults not only to cope with changes and transition resulting from retirement from work, but also with the constantly changing phenomenon of retirement itself. [6]

The community health nurse has an important role to help the older adult and the family preparing for retirement by discussing several key areas, including health promotion and maintenance; relations with spouse and children; meaningful activities and interests; building social networks and issues related to income, this in turn; will help older adults to cope successfully with retirement as well as prevent and overcome negative consequences of retirement transition. [7]

### **1.1 Significance of the Study**

In Egypt, the number of retired older adults reached 6.410 million in 2018, of whom 3.418 million males and the rest of them were females at rate of 6.7% of the total population, and expected to rise to 11.5% in 2031 according to The Central Agency for Public Mobilization and Statistics. [8]

Retirement is a period in life when one transits into a new phase of life often with different engagements and challenges. For many older adults the transition is usually filled with a lot of uncertainties as one parts from a significant activity that affects many of one's life domains. These challenges range from strained finances, feeling of loss, the need to readjust in life, dependency, lack of proper medical covers, debilitating illnesses and even early death. [9] Thus, having appropriate coping skills in retirement transition could positively enhance older adults' adaptation to retirement and provide assistance in managing this new phase in life. [10] As a result, it is important to assess coping strategies of older adults regarding retirement

### **1.2 Aim of the study**

The aim of the current study was to assess coping strategies of older adults regarding retirement through:

- Identify coping strategies fo older adults regarding retirement.
- Determine factors that affect coping of older adults regarding retirement.

### **1.3 Research Question:**

- What are the coping strategies of older adults regarding retirement?
- What are the factors that affect coping strategies of older adults regarding retirement?
- Is there a relationship between demographic characteristics of older adults and their coping strategies regarding retirement?

## **II. Subjects and methods**

### **2.1 Research design:**

A descriptive research design was used to conduct the present study.

- **Research setting:**

This study was conducted at the Outpatient Clinics at El-Nasr Hospital, affiliated to Health Insurance, Helwan district. These Outpatient Clinics consisted of (hypertension, diabetes, medicine, orthopedic, cardiac, oncology, ophthalmology, dental, obstetric, urology, neurosurgery, pediatric, and surgery of blood vessels) clinics; where older adults under the study were visit these clinics.

### **2.3 Subjects:**

A Purposive sample of 225 retired older adults has been involved in this study from the above mentioned setting. They were selected according to the total number of retired older adults 2025 within the year 2016-2017 at the Outpatient Clinics at El-Nasr Hospital with the following inclusion criteria; retired older adult who able to communicate effectively, free from disability and accept to participate in the study.

#### **2.4 Sampling technique:**

A purposive sample consisted of 225 retired older adults who able to communicate effectively, free from disability and accept to participate in the study.

#### **2.5 Tools of data collection:**

**The data were collected through using the following tool:**

**Structured Interviewing Questionnaire:** This tool was developed by the investigator after reviewing the most recent and relevant national and international related literature. It composed of five parts:

**Part I:** Concerned with demographic characteristics of older adult such as age, sex, marital status, level of education, source of income and available social support.

**Part II:** Job characteristics as: job before retirement, place of previous work, job experience, duration since retirement and reason for retirement, job satisfaction, desire for continue working, current work, hours of current work, attending retirement preparation training, previous preparation for retirement.

**Part III:** Concerned with older adult's medical health history which include the presence of medical problems, treatment regimen, hospitalization in the last year and reason for hospitalization.

**Part VI:** Concerned with older adult's knowledge about retirement (retirement is a Phase of formal separation from work; retirement is a time of financial problems, retirement is a time to acquire new skills, retirement is a time to feel loneliness and boredom, retirement is a time for personal life reassessment).

#### **Scoring system:**

Knowledge questions included 5 main questions. Scores of each question ranged from; agree = 3 points, unsure = 2 points, disagree = 1 point. The total scores about knowledge ranged from 5-15. The score of knowledge were categorized into two levels as the following; Inadequate knowledge  $\leq 50\%$  (scored from 5-7.5), Adequate knowledge  $> 50\%$  (scored from 8 -15).

**Part V:** Concerned with life patterns of retired older adult which divided into:

- a) included post-retirement activities in which older adult had been involved such as recreational activities (watching TV, reading, practice certain hobbies, practice certain sports or travel), social activities (participation in social activities, visiting relatives, socialization with friends, spouse care, caring for grandchildren, household chores or belonging to sport/social club), religious/spiritual activities or occupational activities (paid part-time work, commercial work or community volunteer work).
- b) included older adult's daily habits such as (routine physical checkups, smoking, physical activity, diet patterns and sleep patterns)

**Part IV:** Concerned with Coping Scale for Adjustment to Retirement Questionnaire (CSARQ), which is adapted from (Sharpley & Yardley, 1999)<sup>[11]</sup>. This scale was used to measure coping strategies to retirement. It consisted of 10 strategies categorized into two main styles pro-active coping strategies and passive coping strategies. ; seven strategies are considered pro-active ( avoid stress, set goals, keep active, have a positive outlook, exercise, maintain family contacts, believe in God and pray), while the other three strategies are considered passive ( deny the existence of stress, rely on back up care, and use no strategies). Each strategy of the ten strategies had cognitive, affective and behavioral component. The ten strategies were assessed by thirty items, comprising ten cognitive, ten affective, and ten behavioral.

#### **Scoring system:**

Coping scale for adjustment to retirement questionnaire included 30 questions into 3 groups. Scores of each question ranged from; agree = 3 points, unsure = 2 points, disagree = 1 point. The total scores of coping scale questions ranged from 30-90. For each area of coping, the scores of the items were summed-up and the total divided by the number of the items, giving a mean score for the part. These scores were converted into percent scores. The retired older adults were considered to have a high coping level if the percent score was 60% or more (54 to 90 point) and low if less than 60% (< 54 point).

**2.6 Validity**

The tools were revised by five Experts from community health nursing and psychiatric mental health nursing specialties who reviewed the tools' content for clarity, relevance, comprehensiveness, and understandability. All recommended modifications were applied.

**2.7 Reliability**

The reliability of the tools was tested by measuring its internal consistency. It demonstrated a good level of reliability with Cronbach's alpha as follow:

Tool	N of Items	Cronbach's Alpha
Knowledge	5	0.67
Life patterns	19	0.80
Coping scale	30	0.83

**2.8 Pilot study**

A pilot study was conducted on 23 older adults. They represented about 10% of the total study sample. The aim of the pilot study was to evaluate clarity, simplicity, applicability of data collection tools, as well as, to determine the time allowed to fulfill the developed tools. No modifications were done for used tool, so the number of the pilot study was included in the study sample.

