

## ORIGINAL RESEARCH

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## Diagnosis of educational preparation for retirement: expectations and knowledge of Mexican workers

*Diagnóstico de necesidades de preparación educativa para la jubilación: expectativas y saberes en trabajadores mexicanos*

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## | Abstract |

**Introduction:** Without proper preparation, 1 in 3 workers who are about to retire face adaptation problems while their levels of stress and anxiety increase.

**Objective:** To diagnose the educational preparation needs for retirement by classifying expectations and knowledge of Mexican workers about to retire.

**Materials y methods:** Qualitative descriptive study in which an initial comprehensive evaluation was used. 92 workers over 55 years of age and about to retire were included. Data were collected in a metacognitive format that encourages self-assessment and self-reflection. A thematic analysis was carried out.

**Results:** Six types of knowledge were identified: 1) no knowledge; 2) basic knowledge; 3) indifferent knowledge (workers who knew little about retirement or were not interested in learning about it); 4) knowledge about labor rights; 5) positive knowledge; and 6) negative knowledge. Expectations were classified into five types: a) wanting to know everything, b) wanting to know about income, c) wanting to know about rights and obligations, d) wanting to stay active, and e) wanting to prepare for retirement.

**Conclusion:** The metacognitive tool helped workers who are close to retirement to decipher, reflect and socialize their knowledge and expectations about retirement, and to raise awareness about their upcoming change of lifestyle. Companies should prepare employees who are going to retire through sensitizing conferences, taking care first of the need to know about the procedures and paperwork. Relatives and colleagues should be involved in future interventions, given that retirement has a collective dimension that needs to be addressed.

**Keywords:** Diagnosis; Retirement; Education; Knowledge (MeSH).

## | Resumen |

**Introducción.** Sin la preparación adecuada, 1 de cada 3 trabajadores próximos a jubilarse enfrenta problemas de adaptación y aumenta sus niveles de estrés y ansiedad.

**Objetivo.** Diagnosticar las necesidades de preparación educativa para la jubilación a través de la clasificación de las expectativas y saberes en trabajadores mexicanos próximos a jubilarse.

**Materiales y métodos.** Estudio cualitativo con diseño descriptivo a través de evaluación comprensiva. Participaron 92 trabajadores mayores de 55 años y próximos a jubilarse. Los datos se recolectaron en un formato metacognitivo que propicia autoevaluación y autorreflexión. Se realizó análisis temático.

**Resultados.** Se hallaron seis tipos de saberes: sin saberes, saberes básicos, saberes indiferentes, saberes sobre derechos laborales, saberes positivos y saberes negativos. Asimismo, se encontraron cinco tipos de expectativas: querer conocer todo, querer conocer sobre los ingresos, querer conocer derechos y obligaciones, querer mantenerse activos y querer prepararse.

**Conclusión.** La herramienta metacognitiva ayudó a los trabajadores próximos a jubilarse a descifrar, reflexionar y socializar sus conocimientos y expectativas en torno a la jubilación, y a despertar su conciencia sobre su próximo retiro laboral. Se sugiere preparar a los trabajadores próximos a jubilarse a través de conferencias sensibilizadoras, atendiendo primero la necesidad de conocer sobre los trámites y papeleo. Se recomienda involucrar en futuras intervenciones a familiares y colegas, dado que la jubilación tiene una dimensión colectiva que es necesario atender.

**Palabras clave:** Diagnóstico; Jubilación; Educación; Conocimiento (DeCS).

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## Introduction

Given the urgent need to evaluate, prevent and address risk factors leading to the occurrence of occupational accidents and diseases, occupational health researchers frequently pay less attention to retirement since they consider that these workers (those next to retire) soon will not be part of this population. Consequently, they forget that in order to have the right to retire, these people worked 8 hours a day for at least 30 years and that their bodies bear the traces of occupational morbidity related to the activity they performed.

Without proper preparation, at least 1 out of every 3 workers close to retirement faces the day-to-day process alone, with the risk of increasing their levels of stress and anxiety. Hence, preparing for retirement is a topic of study that has gained especial importance in the twenty-first century. In the past, retiring was not relevant because life expectancy was short; however, more and more people will retire and live many more years than their ancestors. (1)

The most concerning aspect is that, as already confirmed in previous studies (2-6), anxiety and stress levels will increase in at least 1 out of 3 people. They will have trouble to adapt to their new role; they will also have problems making the transition and will be at risk of suffering the retired person syndrome, presenting with physical, psychic and social manifestations that include insomnia, digestive disorders, anxiety, pessimism, depression, loss of relationships and loneliness. Therefore, workers who are close to retirement are a vulnerable and high-risk population, since retirement is only positive for people's well-being if it is voluntary (7,8), if people have favorable attitudes (9), if there is social support from friends (10), and if a financial and a life plan have been considered. (11)

In order to prevent such a problem, it is necessary to prepare workers and provide education in this regard. However, such preparation is not as simple as it seems, since most of these people do not have the desire to attend the courses offered to them and some consider that it is almost an insult to be told what to do with the free time they rightly earned. (9) Retirement is not only an individual-labor problem; it also has a collective perspective. For this reason, social protection systems should see the processes of ending the formal work activity not only as individual problems, but also as society problems and, therefore, collective problems.

