

The Preparation Before the Retirement of Bangkok Metropolitan Administration Staffs

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Abstract

This research aimed to 1) study the preparation before the retirement of Bangkok metropolitan administration staffs 2) compare the personal preparation before the retirement of Bangkok metropolitan administration staffs according to budgets and belongings, accommodations, mental and physical health, and time management. 283 staffs of Bangkok metropolitan administration were chosen as participants, based on the method of Taro Yamane. In order to meet the objectives, quantitative analysis was deployed. Questionnaires were distributed to collect data and the frequencies, percentage, maximum, minimum, mean, standard deviation, t-test and One-Way ANOVA (f-test) were analyzed. The results showed that an average of Bangkok metropolitan administration staffs displayed a high level of different conditions of age, status, education, monthly income, health, number of children, family structure and awareness of aging process were significant at .05 while differences of gender and underlying disease were not significantly different in general.

Keywords: Preparation, Retirement, Bangkok Metropolitan Administration Staffs

Introduction

Thailand considers 60 years of age as the criterion for retirement. This is in accordance with the criteria of the World Assembly on people aged 60 years and over to be classified as the elderly. Retired people are a group of people who have to encounter two problems at the same time; being a retiree and entering old age. Retirement symbolizes a change in loss characteristics, exposing retirees to sudden lifestyle changes, such as the loss of a job

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position, reduced status in society with less acceptance by society, reducing chances of socializing with others and participation in activities. Retirees will feel lonely, bored, and feel like they are worthless and useless being a burden on others. These cause psychological problems. There will be stress, melancholy, anxiety, depression, which will result in severe mental disorders that are life-threatening. Meanwhile, the retirement coincides with the aging process which the body begins to change in a natural deteriorating way and this deterioration becomes evident in old age. As a result, retirees have deteriorated health. They become weak, get sick easily, leading to inability to help themselves. Apart from physical and mental health problems, retirees also have to encounter two other major problems, namely time and economic problems. Regarding the use of time, when retirement, the roles that have been previously performed will cease. The elderly will have more free time. If they do not plan in advance how they will spend their time, this will cause loneliness, desperate, frustration, feeling worthless leading to further psychological problems. Regarding the economic aspect, leaving work will result in loss of income. Despite the income from various welfares, it was greatly reduced causing those who retired to lack stability in life after retirement. The impact of retirement will not only cause problems for physical, mental, economic and social health including the lives of retirees, such problems also affect families and society. The family have to take care of the elderly whose physical health deteriorates and their mental state changes. There may be a problem of adaptation between retirees and their children which can affect family relationships. In social aspect, the government has to bear the burden of caring for the elderly who are unable to care for themselves or their families which are increasing day by day. The most important thing to solve these problems is that the retiree must be prepared in advance to live properly after retirement. In this study, the Atchley (1994) concept of retirement preparation was used with the preparation before retirement in 5 areas; 1) preparation in properties, 2) preparation in housing, 3) preparation in physical health, 4) preparation in mental health, and 5) preparation in time spending.

The objectives of this research were 1) to study the preparation before the retirement of Bangkok metropolitan administration staffs, 2) to compare the personal preparation before the retirement of Bangkok metropolitan administration staffs classified by individual factors.

Research Methodology

This research is a quantitative and survey research. The population in the study was 400 Bangkok metropolitan administration staffs calculated by using Taro Yamane's computational formula and set the error value of 0.05 with 95% confidence level. The researchers used the Quota Sampling in selection and the Convenience Sample. The tool used in this data collection was a questionnaire which was divided into 2 parts. Part 1: General data of the respondents were in a checklist format, namely gender, age, status, level of education, income, health status, number of children, family characteristics and chronic diseases. Part 2: Questions about the preparation before retirement of Bangkok metropolitan administration staffs with 25-item Likert Scale questions using the Interval Scale in 5 levels. For the data analysis, the statistics used in the analysis were percentage, mean, standard deviation, t-test and f-test.

Research Results

For the characteristics of the respondents, it was found that most of the respondents were female aged in the range of 55-60 years. Most of them have marital status, have a postgraduate degree, have monthly income of 20,001-30,000 baht, have moderate health (sometimes sick), have 2 children, have family characteristics of living with spouse and children, have no underlying disease, and have fair knowledge of the aging process.

Pre-Retirement Preparation of Bangkok Metropolitan Administration Staffs

Table 1 Pre-retirement preparation of Bangkok metropolitan administration staffs

Pre-retirement preparation	Total		
	\bar{X}	S.D.	Interpretation of results
Preparation in properties	3.89	1.041	High
Preparation in housing	3.03	1.315	Moderate
Preparation in physical health	3.67	0.939	High
Preparation in mental health	3.50	1.010	High
Preparation in time spending	3.26	1.130	Moderate
Total	3.47	1.087	High

In terms of pre-retirement preparation, Bangkok metropolitan administration staffs had overall high average score in preparing for retirement at a high level. When considering each aspect, the preparation in properties, preparation in physical health, and preparation in time spending. The average is on a very important level followed by preparation in housing and preparation in time spending. The mean was in the medium level of significance, respectively.