**2.9 Fieldwork**

The investigator started data collection by introducing herself to the older adults and explained the aim of the study and its importance. They were assured that the information collected would be treated confidentially and would be used only for the purpose of the study (oral consent was taken from the older adult). Data pertinent to the study variable were collected through structured face to face interview and all the tools filled by the investigator. Interviewing the older adults was carried out in waiting area of clinics. It was taking 20-25 minutes to be filled. The data collection phase was taken 6 months from the beginning of November 2017 to the end of April 2018. Older adults were interviewed 2days/week (Monday & Tuesday). Investigator was interviewed four or five older adults per day from 8:00 am -1:00 pm, till the needed sample completed.

**2.10 Ethical considerations:**

The study proposal was approved by the ethics committee of the scientific research of the faculty of nursing at Helwan University. Permission has been obtained orally from each older adult to participate in the study. Before data collection, older adults were informed about the aim of the study and what would be done with the results. They were given an opportunity to refuse participation in the study and they were notified that they could withdraw at any time from the research. Also, they were assured that the information would remain confidential and used for the research purpose only. Ethics, values, culture and beliefs were respected.

**2.11 Data management:**

The collected data were organized, tabulated and statistically analyzed using SPSS 20.0 statistical software package. For quantitative data, the range, mean and standard deviation were calculated. For qualitative data, which describe a categorical set of data by frequency, percentage or proportion of each category, comparison between two groups and more was done using Chi-square test ( $\chi^2$ ). For comparison between means of two groups of parametric data of independent samples, student t-test was used. For comparison between means of two groups of non-parametric data of independent samples, Z value of Mann-whitney test was used. For comparison between more than two means of parametric data, F value of ANOVA test was calculated. For comparison between more than two means of non-parametric data, Kruskal-Wallis ( $\chi^2$ ) was calculated. Correlation between variables was evaluated using Pearson's correlation coefficient (r). Significance was adopted at  $p < 0.05$  for interpretation of results of tests of significance.

**III. Results**

The retired older adults enrolled in the current study were mainly in the age group  $60 \geq 79$  years old , 70.2% of them were males, 72.9% of them were married, and had university education (34.2%). the pension was reported by 81.3%. 56.0% of them had insufficient income and 76.9% of them were lived with their spouses.

Regarding job characteristics of the studied subjects, **Table 1** clarifies that 60.0% of the studied older adults were employees, 94.7 % of them had worked in governmental sector, 83.1 % of the studied older adults had worked less than 30 years and 48.0% of them retired since 1 to 10 years. Moreover, 88.0% of the studied subjects indicated that they were satisfied of their job before retirement, while 12.0% weren't. However, 61.3 % didn't desire for continue working in previous job in comparison 38.7 % desired. 92.9 % of them aren't working

now, 50.0% of those who are working; working in free business and 56.3% of them are working between 6 ≤ 8 hours daily. **Fig. 1** illustrates 74.7% of them retired because they reached legal (statutory) retirement age, 8.0% of them retired due to chronic diseases, 6.2% of them retired due to institutional circumstances and 11.1% of them retired due to other causes

Concerning pre-retirement planning, 100% of the studied subjects had never attended any preparation training program before retirement, 36.9% of them reported they had never planned for retirement and 49.4% of those who had planned reported planning for financial status.

Concerning total knowledge regarding retirement of the studied subjects, **Table 2** shows that 63.6% of the studied subjects indicated that they had adequate knowledge; with mean ± standard deviation values were  $2.51 \pm (0.94)$ . While, 36.4% of them indicated that they had inadequate knowledge; with mean ± standard deviation values were  $1.93 \pm (0.81)$ .

Regarding life patterns of the studied subjects, **Table 3** reveals that 82.2% of the studied subjects spend their leisure time in religious activities.

**Table 4** clarifies coping strategies among retired older adult in the study sample. As the table shows, 98.2% of the studied subjects were highly used coping strategies of the belief in god and prayer, 97.8% of them maintained family contact and 95.1% of them denied the existence of stress to cope effectively with retirement.

Concerning total coping scale for adjustment to retirement among retired older adults in the study sample, **Table 5** illustrates that 82.2% of the studied subjects were highly used pro-active coping strategies. On the other hand, 68.9% of them were highly used passive coping strategies. 70.7% of them reported high level of the overall coping to retirement compared to 29.3% of them reported low level of the overall coping to retirement with mean ± standard deviation values were  $65.69 \pm 5.81$ .

Regarding coping subscale items for adjustment to retirement of the studied subjects, **Fig. 2** denotes that 72.5% of the studied subjects indicated high level of behavioral coping to retirement compared to 27.5% of them reported low level of behavioral coping. Regarding cognitive domain; 92.0% of them reported high level of coping, while 8.0% of them reported low coping. Concerning affective domain; 64.8% of them revealed high level of coping, while 35.2 of them revealed low coping to retirement.

**Table 6** shows that there was a statistical significant difference between the studied older adults' demographic characteristics and their total coping scale for adjustment to retirement, where female older adults, having enough income and living with their spouses were highly coping to retirement at  $p \leq 0.05$ . There was a highly statistical significant difference, where older adults who were married and highly educated were highly coping to retirement at  $p = 0.00$ .

**Table 7** reveals that there was a statistical correlation between job before retirement, place of work, post retirement activities and total coping scale for adjustment to retirement at  $p \leq 0.05$ , where older adults who worked in low status job, in governmental sector and who engaged in religious activities had a high level of the overall coping to retirement. There was a highly statistical significant correlation between pre-retirement planning, job satisfaction, total knowledge and total coping scale for adjustment to retirement at  $p = 0.00$ , where older adults who had planned before retirement, dissatisfied with their job and had adequate knowledge about retirement had a high level of the overall coping to retirement.

#### **IV. Discussion**

Throughout one's life span, individuals experience many life transitions; retirement is one of the most important life transitions in late adulthood and has the potential to challenge one's social roles, relationships, routines, and assumptions. Therefore, older adults need to cope and adapt to life changes after retirement in order to smooth with well-being and happiness.<sup>[12]</sup> Hence, the current study aimed to assess coping strategies of older adults regarding retirement.

Regarding place of work, the great majority of the studied older adults had worked in governmental organizations. This finding in the same line with **Mazumdar**<sup>[13]</sup> in Canada who revealed that (70%) of the study participants had been employed in the broader public service. From the researcher point of view, this result is explained by most people might prefer governmental jobs; as governmental jobs could secure good life, stable career and income for their workers. As a result their expenditure and savings profiles could be well managed by them. Besides, benefits of pension and coverage by health insurance.

In relation to working after retirement, the present study explained that the great majority of the studied subjects weren't working after retirement. This finding is consistent with **Fasbender et al.**<sup>[14]</sup> in Germany who showed that (91.6%) of the research participants reported that they hadn't engaged in post-retirement employment. From the researcher point of view, possible explanation of this result is that the retired older adults might see retirement as a relief from a stressful working life to an incredibly creative, enjoyable time to start a new hobby, take care of grandchildren, travel hours of relaxation, visiting family or doing many of preferred activities.

