

Perceived Levels of Stress and Coping Strategies among Retirees of Selected Area of Guwahati, Assam

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Abstract: Retiring can be rewarded for years of hard work, but at the same time it can also trigger stress, anxiety and depression. Many people spend years picturing their ideal retirement. People tend to give lots of thought to planning for the financial aspects of retirement, but the psychological impact of retiring is often overlooked. **Method:** Quantitative approach with descriptive cross sectional survey design was used to accomplish the objectives and multistage sampling technique was adopted to obtain the desired sample size. A total of 200 sample comprising of retirees meeting the inclusion criteria were selected. **Results:** Out of 200 retirees, majority, i.e., 122(61%) had moderate stress, followed by 55(27.5%) had severe stress and 23(11.5%) had mild stress with obtained score range of 6-37 with median was 120 and an average mean stress score was 21.36 and SD=7.252. The study also reveals that majority 111(55.5%) of retirees had average coping, 60(30%) had good coping and 29(14.5%) had low coping. The study result revealed ($r=0.757$) indicating strong positive significant correlation between perceived levels of stress and coping strategies among retirees and it also shows that perceived levels of stress and coping strategies among retirees are statistically associated with age, educational status, monthly income, type of family, spouse, job sector and household help. **Conclusion:** The findings of the study suggest that the perceived levels of stress and coping strategies among retirees is average. Significant positive correlation was found between perceived stress and coping strategies. It is recommended to provide pre- retirement education and counselling about effective coping strategies to manage post- retirement concerns.

Keywords: perceived levels of stress, coping strategies, retirees

1. Introduction

Background of the study

Every individual suffers from stress at any point of their lifetime. The type of stress varies from person to person according to the stages of life and also it varies from time to time. Stress is the immediate effect to a threat or danger, sometimes it may be the warning also.

Stress is a feeling of emotional or physical tension. It can come from any event or thought that makes a person feel frustrated, angry, or nervous. Stress is body's reaction to a challenge or demand. Anything that causes change in life causes stress. ⁽¹⁾

The term stress has been derived from a Latin word "stringere" that means "to bind tight" and it is shortened form of distress which denotes harmful human experiences. The dictionary meaning of stress is special weight, importance or physical and emotional tension. ⁽²⁾

Coping is defined as the cognitive and behavioural efforts used to manage specific external order and/or internal demands appraised as taxing or exceeding the resources of the individual (Folkman and Lazarus, 1988). ⁽⁴⁾

There are three main types of coping mechanisms. Problem-focused coping mechanisms, Cognitive- focused coping mechanisms, and Emotion- focused coping mechanisms, by which the person is oriented to moderating emotional distress. Examples include the use of ego defense mechanisms such as

denial, suppression or projection. ⁽⁴⁾

Old age should be regarded as a normalinevitable biological phenomenon. Old age is considered by many to begin at retirement. Retirement as defined by Atchley (1977) is the act of retiring or the state of being retired. That is to withdraw oneself from business, public life or and to remove from active service. Thus, the process of retirement involves the transition of people's experience, when they move from a job role performed for pay to the role of retiredperson.

Retirement is the withdrawal from one's position or occupation or from one's active working life. A person may also semi-retire by reducing work hours or workload. ⁽⁶⁾

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⁾

2. Review of Literature

The review of literature was conducted to determine the similarities in the research that can be used to predict perceived stress and coping strategies among retirees.

Lahdenpera M et al.(2022)⁽²¹⁾ have conducted a study to assess the psychological distress during the retirement transition and the role of psychological working conditions and social living environment in March, 2021. The aim is to examine how psychosocial working conditions, social living environment, and cumulative risk factors are associated with mental health changes during the retirement transition. The data was used from the Finnish Retirement and Aging study on public sector employees ($n = 3,338$) retiring between 2014 and 2019 in Finland. Psychological distress was measured with the General Health Questionnaire annually before and after retirement and psychosocial working conditions, social living environment, and accumulation of risk factors prior to retirement. The study result revealed that psychological distress decreased during the retirement transition, but the magnitude of the change was dependent on the contexts individuals retire from. Psychological distress was higher among those from poorer psychosocial working conditions, poorer social living environment and more cumulative risk factors. During the retirement transition, greatest reductions in psychological distress were observed among those with poorer conditions.

Fajari M Z et al., (2021)⁽²²⁾ have conducted a study with the aim aimed to investigate the role of the use of active or passive coping strategies by resilient people in dealing with stressful situations. For this study, the researchers measured resilience, coping strategies, and perceived stress in 66 healthy older adults (31 men and 35 women) between 56 and 75 years old who were exposed to stress (Trier Social Stress Test, TSST) or a control situation. The stress response was analyzed at endocrine (cortisol) and psychological (anxiety) levels. In the stress condition, moderated mediation analysis showed a conditional indirect effect of resilience on cortisol reactivity through active coping. However, passive coping strategies did not mediate the resilience-cortisol relationship. Moreover, neither active nor passive coping mediated the relationship between resilience and the anxiety response. These results suggest that resilience is associated with active coping strategies, which in turn could explain, at least in part, individual differences in the cortisol response to a psychosocial laboratory stressor. These factors may prevent the development of stress-related pathologies associated with aging and facilitate healthy and satisfactory aging.