There are few publications on retirement preparation interventions. Particularly interesting are the works carried out in Chile, which use cognitive-behavioral strategies (12); in Mexico to teach strategies for the occupation of free time, counseling on legal procedures (13), and improving the quality of life through neurolinguistic programming (14); in Brazil for the construction of projects for the future (15); in Spain for raising awareness of someone's role in society after retirement (16) and to offer the possibility of participating as social mediators in various voluntary action projects with social services (17); in the United Kingdom for exploring the relationship between contemporary visual art with identity and a sense of well-being (18); and in the United States for financial education. (19,20) Despite the associated difficulties, preparation for retirement needs to be addressed urgently, as the seriousness of the issue requires it.

Educational preparation has four phases: diagnosis, planning, implementation and evaluation. The first is fundamental for the success of the subsequent actions, since it allows knowing, from the

participants themselves, their knowledge, desires and learning needs about the topic. In order to achieve a diagnosis, different tools can be used according to the type and chosen study design in each case. Qualitative studies in large groups have shown that it is very useful and practical to make the diagnosis using the self-evaluation technique with metacognitive formats because, in addition to providing data for researchers, it facilitates self-reflection and enhances awareness.

Consequently, the objective of this study was to diagnose the educational preparation needs for retirement by classifying expectations and knowledge of Mexican workers about to retire, in order to provide useful data for the design of an intervention program.

## Materials and methods

### Study type and design

A qualitative research with descriptive design was carried out through a comprehensive evaluation (21,22) focused on the knowledge and expectations of the participants. The study was carried out in the multipurpose hall of a drinking water company of Guadalajara, Mexico, in 2016. The comprehensive evaluation, also called diagnostic evaluation, was based on the naturalist model (23) and on the model proposed by Stake, which focuses on people's needs. (24) It also took into consideration the personal opinion of the informants and sought to become familiar with their knowledge and expectations through comprehensive tools such as Morse & Field (25), Patton (26), Pérez-Serrano (27), Taylor & Bogdan (28) and Wilson & Hutchinson. (29)

### Participants

An open call gathered 92 informants, all of them over 55 years of age, with a base contract in the company and close to retirement. Their average age was 58 years, 16% were women, 76% were married, 11% were widowed, 9% were single and 4% lived in common-law marriages. The average length of service in the company was 21 years. Some workers reported suffering from diabetes and hypertension. The majority carried out undergraduate studies (34%) and the rest had technical, high school, primary and unfinished primary studies (especially in the case of operators).

### Data collection technique

Data were collected using a metacognitive self-assessment process that was recorded in the SQ format (what I know and what I want to know). The format has a two-column table; the first describes what the participants claimed they knew about retirement (knowledge), and the second showed what they would like to know (expectations).

### Data analysis

A thematic analysis of the data (30) was carried out to classify the types of retirement knowledge and learning expectations around the topic. The analysis consisted of six phases developed with scientific rigor (31): familiarization with the data, generation of initial categories or codes, search for topics (types), review of topics, definition and naming of topics, and production of the final report. The analysis

of the information was done using Atlas.ti software and the coding of the interviews was done taking into account the number of the participant in the total sample and the analysis categories ‘Initial knowledge (SP)’ and ‘Wanting to know (QP)’.

### Ethical considerations

The rights of the participants were protected in accordance with the most current version of the Declaration of Helsinki (32) and with the Regulations of the General Law on Health Research in Mexico (33), articles 16 to 23. The project was submitted to the Research Coordination of the Health Sciences University Center (CUCS) of the University of Guadalajara (UDG) and was approved by the Ethics Committee of this coordination through Resolution CI/053/2016, dated 27 May 2016.

This study is part of the “Healthy Business” macro-project for which using the data obtained in scientific publications is allowed based on a general agreement. The expenses caused by the study were paid by the UDG.