Considering reason for retirement, about three quarters of the studied subjects reported that they retired because they reached statutory retirement age. This result was having the same opinion with **Motjuwadi** <sup>[15]</sup> in South Africa who revealed that the majority of the participants retired because they reached retirement age. From the researcher point of view, this might be due to they had been worked in governmental sector.

Concerning job satisfaction before retirement, the current study demonstrated that the majority of the studied subjects reported that they were satisfied with their previous job. This result was similar to **Osman et al.** <sup>[16]</sup> in Malaysia who mentioned that (71.3%) reported that they are very satisfied with their job. From the researcher point of view, this probably because of the majority of the studied subjects worked in governmental sector and this sector provide permanent and stable job. Job security considered an important factor in job satisfaction. Hence, employees satisfied with their work more when they weren't worried about losing their jobs.

Relating to the desire for continue working in previous job, less than two third of the studied subjects indicated that they weren't desire for continue working. This finding was contradicting with **Abd-Allah et al.** <sup>[17]</sup> in Egypt who reported that (75%) of the retired employees thought of going back to work either due to economic reason or to avoid leisure time. More than half of them explained the reason related to their health problems.

Regarding number of working years, the present study clarified that the majority of the studied subjects had been worked for less than 30 years. The study was in conformity with the findings of **Dar et al.** <sup>[2]</sup> in India who revealed that (60%) of the research participants had job experience for less than 30 years. From the researcher point of view, these findings indicated that most of the studied subjects had worked for the public organizations for more than two decades and this should reflect in their salaries and the pensions they were getting due to the increments over the year.

Regarding number of years in retirement, the current study indicated that almost half of the studied subjects had spent between 1-10 years in retirement. These findings were consistent with **Fadila and Alam** <sup>[18]</sup> who reported that (83.4%) of the studied subjects had spent between 1-10 years in retirement. From the researcher point of view, this possibly because of more than two third of the studied older adults' age ranged from 60-79 years old and the statutory age of retirement in Egypt is 60 years old.

Regarding attending retirement preparation training, the current study found that all of the studied subjects had never attended any preparation training program before retirement. This result is in accordance with **Diko** <sup>[19]</sup> in South Africa who stated that (78.75%) of the retired respondents had never been exposed to pre-retirement program. Also, the same point is confirmed by **Mboga** <sup>[20]</sup> in Kenya who reported that (56%) of the respondents indicated that they had never participated in any training on planning and preparation for retirement. From the researcher point of view, this finding could be explained by the fact that there is inadequate preparation done by organizations for its pre-retirees in the Egyptian culture; Pre-retirees only received letters for due retirement dates with nothing more in terms of any seminars or workshops organized for their training on the transition.

Regarding previous preparation for retirement, the present study delineated that about two third of the studied subjects had never planned for retirement while more than one third had planned for it and about half of those who had planned reported planning for financial status. This result is in accordance with **Fadila and Alam** <sup>[18]</sup> who stated that only 21.4% of retired employees had planned for financial status while 42.9% were rarely. As for planning for leisure time, (35.7%) of retirees never planned their leisure activities.

From the researcher point of view, there are many reasons why people do not prepare adequately for retirement, as before embarking into retirement; older workers are not able to come to terms with the realities of retirement. Some may simply deny the problem or overestimating the value of their future pension benefits and, as a result, has an overly optimistic view of their lifestyle in retirement. In addition, awareness in retirement planning is still a vague issue among society in Egypt; most Egyptians tend to put retirement planning at the bottom of their list and they always see that it is too early to think about retirement. On the contrary, retirement planning needs to be started early, perhaps 10 years or more prior to retirement.

Concerning older adult's total knowledge regarding retirement, the present study demonstrated that less than two third of the studied subjects had adequate (high) knowledge regarding retirement. This finding was in congruent with **Oluremi and Bala** <sup>[21]</sup> in Nigeria who demonstrated that majority of the studied participants had a high knowledge and positive perception towards retirement. From the researcher point of view, this might be attributed to being highly educated, educational level serve as a motivator and guidance for individuals, also it play a role in inducing individuals to explore information on retirement and this influence their attitude, perception and coping to retirement. As regards life patterns, the current study revealed that the majority of the studied subjects engaged in religious activities. In line with this result **Yunusa** <sup>[22]</sup> in Nigeria who reported that (90%) of the retired participants preferred to dedicate more time to involvement in religious activities. From the researcher point of view, such result can be explained by that religion represents a key activity domain in which older adults participate at relatively high levels. Religious involvement provides for many a belief system and

moral philosophy, a framework for approaching difficult and stressful events, as well as offers a route for personal growth, and provides moral guidance.

It is clear from the findings of the present study, that the great majority of the studied subjects were highly used coping strategies of the belief in god and prayer, maintenance of family contact and denying of existence of stress to cope effectively with retirement. These findings go in line with **Abd-Allah et al.**<sup>[17]</sup> who revealed that 100% of the retired employees believed in god and prayer, 97% of them maintained family contact, where 84% of them denied the existence of stress. As well, the study results were in agreement with a study in Brazil by **Nunes et al.**<sup>[23]</sup> who indicated that among all the coping strategies; the most used were the religious practices. From the researcher point of view, possible explanation of such result that religion teaches the concept of “redha” (acceptance) in facing stressful life events and situations they can't change.

Religion was also seen as disengaging oneself from direct and active problem management by seeking comfort in and resorting to praying for reversal of condition course or minimizing of condition impact on one's life. Additionally, retired older adults place a strong emphasis upon family and friends. They also highly denied the existence of stress; as it was an easier method for coping that would not need any physical or psychological efforts. Such behaviors are pre-existent and augur well for navigating the transition to retirement.

A sound finding in the present study is that about three-quarters of the studied older adults had high level of the overall coping to retirement, while more than one quarter of them had low level of the overall coping to retirement. This high degree of coping is correlated with the high degree of information about retirement process. The study results were in unison with **Abd-Allah et al.**<sup>[17]</sup> who illustrated that more than half of the retired employees had high level of coping to retirement. These results also were supported by **Asebedo & Seay**<sup>[24]</sup> in USA who indicated that (57.93%) of the retired older adults had a higher level of retirement satisfaction.

As well, similar findings were reported by **Dar et al.**<sup>[2]</sup> who showed that majority of retired employees had good level of coping to deal with retirement. From the researcher point of view, this result might be attributed to the number of years older adults had been spent in retirement which made them have a good experience of being a retiree. This experience makes them more adaptable and able to accept situations or facts they cannot change.