Comparison on the pre-retirement preparation of Bangkok metropolitan administration staffs

The results of a comparative analysis on the pre-retirement preparation of Bangkok metropolitan administration staffs revealed that the different individual factors such as age, status, educational level, average monthly income, health status, number of children, family characteristics and knowledge of the aging process differently affected the pre-retirement preparation significantly at the .05 level. Meanwhile, gender and chronic disease differently affected the pre-retirement preparation not differently.

Table 2 Comparison on the pre-retirement preparation of Bangkok metropolitan administration staffs classified by individual factors

Individual factors	T/F	Sig.
Gender	1.844	.091
Age	17.890	.000*
Status	22.229	.000*
Education level	28.255	.000*
Average monthly income	10.986	.000*
Health condition	28.626	.000*
Number of children	16.841	.000*
Family characteristics	10.106	.000*
Congenital disease	2.489	.539

Conclusion & Discussion

From the study comparing the differences between individual factors and the pre-retirement preparation of Bangkok metropolitan administration staffs, it was found that:

1) For the preparation in properties, it was found that the financial assets are required to be prepared, for example, having to learn how to allocate money assets to be able to live after retirement without trouble and lack of confidence. Especially if after retirement there is no savings, financial planning for retirement, early planning for debt resolving before retirement, accumulating assets in various forms such as bank deposits, buying a house or land, finding knowledge about investing in various businesses to increase income, etc., are required. This

agrees with the study of Chaichue (2013) studying the pre-retirement preparation of army officers stationed at the Department of Communications. The preparation in properties is the most important with the mean of 4.53. The personnel had a good attitude towards retirement and had a very good level of preparation for retirement in terms of properties.

2) For the preparation in housing, it was found to include the preparation or planning to own a home to live in after retirement, preparation or planning to arrange the conditions in the house to be suitable for the elderly, preparation to learn about community environment to live after retirement Prepare or plan for people to stay with after retirement. This is consistent with the research of Chuanchaisit (2012) studying the model of retirement preparation of private school teachers in Nonthaburi Province. It was found that the respondents in the near retirement age had a high average score on retirement preparation for housing. When dividing informants in the age near retirement age, they were divided into groups according to the criteria of the measure. Most of them were found to have a high level of preparation for retirement in terms of housing accounted for 67.53%. The remaining was 32.47%. The importance of housing is that in cases where retirees live alone or live with their children, it should help taking care of the maintenance of the residential house to ensure safety from the deterioration of the equipment in the house, including adding equipment that helps facilitating the elderly, such as a grab device, anti-slip devices on the bathroom floor, etc.

3) For the preparation in physical health, the annual medical check is required. The elderly must be educated about useful food suitable for their age. Having medical expenses in case of general ailment support will make them feel relieved. Preparing to study to find out about physical changes of the elderly in the overall picture is consistent with the research of College of Population Studies (2007) surveying people aged 18-59 years to collect opinions on knowledge and preparation for entering old age. These included attitude to the elderly to provide information for relevant agencies to be used as a guideline for follow-up. Regarding the evaluation according to the 2nd National Elderly Plan (2002-2021), it was found that most of the sample group (35%) agreed that preparation for the elderly should be started from the age between 40-49 years old, followed by aged 50-59 years and before 40 years, respectively. For the issue of preparation for the elderly, most stated that they used to think and have prepared a lot about making themselves healthy.

4) For the preparation in mental health, from the research, it was found that mental preparation must consider that after retirement, the role in the society and the acceptance of others will be reduced. Preparing to learn about the physical, mental and social changes of the elderly is to prepare the mind to be ready to face when retirement. Preparation for dharma study or religious teachings can train the mind to prepare for change after retirement as same as preparing to learn about mental health treatment, talking to peers to prepare for retirement. This is consistent with the research of Kaewsumalee (2009) studying the beliefs, attitudes and behaviors of preparing for retirement of working adults in Bangkok. The sample group consisted of employees aged 21-60 years working in private companies or those who owned a business in Bangkok. The data was collected from a questionnaire to measure beliefs in preparation for retirement. This was divided into 3 aspects, namely physical aspect, mental aspect, and properties. The results showed that the overall preparation for retirement was at a high level.

5) For the preparation in time spending, they need to be prepared to learn about hobbies that match their interests and are appropriate for the elderly. Having a retirement plan that suits the physical and economic conditions can be made by preparing to find out about the activities they are interested in participating in. Planning to participate in socially beneficial activities upon retirement participation in various activities before retirement can create a habit that will become a pattern in life after retirement. This agrees with the research of Chalermchat (2009) studying the opinions of government pension teachers under the Ministry

of Education in Phra Nakhon Si Ayutthaya Province regarding preparation for life after retirement. The elderly can do hobbies that they are good at to earn money. They can plant trees, participate in social activities, read books and write with a high level of preparation. The pre-retirement preparation in terms of properties is very important. It is something that should be prepared before retirement with the following preparations:

- 1) Assessment of income and expenses by analyzing their current financial situation to see how much total income is from any source of money, how much expenditure, and how much income. If the expenditure exceeds the earned income, gaining more income or reduction of expenses should be planned in a timely manner.
- 2) Prepare money for travel expenses and be prepared for financial problems that may arise in the future, including emergency expenses such as medical expenses.
- 3) Assess one own abilities to earn money by having a spare career before or after retirement that is suitable for themselves.
- 4) Prepare to accumulate properties in the form of deposits, life and health insurance, and various accident insurance as an investment based on liquidity that is not too risky.

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