The project was presented to the company’s management before its implementation; all workers attended and participated voluntarily and gave their informed consent. Once the purpose of the investigation was explained, the workers were told that their data would be kept confidential and that they would be able to withdraw from the study at any time. The evaluation instruments that were filled out were anonymous and were only answered by those who were willing to do so. A worker was referred to the CUCS Mental Clinic Department at UDG for treatment and follow-up, as probable symptoms of depression and anxiety were identified.

## Results

### Initial knowledge

First of all, there was a group of workers who were fully aware that they did not know anything about retirement and expressed concern: “I am not really informed about the subject; I only know that I will

retire soon, but I do not know what the process is and I have no idea what is coming” (SP3 7:7).

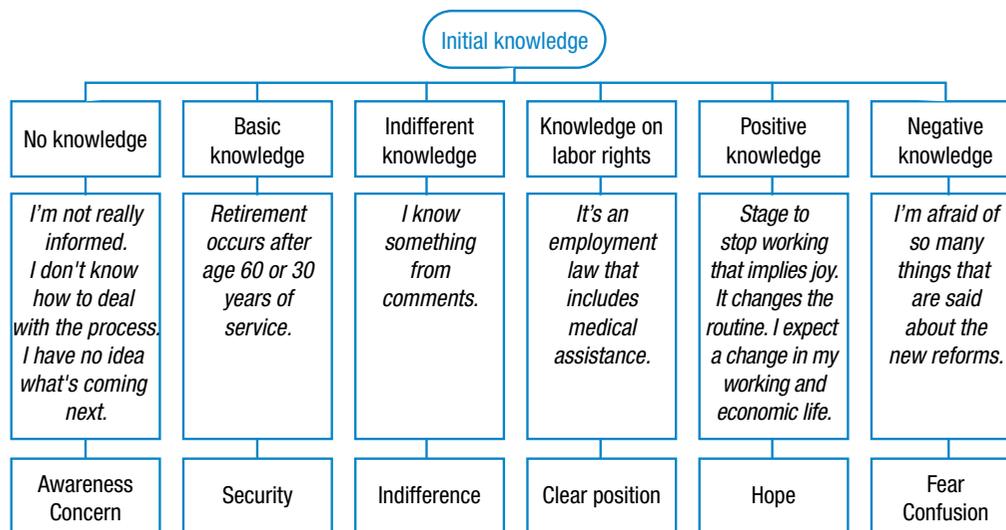
Secondly, a group of workers only had the basic or essential knowledge about retirement, that is, these people felt secure because they had precise information about the age and number of years needed to retire: “We can retire after 60 years of age or 30 years of service” (SP46 100:100). However, they were unaware of the specificities of applying one or the other criterion in their particular case.

The third type of initial knowledge was found in workers who said they knew very little about retirement and were indifferent: “I know about this only from comments” (SP59 118:118). These workers had not paid attention to the comments and settled for knowing that retirement existed. In other words, they had heard that people were retiring, but they had not been interested in finding out how they did it.

The fourth type of knowledge was learning that retirement is a labor right: “It is the earned right of every worker to rest after giving part of their life to the company. It includes having access to medical assistance (SP6 13:13; SP51 102:102)”. This group of workers expressed a clear position regarding their future employment status: they had worked for years and had the right to retire and to have access to the health system.

Fifth, there were workers with positive attitudes towards retirement who expected changes in their lives: “As the name says, this is the stage that comes after completing a working stage that should be received with joy. This means that we stop working a certain schedule and change our routine. We must move from one stage to another as this is part of the normal cycles of human life. I must move on to a new emotionally balanced cycle knowing that everything is normal. I must expect different things from me; there is going to be a life change, a job change and an economic change” (SP15 31:31; SP24 49:49; SP33 67:67; SP38 77:77).

Sixth and last, some employees claimed to know that retirement was negative and they feared it. They were well informed about the constant changes of pension systems: “The truth is that I am afraid of so many things that are said, mainly of the new reforms that create confusion among the people. I hope that these talks will clear up several doubts that I have about my pension” (SP1 3:3). Figure 1 shows the six types of initial knowledge identified.