Concerning pro-active coping strategies; the majority of the studied subjects indicated highly used of pro-active coping strategies. As for passive coping strategies; more than two third of them reported highly used of passive coping strategies. This reflects that the studied subjects were highly used both pro-active and passive coping strategies for adapting to the retirement process. This finding was supported by **Goold**<sup>[25]</sup> in Australia who found that most of the study participants used pro- active and passive coping styles for retirement adjustment. In line with this result, **Herzig**<sup>[26]</sup> in Canada who clarified that more successful copers appear to have a repertoire of many coping strategies and strategically select combinations of coping strategies for utilize in particular situations.

As well, the same result was confirmed by **Bagheri-Nesami et al.**<sup>[27]</sup> in Iran who reported that the studied participants used both problem-focused (pro-active) and emotion-focused (passive) strategies to manage age-related changes and to keep themselves away from harm. From the researcher point of view, this result might be explained by the fact that there is no coping strategies are absolutely effective or detrimental for retired older adults and the use of combination of various coping strategies may be the most effective method to cope with the challenges of retirement.

The current study results demonstrated that the great majority of the studied subjects were used the cognitive domain of coping strategies. As for the behavioral domain of coping, about three-quarters of the studied subjects were used it. As well, about two third of the studied subjects were used the affective domain of coping, thereby they experience a higher level of the overall coping to retirement. This result was similar to **Goold**<sup>[25]</sup> who showed that happy retirees used more cognitive, affective and behavioral coping strategies than the less happy retirees, also they exhibit a higher level of adjustment to retirement. This reflects that coping strategies could be effective when used wisely and in combination with each other and selecting appropriate coping strategies depend on whether the stressor is a harm, loss, or threat and on its severity.

Regarding relation between demographic characteristics of the studied subjects and their total coping strategies regarding retirement, the present study revealed that there was a statistical significant difference between gender and total coping scale for adjustment to retirement at  $p = 0.01$ , where older females had a higher score in overall coping to retirement than older males.

In agreement with this result **Salami**<sup>[28]</sup> in Nigeria who found that female retirees adjusted more easily than male retirees. From the researcher point of view, this might be explained by women experience less difficulties coping to the loss of the social dimensions of work than men, given that they have more experience in terms of role transitions and career interruptions, and might be more inclined to perceive the family role as their primary role.

Concerning marital status, the present study clarified that there was a highly statistical significant difference between marital status and total coping scale for adjustment to retirement at  $p = 0.00$ , where being

married was associated with better coping to retirement and vice versa. This result was similar to **Damman et al.** <sup>[29]</sup> in Netherlands who revealed that divorced retirees without a partner are most likely to experience difficulties coping to the social changes accompanied with the loss of the work role. Divorced retirees missed their social contacts and status from work compared with married or never-married retirees. From the researcher point of view, this might be related to the support given by spouses, which might help to cope effectively with retirement stressors.

Regarding level of education, the present study illustrated that there was a highly statistical significant difference between level of education and total coping scale for adjustment to retirement at  $p = 0.00$ , where increase level of education of retired older adults was associated with higher score in total coping to retirement and vice versa. This finding was in the same line with **Fadila & Alam** <sup>[18]</sup> who found a statistically significant difference between level of education and adjustment to retirement, where retirees with high educational level had a higher mean score in adjustment to retirement. As well, increased level of education makes the individuals more knowledgeable, more mature in their behaviors and able to accept facts.

The present study portrayed that the difference was statistically significant between monthly income and total coping scale for adjustment to retirement at  $p = 0.02$ , where older adults who had sufficient income reported higher level of the overall coping to retirement than those who had not sufficient income. This result was in agreement with **Lee et al.** <sup>[30]</sup> in Taiwan who delineated that economic stability usually is a good predictor of pro-active coping with retirement which means that retired older adults who perceived high economic status and high monthly income had better coping to retirement. From the researcher point of view, this probably because financial resources expand coping options in nearly all stressful situations, providing easier and probably more effective access to legal, medical and other professional assistance. Even when money is not spent directly on managing the problem, financial security can reduce the impact of stress. This, in turn; enhance easier coping to retirement.

Relating to available of social support, the present study demonstrated that there was a statistical significant difference between social support system and total coping scale for adjustment to retirement at  $p = 0.01$ , where older adults who were lived with their spouses or sons experience higher level of overall coping to retirement than those who were lived alone. From the researcher point of view, this might be due to a strong and unified family provided necessary love and care for their elderly members. A retiree's partner may provide a particularly potent means of social support. Also, presence of partner might relieve the feeling of loneliness or boredom; hence coping to retirement would be easier.

As regards job before retirement, the present study showed that there was a statistical significant inverse (negative) difference between older adults' job before retirement and total coping scale for adjustment to retirement at  $p = 0.01$ , where older adults who worked in low status job had a high level of the overall coping to retirement than those who worked in high status job. This result agreed with **Kubicek et al.** <sup>[31]</sup> in USA who found that low level of job was associated with better adjustment. From the researcher point of view, this might related to high job status provided people with high living standard, social prestige and identity; thus coping to retirement could prove to be difficult.

Concerning previous place of work, the present study reported that there was a statistical significant difference between the studied subject s' previous place of work and total coping scale for adjustment to retirement at  $p = 0.04$ , where older adults who worked in governmental sector had a higher level of the overall coping to retirement whereas those in private sector had a lower level of coping. From the researcher point of view, this might because the governmental workers have a stable job and income. As a result their expenditure and saving profiles could be well managed. Also, economic resources for retired older adults as retirement pension and health insurance are better covered by governmental sectors than private one.

Considering previous job satisfaction, the present study stated that there was a highly statistical significant inverse (negative) correlation between older adults' previous job satisfaction and total coping scale for adjustment to retirement at  $p = 0.00$ , where older adults who were dissatisfied with their previous job had higher level of the overall coping to retirement than those who were satisfied. This result was in accordance with **Kubicek et al.** <sup>[31]</sup> who clarified that a stronger attachment to the workplace and job satisfaction are related to more negative outcomes and difficult adjustment to retirement. From the researcher point of view, this result might be explained by that older adults who were dissatisfied with their work and/or experienced their job as stressful and physically demanding might view retirement as a relief and a welcomed change.

Regarding Pre-retirement planning, the current study explored that there was a highly statistical difference between older adults' pre-retirement planning and total coping scale for adjustment to retirement at  $p = 0.00$ . This result was confirmed by **Yeung & Zhou** <sup>[32]</sup> in Hong Kong who emphasized that there was positive relationship between pre-retirement planning and post-retirement well-being. Whereas, overall planning activities for retirement contribute to a higher initial level of total resources possessed by the retirees, which enable them to cope with challenges and negative experiences during the transition and consequently maintain and preserve their well-being and life satisfaction. From the researcher point of view, such result might be



related that pre-retirement planning enables retired older adults to develop realistic expectations of the changes to be experienced during transition and to set up a clear long-term goal for post-retirement life.

Concerning post-retirement activities, the present study proved that there was a statistical difference between older adults' post-retirement activities and total coping scale for adjustment to retirement at  $p = 0.01$ , where older adults who engaged in religious activities had a higher level of the overall coping to retirement than other activities. From the researcher point of view, such result might be explained by the fact that religious involvement provides a sense of purpose and a framework for understanding the experience of stressful events. Also, reduces unhelpful thoughts, prevents or alleviates the negative emotional consequences of stressful life circumstances such as retirement thus in turn; facilitate coping.

The current study showed that there was a highly statistical correlation between older adults' total knowledge regarding retirement and total coping scale for adjustment to retirement at  $p = 0.00$ , whereas an increase in total knowledge is correlated with a higher level of the overall coping to retirement and vice versa. This finding was in concurrence with **Chung** <sup>[33]</sup> in USA who indicated that having more information about retirement is correlated with high degree of retirement satisfaction of the research participants. From the researcher point of view, this probably because of by having more knowledge, it would inculcate positive awareness and behavior among older adult toward retirement, also it would provide them with the empowerment on decision making behavioral process concerning their financial situation and retirement savings.

#### IV. Conclusion

On the light of results of the current study and answers of the research questions, it could be concluded that; about three-quarters of the studied older adults had high level of the overall coping to retirement, while more than one quarter of them had low level of the overall coping to retirement. The majority of the studied subjects indicated highly used of pro-active coping strategies while, more than two third of them reported highly used of passive coping strategies. The most highly used were coping strategies of the belief in god and prayer, maintenance of family contact and denying of existence of stress to cope effectively with retirement.

Coping with retirement was affected by various demographic characteristics of the studied older adults, job before retirement, places of work, job satisfaction, pre-retirement planning, total knowledge and post retirement activities. There was a statistical significant relation between various demographic characteristics of the studied subjects and their coping strategies regarding retirement.

#### V. Recommendations

**On the light of the current study findings the following recommendations are suggested:**

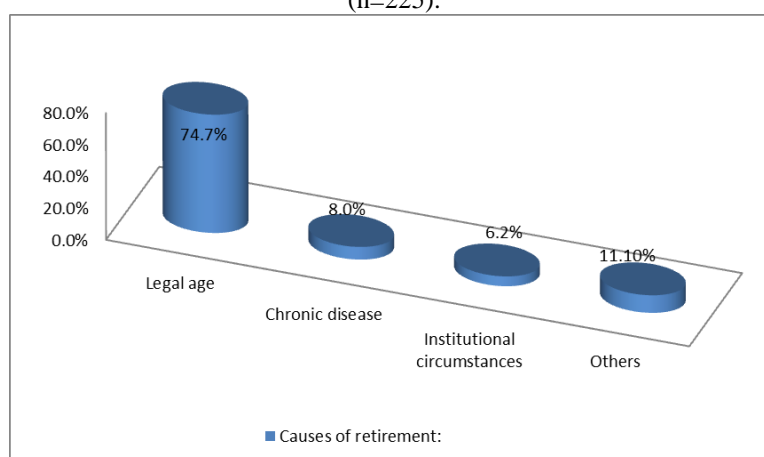
Design and implement preretirement counseling programs and retirement preparation programs for employees in governmental and private sector, establishment of self-help groups including old and new retired older adults for a smooth transition to retirement and successful coping to retirement and further studies are needed for more investigations about impact of pre-retirement planning on physical and psychosocial wellbeing of retired older adults.

**Table (1):** Frequency Distribution of the Studied Subjects regarding Job Characteristics (n=225).

Items	No.	%
<b>Job before retirement:</b>		
- Employee	135	60.0
- Workers	55	24.4
- Teacher	35	15.6
<b>Place of previous work:</b>		
- Government sector	213	94.7
- Private sector	12	5.3
<b>How many years to work before retirement:</b>		
- <30	187	83.1
- ≥30	38	16.9
<b>Years after retirement:</b>		
- 1≤10	108	48.0
- 11<20	49	21.8
- ≥20	68	30.2

<b>Job satisfaction before retirement:</b>		
- Satisfied	198	88.0
- Dissatisfied	27	12.0
<b>Desire for continue working in previous job:</b>		
- Desire	87	38.7
- Not desire	138	61.3
<b>Reason of not staying in the previous job (n=138):</b>		
- Decline of health	76	55.1
- Low position	62	44.9
<b>Are you currently working?</b>		
- Yes	16	7.1
- No	209	92.9
<b>Nature of current job (n=16).</b>		
- Worker	3	18.5
- Employee	5	31.5
- Free business	8	50.0

**Figure (1):** Percentage Distribution of the Studied Older Adults according to their causes of retirement (n=225).



\*\*Other causes as (Personal or social circumstances)

**Table (2):** Frequency Distribution of the Studied Older Adults' according to their Total Knowledge regarding Retirement (n=225).

older adults' total knowledge about retirement	No.	%	Mean (SD)
- Inadequate	82	36.4	1.93 ± (0.81)
- Adequate	143	63.6	2.51 ± (0.94)

**Table (3):** Frequency Distribution of the Studied Sample according to Life Patterns (n=225).

Life patterns	No.	%
<b>How to spend your free time after retirement:</b>		*
- Recreational activities	40	17.8
- Social activities	135	60.0
- Religious activities	185	82.2
- Occupational activities	14	6.2

\* Responses weren't mutually exclusive

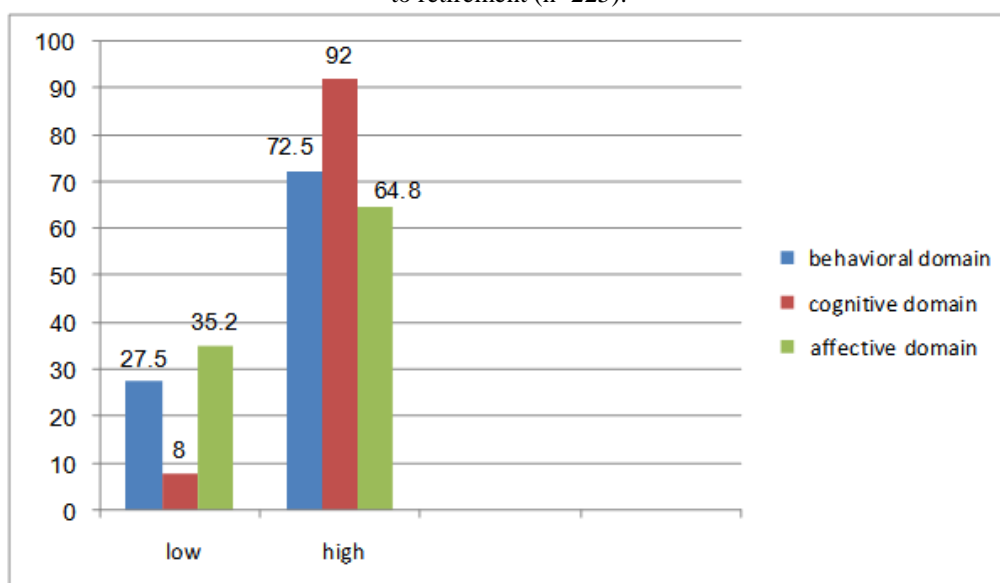
**Table (4):** Frequency Distribution of the Studied Sample according to Total Coping Scale for Adjustment to Retirement (n=225).