**Figure 1.** Initial knowledge about retirement in Mexican workers about to retire. Source: Own elaboration.

## Initial expectations

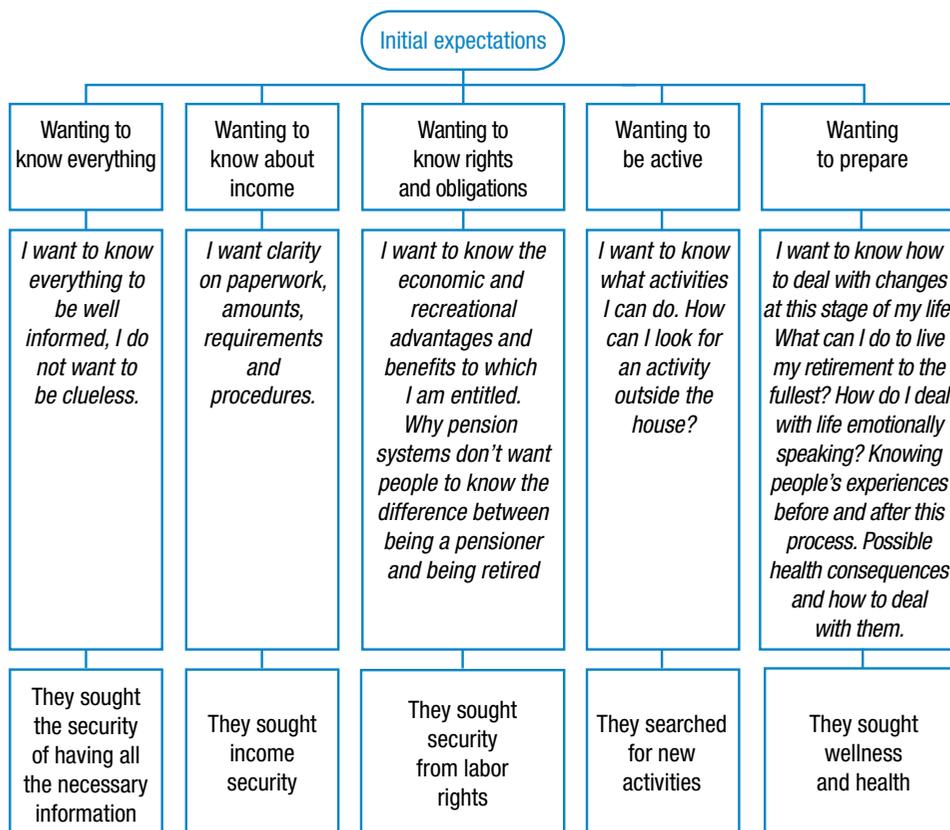
The first concern of workers approaching retirement was ‘wanting to know everything about the process’: “I want to know everything, to be well-informed; I don’t want to be clueless about this when it’s my turn to retire” (QP4 9:9; QP22 45:45). All the workers had this expectation, except for those who had both positive and negative knowledge towards retirement. In other words, the workers who, upon reflection, realized that they knew something beyond the basics and labor law about retirement were not interested in knowing everything about it, as they self-assessed that they already had the minimum necessary knowledge. On the other hand, the workers who wished to know everything said that they not only wanted to be informed about the basics but also about everything that concerned them, because they feared that they would not act properly once they became aware of how little they knew.

The second expectation found was wanting to know about the requirements and procedures for retirement: “Times, required age, people who can support me, who to turn to, fees, withdrawal from savings, benefits, services contributed since 1974, changes in pension law, number of sickness contributions, retirement documents, knowing if there is any issue to be able to retire, amount of pension and procedures” (QP36 73:73; QP37 75:75; QP40 81:81; QP49 99:99; QP57: 115:115). All the participants in the study were particularly concerned about this last aspect, and their real intention was to secure their future income. In other words, they wanted to know how they would secure their income as retirees by complying with the necessary processes, requirements and procedures, hence the concern to know in detail everything they had to do and how to do it.

The third expectation was the desire to know their rights and obligations upon retirement: “I want to know the economic and recreational advantages. What benefits am I entitled to? Why do pension systems no longer want to allow people to retire at 60? I want to know the difference between being a pensioner and being retired” (QP1 3:3; QP51: 103:103; QP2 5:5). This was a concern for almost all the participants, but it did not include workers who expressed indifference toward retirement (Figure 2).

The fourth concern was the desire to know how they could stay active outside their home: “I want to know what activities I can do. How can I look for an activity outside the house?” (QP45 91:91; QP25 51:51; QP21 43:43). This expectation was only of interest to workers who knew nothing, had basic knowledge about age and had positive knowledge about retirement. In other words, the desire to remain active was not found in people with indifferent knowledge, in people who limited their knowledge to labor law or in those with negative attitudes.

The fifth and final initial concern was wanting to know how to prepare for that stage. This expectation allowed all the workers to realize that it was better to be prepared: “I want to know how to deal with changes at this stage of my life. What can I do to live my retirement to the fullest? How do I deal with life emotionally speaking? Knowing people’s experiences before and after this process. Possible health consequences and how to deal with them. How can I do to cope with retirement? What do I need to do to continue my healthy lifestyle? How do I organize my time? What do I need to do to improve, adapt, and make the most of my time?” (QP19 39:39; QP3 7:7; QP32 65:65; QP38 77:77; QP60 121:121). Initial expectations are described in Figure 2.