Coping strategies	Agree		unsure		disagree	
	No	%	No	%	No	%
<b>Pro-active coping strategies:</b>						
1. Avoid stress	204	90.7	14	6.2	7	3.1
2. Set goals	114	50.7	50	22.2	61	27.1
3. Keep active	100	44.4	58	25.8	67	29.8
4. Have a positive outlook	103	45.8	20	8.9	102	45.3
5. Maintain family contact	220	97.8	5	2.2	0	0.0
6. Believe in God and prayer	221	98.2	2	0.9	2	0.9
7. Exercise	105	46.7	46	20.4	74	32.9
<b>Passive coping strategies:</b>						
8. Rely on back up care	29	12.9	7	3.1	189	84.0
9. Deny the existence of stress	214	95.1	4	1.8	7	3.1
10. Use no strategies	110	48.9	68	30.2	47	20.9

**Table (5):** Frequency Distribution of the Studied Sample according to Total Coping Scale for Adjustment to Retirement (n=225).

Total Coping Scale for Adjustment to Retirement		(n=225)
Pro-active coping strategies	Low	40 (17.8%)
	High	185 (82.2%)
	Mean ± SD	5.50 ± 62.46
	Range	21-63
Passive coping strategies	Low	70 (31.1%)
	High	155 (68.9%)
	Mean ± SD	73.25 ± 12.75
	Range	9- 27
Total coping strategies	Low	66 (29.3%)
	High	159 (70.7%)
	Mean ± SD	65.69 ± 5.81
	Range	30 - 90

**Figure (2):** Percentage distribution of the studied older adults according to coping subscale items for adjustment to retirement (n=225).



**Table (6):** Relation between Demographic Characteristics of the Studied Sample and Total Coping Scale for Adjustment to Retirement (n=225).

Demographic characteristics	Total coping scale for adjustment to retirement				$\chi^2$	P
	Low (n=66)		High (n=159)			
	No	%	No	%		
<b>Age</b>						
60≥79	22	14.0	135	86.0	1.173	0.27 NS
79≥89	44	64.7	24	35.3		
<b>Sex:</b>					11.453	0.01*
Male	55	34.8	103	65.2		
Female	11	16.4	56	83.6		
<b>Marital status:</b>					28.699	0.00**
Single	4	80.0	1	20.0		
Married	25	15.2	139	84.8		
Divorced	11	68.7	5	31.3		
Widowhood	26	65.0	14	35.0		
<b>Level of education:</b>					55.005	0.00**
Can't read and write	25	55.6	20	44.4		
Primary education	5	45.5	6	54.5		
Preparatory education	15	34.9	28	65.1		
Secondary education	10	20.4	39	79.6		
University and more	11	14.3	66	85.7		
<b>Monthly income:</b>					15.315	0.02*
Enough	6	6.0	93	94.0		
Not enough	60	47.6	66	52.4		
<b>Living with (social support):</b>					2.522	0.013*
Spouse/wife	40	25.0	120	75.0		
Sons	16	32.7	33	67.3		
Alone	10	62.5	6	37.5		

(\*\*) Statistically significant at p=0.00 (\*) statistically significant at p≤0.05

**Table (7):** Relation between variables of the Studied Sample and Total Coping Scale for Adjustment to Retirement (n=225).

Variables	Total coping scale for adjustment to retirement				$\chi^2$	P
	Low (n=66)		High (n=159)			
	No	%	No	%		
<b>Job before retirement:</b>					15.466	0.01*
Employee	30	22.2	105	77.8		
Worker	10	18.2	45	81.8		
Teacher	26	74.3	9	25.7		
<b>Place of work:</b>					0.207	0.04*
Governmental	56	26.3	157	73.7		
Private	10	83.3	2	16.7		
<b>Job satisfaction:</b>					13.565	0.00**
Satisfied	61	30.8	137	69.2		
Dis-satisfied	5	18.5	22	81.5		
<b>Pre-retirement planning:</b>						

Yes	0	0.0	83	100		
No	66	46.5	76	53.5	<b>3.283</b>	<b>0.00**</b>
<b>Post retirement activities:</b>						
Recreational activities	17	42.5	23	57.5	<b>5.986</b>	<b>0.01*</b>
Social activities	45	33.3	90	66.7		
Religious activities	50	27.0	135	73.0		
Occupational activities	4	28.6	10	71.4		
<b>Total Knowledge:</b>						
Inadequate	60	73.2	22	26.8	<b>0.318</b>	<b>0.00**</b>
Adequate	6	4.2	137	95.8		

(\*\*) Statistically significant at p=0.00

(\*) statistically significant at p≤0.0

### References

- [1]. United Nations (2017): World Population Prospects: 2017 Revision. Available at: [https://esa.un.org/unpd/wpp/Publications/Files/WPP2017\\_KeyFindings.pdf](https://esa.un.org/unpd/wpp/Publications/Files/WPP2017_KeyFindings.pdf). Accessed date 22 January 2019, 5:45 pm.
- [2]. Dar, S. A., Ilyas, I., Dilawar, T., and Rahman, T. (2018): A descriptive study on correlates of stress and coping in relation to demographic variables in retirees of Kashmir valley. *International Journal of Research in Medical Sciences*, Vol. 6, No. 4, Pp 1402-1406. Available at: <https://www.omicsonline.org/peer-reviewed/a-descriptive-study-on-perceived-levels-of-stress-coping-and-their-correlation-in-retirees-of-kashmir-valleyp-100601.html>. Accessed date 22 January 2019, 10:00 pm.
- [3]. Amune, J. B., Aidenojie, E. O. and Obinyan, O. (2015): Management of life after retirement and its implication on retired academic librarians in Edo State, Nigeria. *International Journal of Humanities and Social Science*, Vol. 5, No. 10, Pp 233-241. Available at: [http://www.ijhssnet.com/journals/Vol\\_5\\_No\\_10\\_October\\_2015/26.pdf](http://www.ijhssnet.com/journals/Vol_5_No_10_October_2015/26.pdf). Accessed date 26 October 2018, 1:50 am.
- [4]. Topa, G., and Pra, I. (2017): Retirement Adjustment Quality: Optimism and Self-Efficacy as Antecedents of Resource, Applied Research Quality Life, Vol. 13. No. 4, Pp 01-21. Available at: <https://link.springer.com/article/10.1007/s11482-017-9571-2>. Accessed date 4 November 2018, 4:28 am.
- [5]. Saravanan, C., Mohamad, M., and Alias, A. (2019): Coping strategies used by international students who recovered from homesickness and depression in Malaysia. *International Journal of Intercultural Relations*, Vol. 68, Pp77-87. Available at: [https://www.researchgate.net/publication/330064621\\_Coping\\_strategies\\_used\\_by\\_international\\_students\\_who\\_recovered\\_from\\_homesickness\\_and\\_depression\\_in\\_Malaysia](https://www.researchgate.net/publication/330064621_Coping_strategies_used_by_international_students_who_recovered_from_homesickness_and_depression_in_Malaysia). Accessed date 24 January 2019, 3:10 am.
- [6]. Baqutayan, S. M. S. (2015): Stress and coping mechanisms: A historical overview. *Mediterranean Journal of Social Sciences*, Vol. 6, No. 2 S1, Pp479-488. Available at: <http://www.mcser.org/journal/index.php/mjss/article/view/5927>. Accessed date 6 September 2018, 5:20 pm.
- [7]. Potter, P. A., Stockert, P. A., Perry, A. G., and Hall, A. M. (2017): *Older Adults, Fundamentals of Nursing*, 9<sup>th</sup> ed., USA, P 181.
- [8]. The Central Agency for Public Mobilization and Statistics (2018): The international day for geriatric. Available at: <https://www.tahrirnews.com/Story/912894>. Accessed date 15 January 2019, 10:30 Pm.
- [9]. Cohen-Mansfield, J., and Regev, I. (2018): Retirement preparation programs: An examination of retirement perceptions, self-mastery, and well-being. *Research on Social Work Practice*, Vol. 28, No. 4, Pp 428-437. Available at: <https://journals.sagepub.com/doi/pdf/10.1177/1049731516645194>. Accessed date 25 January 2019, 10:50 pm.
- [10]. Lindwall, M., Berg, A. I., Bjälkebring, P., Buratti, S., Hansson, I., Hassing, L., Henning, G., Kivi, M., König, S., Thorvaldsson, V., and Johansson, B. (2017): Psychological health in the retirement transition: Rationale and first findings in the Health, Ageing and Retirement Transitions in Sweden (HEARTS) study. *Frontiers in psychology*, Vol. 8, No. 1634, Pp 01-13. Available at: <https://www.ncbi.nlm.nih.gov/pubmed/29018374>. Accessed date 25 January 2019, 10:45 pm.
- [11]. Sharpley, C., & Yardley, P. (1999). The relationship between Cognitive Hardiness, Explanatory style and Happiness-Depression in post-retirement men and women. *Australian Psychologist*, Vol. 34, No. 3, Pp 82-101.
- [12]. Serrat, R., Villar, F., Pratt, M. W., and Stukas, A. A. (2018): On the quality of adjustment to retirement: The longitudinal role of personality traits and generativity. *Journal of personality*, Vol. 86, No. 3, Pp 435-449. Available at: <http://midus.wisc.edu/findings/pdfs/1690.pdf>. Accessed date 30 January 2019, 10:10 pm.
- [13]. Mazumdar, B. (2018): Outcomes of Bridge Employment: A mixed Method Examination of Retirees' Expectations and Experiences (Doctoral dissertation, Memorial University of Newfoundland). Available at: <https://core.ac.uk/download/pdf/158273179.pdf>. Accessed date 22 March 5:54 pm.
- [14]. Fasbender, U., Deller, J., Wang, M., and Wiernik, B. M. (2014): Deciding whether to work after retirement: the role of the psychological experience of aging. *Journal of Vocational Behavior*, Vol. 84, No. 3, Pp215-224. Available at: <https://www.sciencedirect.com/science/article/pii/S0001879114000190>. Accessed date 16 February 2019, 10:17 pm.
- [15]. Motjuwadi, C. L. (2013): Life satisfaction and adjustment of retired migrant workers (Doctoral dissertation), in Psychology, South Africa University. Available at: <https://core.ac.uk/download/pdf/16387256.pdf>. Accessed date 25 November 2016, 6:00pm.
- [16]. Osman, Z., Ahmad, I., Mohidin, R. and Sang, L. T. (2013): Bridge Employment: The Moderating Effect of Job Satisfaction on Retirement Planning. *European Journal of Business and Management*, Vol. 5, No.3. Available at: [https://www.researchgate.net/publication/273755412\\_Bridge\\_Employment\\_The\\_Moderating\\_Effect\\_of\\_Job\\_Satisfaction\\_on](https://www.researchgate.net/publication/273755412_Bridge_Employment_The_Moderating_Effect_of_Job_Satisfaction_on). Accessed date 18 April 2019, 12:10 am.
- [17]. Abd-Allah, E. S, Ahmed, R. E. and Ahmed, F. M. (2017): Stress appraisal and Perceived coping strategies among Zagazig University retired employees, *IOSR Journal of Nursing and Health Science*, Vol. 6, No. 5, Pp27-35. Available at: <http://www.iosrjournals.org/iosr-jnhs/papers/vol6-issue5/Version4/E0605042735.pdf>. Accessed date 22 September 2018, 9:30 pm.