**Figure 2.** Initial retirement expectations for Mexican workers about to retire.  
Source: Own elaboration.

## Discussion

As reported by other authors (2-6), at least 1 in 3 workers in this study knew nothing about retirement. It was also evident that, without adequate intervention, these people will have some difficulties for adapting to their new role in the future.

Regarding initial knowledge, different types of knowledge were found, which ranged from not knowing anything about retirement to having a positive or negative attitude towards it. Interventions to prepare these workers for retirement must take into account the different types of knowledge they have, in order to support them all.

It was found that each type of initial knowledge was related to some specific feeling. For example, negative knowledge, accompanied by fear and confusion, was observed in well-informed people regarding the new reforms to pension systems. In contrast, not knowing anything, after reflecting upon it, allowed other workers to become aware of the upcoming change, but also to worry about their lack of knowledge. Likewise, security was observed in people who knew the basics (age and years worked), indifference in those who knew little, a clear position in those who knew about labor law, and hope in people with positive knowledge.

Consequently, the intervention with these workers will require considering that some of them will be motivated (positive knowledge, knowledge about labor rights, basic knowledge), but others will be worried or indifferent and will have a negative attitude towards it. This finding will make the intervention process even more difficult, as it will require not only to overcome the initial resistance mentioned by Rodríguez-Feijóo (9), but also to overcome indifference, fear and confusion in some of the workers.

With respect to the initial expectations, some people wanted to know everything; they were the workers who had no knowledge, basic knowledge, indifferent knowledge and knowledge about labor rights. Other people wanted to know how to stay active (people without knowledge, basic knowledge and positive knowledge). What all workers did agree on was their interest in knowing about the processes, amounts, procedures and requirements for retirement, knowing their employment rights, and knowing how to prepare for retirement.

All this is important because it sets the clear tone for what a retirement preparation program should be, which suggests starting with sufficient information on retirement procedures, amounts, and requirements, since it was a concern of all workers. This should be approached from the point of view of acquired labor rights, so that people are certain about the amount/income they will receive, as Toltecatl-Pérez *et al.* did in Mexico. (13) In the case of the workers of this study, an expert from the same company, the person in charge of pensions and retirements, should be invited to explain everything related to retirement procedures and requirements and to solve personal doubts according to the age and seniority of each worker.

Furthermore, this proposal includes implementing awareness-raising actions, specifically on what retirement is, its effects on health, results of scientific research, among other important issues. In this case, an expert researcher in the field of retirement should participate.

Providing help to prepare a life and an economic plan in line with the desire to have active retirement experiences is also suggested. Although the surveyed workers did not seem to have any concern regarding the preparation of a financial plan, as mentioned by Hewitt *et al.* (11), the concern to design a life plan was evident. (15) For this stage of the educational preparation, a psychologist expert in gerontology should develop the intervention.

The study was limited to investigating the knowledge and expectations of workers about to retire through a simple tool that is easy to apply and is useful for all workers, regardless of their job. Further studies, in the case of having a small group of participants

occupying the same position, should use in-depth interviews, based on phenomenology, because it allows obtaining a deeper understanding of feelings, activities, expectations, opinions and contexts.

## Conclusions

The objective of diagnosing the knowledge and expectations of the 92 workers about to retire was achieved. By using a metacognitive diagnostic tool, workers were able to, on the one hand, decipher, reflect and socialize their knowledge and expectations about retirement and, on the other, raise awareness about their upcoming retirement.

This research enabled the relationship company-university to provide preparation for retirement in the environment where the study was conducted. This relationship opened up a horizon of possibilities for preparing for retirement in the future.

The company was encouraged to prepare its workers next to retire through awareness-raising conferences, first addressing the need to know about procedures and paperwork, as all workers showed interest in the requirements. This issue, if not addressed since the beginning, may result in a distractor that prevents concentration on preparation.

Conferences make workers aware of their retirement, and encourage them to plan it and stay active, and also stimulate interest in social participation, facilitate the abandonment of myths and false beliefs and allow initiating a change of mentalities, attitudes and practices. (34,35) Involving relatives and colleagues in these interventions is also recommended, as their participation and preparation is relevant considering that retirement is an issue that not only affects individuals, but also their environment. In other words, retirement must be regarded as a social and collective problem. Finally, a comprehensive evaluation should be made in future studies on retirement since it allows obtaining valuable data from large groups, giving voice to the needs of workers about to retire.

## Conflicts of interest

None stated by the authors.

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