- [18]. Fadila, D.E. and Alam, R. R. (2016) : Factors affecting adjustment to retirement among retirees' elderly persons, *Journal of Nursing Education and Practice*, Vol. 6, No.8.Pp 112-122. Available at: <http://www.sciedu.ca/journal/index.php/jnep/article/view/8711/5625>. Accessed date 22 November 2016, 6:50 Pm.
- [19]. Diko, S. X. (2013): Needs Assessment for Pre-retirement Program in The South Africa Police Service, University of Pretoria. Available at: [https://repository.up.ac.za/bitstream/handle/2263/37356/Diko\\_Needs\\_2013.pdf?sequence=1&isAllowed=y](https://repository.up.ac.za/bitstream/handle/2263/37356/Diko_Needs_2013.pdf?sequence=1&isAllowed=y). Accessed date 18 April 2019, 11:23 pm.
- [20]. Mboga, S. M. (2014): Social and Cultural Dynamics of Life after Retirement from Public Service in Kenya: A case Study of Retirees from Kenyatta National Hospital, Nairobi, Kenya (Master thesis), in Sociology, University of Nairobi. Available at: [http://erepository.uonbi.ac.ke/bitstream/handle/11295/76779/Mboga\\_Social%20And%20Cultural%20Dynamics%20Of%20Life%20After%20Retirement%20From%20Public%20Service%20In%20Kenya%20A%20Case%20Study%20Of%20Retirees%20From%20Kenyatta%20National%20Hospital%2C%20Nairobi%2C%20Kenya..pdf?sequence=4&isAllowed=y](http://erepository.uonbi.ac.ke/bitstream/handle/11295/76779/Mboga_Social%20And%20Cultural%20Dynamics%20Of%20Life%20After%20Retirement%20From%20Public%20Service%20In%20Kenya%20A%20Case%20Study%20Of%20Retirees%20From%20Kenyatta%20National%20Hospital%2C%20Nairobi%2C%20Kenya..pdf?sequence=4&isAllowed=y). Accessed date 16 February 2019, 9:38 pm.
- [21]. Oluremi, F. D., and Bala, D. V. (2018): Perceptions of Retired Primary School Teachers on Retirement in Mubi Educational Zone of Adamawa State, Nigeria. *International Journal for Innovative Research in Multidisciplinary Field*, Vol. 4, No. 9, Pp 101-106. Available at: <https://www.ijirmf.com/wp-content/uploads/201809017.pdf>. Accessed date 16 February 2019.
- [22]. Yunusa, A. Y. (2013): Retirement Challenges and Management Strategies among Retired Civil servants in Kogi State. *International Journal of Science and Humanities Review*, Vol. 4, No. 1, Pp 53-66. Available at: <http://www.ijsshr.com/journal/index.php/IJSSHR/article/view/136>. Accessed date 19 april 2019, 12:00 am.
- [23]. Nunes, R. P., de Melo, R. L. P., da Silva Júnior, E. G., and do CarmoEulálio, M. (2016): Relationship between Coping and Subjective Well-Being of Elderly from The Interior of The Brazilian Northeast. *Psicologia: Reflexão e Crítica*, Vol. 29, No. 1, Pp 01-08. Available at: [https://www.researchgate.net/publication/303478785\\_Relationship\\_between\\_coping\\_and\\_subjective\\_wellbeing\\_of\\_elderly\\_from\\_the\\_interior\\_of\\_the\\_Brazilian\\_Northeast](https://www.researchgate.net/publication/303478785_Relationship_between_coping_and_subjective_wellbeing_of_elderly_from_the_interior_of_the_Brazilian_Northeast). Accessed date 19 April 2019, 3:57 pm.
- [24]. Asebedo, S. D., and Seay, M. C. (2014): Positive Psychological Attributes and Retirement Satisfaction. *Journal of Financial Counseling and Planning*, Vol. 25, No. 2, P 161. available at: [https://www.researchgate.net/publication/268979986\\_Positive\\_Psychological\\_Attributes\\_and\\_Retirement\\_Satisfaction](https://www.researchgate.net/publication/268979986_Positive_Psychological_Attributes_and_Retirement_Satisfaction). Accessed date 18 April 2019, 5:20 pm.
- [25]. Goold, M. R. (2007): Retirement: Effects of a Psycho-educational Program (Doctoral dissertation), in Psychology, Bond University, Australia. Available at: [https://research.bond.edu.au/files/28916213/Goold\\_Thesis.pdf](https://research.bond.edu.au/files/28916213/Goold_Thesis.pdf). Accessed date 19 April 2019, 3:37 pm.
- [26]. Herzig, A. (2014): Optimizing Well-Being in Retirement: Summarizing Three Decades of Study on Successful Coping in Retirement. *Mind Pad*, Vol. 4, No. 7, Pp 32-37. available at: [https://cpa.ca/docs/File/Students/MindPad/articles/2014\\_4\(7\)\\_Herzig.pdf](https://cpa.ca/docs/File/Students/MindPad/articles/2014_4(7)_Herzig.pdf). Accessed date 18 January 2019, 5:34 pm.
- [27]. Bagheri-Nesami, M., Rafii, F., and H. Oskouie, S. F. (2010): Coping strategies of Iranian elderly women: A qualitative study. *Educational Gerontology*, Vol. 36, No. 7, Pp. 573-591. Available at: [https://www.researchgate.net/publication/263416961\\_Coping\\_Strategies\\_of\\_Iranian\\_Elderly\\_Women\\_A\\_Qualitative\\_Study](https://www.researchgate.net/publication/263416961_Coping_Strategies_of_Iranian_Elderly_Women_A_Qualitative_Study). Accessed date 19 April 2019, 3:50 pm.
- [28]. Salami, S. O. (2010): Retirement Context and Psychological Factors as Predictors of Well-Being among Retired Teachers. *Europe's Journal of Psychology*, Vol. 6, No. 2, Pp 47-64. available at: <http://ejop.psychopen.eu/index.php/ejop/article/view/184>. Accessed date 19 April 2019, 4:10 pm.
- [29]. Damman, M., Henkens, K., and Kalmijn, M. (2015): *Missing Work After Retirement: The Role of LifeHistories in the Retirement Adjustment Process*, Oxford University Press on behalf of The Gerontological Society of America, Vol. 55, No. 5, Pp802-813. Available at: <https://www.ncbi.nlm.nih.gov/pubmed/24381175>. Accessed date 31 October 2018, 1:39 pm.
- [30]. Lee, y. H., Hsieh, C. H. and Lu, C. Y. (2014): The Study of Correlation of Pro-active Coping and Retirement Planning: An Example of Senior Civil Servants in Taiwan. *International Journal of Educational and Pedagogical Sciences*, Vol. 8, No. 6, Pp1827-1830. Available at: <https://waset.org/publications/9998579/the-study-of-the-correlation-of-proactive-coping-and-retirement-planning-an-example-of-senior-civil-servants-in-taiwan>. Accessed date 4 April 2019, 2:40 am.
- [31]. Kubicek, B., Korunka, C., Raymo, J. M. and Hoonakker, P. (2011): Psychological Well-Being in Retirement: The effects of Personal and Gendered Contextual Resources. *Journal of Occupational Health Psychology*, Vol. 16, No. 2, Pp230-246. Available at: <https://www.ncbi.nlm.nih.gov/pubmed/21463050>. Accessed date 19 April 2019, 8:32 pm.
- [32]. Yeung, D. Y. and Zhou, X. (2017): Planning for Retirement: Longitudinal Effect on Retirement Resources and Post-retirement Well-being, *frontiers in Psychology*, Vol. 8, No. 1300, Pp 01-14. Available at: <https://www.ncbi.nlm.nih.gov/pubmed/28798716>. Accessed date 28 December 2018, 4:00pm.
- [33]. Chung, I. S. (2017): Retirement Planning and Quality of Life in Retirement: Factors affecting the Korean American Elders' Retirement Satisfaction. *Journal of Sociology and Social Work*, Vol. 5, No. 1, Pp85-98. Available at: <https://pdfs.semanticscholar.org/c8d1/95b0859f0fa2b6932e80634d3d62eda2343f.pdf>. Accessed date 16 February 2019, 9:51 pm.

Sahar Ahmed Shafik. "Coping Strategies of Older Adults regarding Retirement" .IOSR Journal of Nursing and Health Science (IOSR-JNHS), vol. 8, no.03 , 2019, pp. 57-70.