Tracy E L et al., (2021)⁽²³⁾ have conducted a study to assess coping strategies moderate the effect of perceived stress on sleep and health in older adults during the covid-19 pandemic. This study examined associations between perceived stress and sleep health, mental health, physical health, and overall perceived health outcomes among older adults. The researchers also examined whether specific coping strategies moderate these associations. The study result revealed that the older adults ($n = 115$; $M_{age} = 68.62$) reported perceived stress, coping strategies, global sleep quality, depressive symptoms, and perceived mental, physical, and overall health before and during the COVID-19 pandemic. Stress-health relationships were modelled with hierarchical linear regression. Higher perceived stress was associated with greater depressive symptoms and poorer mental health concurrently and longitudinally. Coping

strategies moderated the association of perceived stress with physical health and overall perceived health.

3. Methodology

Quantitative approach with descriptive cross sectional survey design was selected for this study. The study was conducted from 16th May to 11th June, 2022 with sample size 200 retirees residing in the selected area (Ghoramara) of Guwahati, Assam through standardized interview schedule. Multistage sampling technique has been used to select the sample. Permission was obtained from institutional ethics committee of Regional College of Nursing, Guwahati and also from the Joint Director of Health Services Kamrup (M).

The objectives of the study were as follows:

- To assess the perceived levels of stress among retirees of selected area of Guwahati, Assam.
- To assess the coping strategies among retirees of selected area of Guwahati, Assam.
- To find out the correlation between perceived levels of stress and coping strategies among retirees of selected area of Guwahati, Assam.
- To determine the association between perceived levels of stress and selected demographic variables among retirees of selected area of Guwahati, Assam.
- To determine the association between coping strategies and selected demographic variables among retirees of selected area Guwahati, Assam.

Hypotheses

H₁: There is a significant correlation between perceived levels of stress and coping strategies.

H₂: There is a significant association between perceived levels of stress and selected demographic variables.

H₃: There is a significant association between coping strategies and selected demographic variables.

Perceived levels of stress and coping strategies were assessed by using PSS- 10 and Brief Cope Scale.

Variables

Demographic variables: age, gender, educational status, monthly income, type of family, spouse, co-morbidity, job sector and household help

Research variables: perceived levels of stress and coping strategies

The conceptual framework of the proposed study was based on the '**Transactional model of stress and adaptation**'. It provided the comprehensive framework for achieving the objectives of the study.

Tools

Section A: Structured questionnaire on socio-demographic variables like age, gender, educational status, family income, marital status, type of family.

Section B: Standardized tool, Perceived Stress Scale (PSS-10) to assess the perceived levels of stress among retirees of selected area of Guwahati Assam.

Section C: Standardized questionnaire to assess the Coping strategies among retirees of selected area of Guwahati Assam.

4. Result and Discussion

In the study, result revealed that majority 122(61%) of subjects had moderate stress, followed by 55(27.5%) had severe stress and 23(11.5%) had mild stress with obtained score range of 6-37 with median was 120 and an average mean stress score was 21.36 and SD=7.252.

Majority 111(55.5%) of subjects had average coping, 60(30%) had good coping and 29(14.5%) had low coping with obtained score range between 30-110, and median was 76 and an average mean coping score was 76.40 and SD=18.66.

Findings revealed that ($r=0.757$) indicate strong positive significant correlation between perceived levels of stress and coping strategies among retirees and ($p=0.001$) was statistically significant at $p<0.05$ level of significance.

The study result revealed that perceived levels of stress among retirees is statistically associated with age, educational status, monthly income, type of family, spouse, job sector and household help.

The coping strategies among retirees is statistically associated with age, educational status, monthly income, type of family, spouse, job sector and household help

The above finding was supported by a study conducted by Mangalwarel A A & Kale A B (2020) ⁽¹³⁾ to assess post retirement stress and its coping strategies among people living in selected areas of Sangli Miraj Kupwad Corporation The study included 101 non-pensioner retired people living in Sangli, Mirajand Kupwad corporation area. Descriptive research design was used to conduct the study, rating scale to assess stress and checklist to assess coping strategies was administered. The result of the study indicated that retired peoples have moderate level of stress and they use adequate coping strategies to deal with stress.

The finding of the study is supported by a descriptive study on Perceived Levels of Stress, Coping and Their Correlation in Retirees of Kashmir Valley conducted by Dar S A et al., (2018). The finding of the study depicts ($r=399$) indicating good positive correlation between perceived levels of stress and coping strategies among retirees and ($p=0.00$) was statistically significant at $p<0.05$ level of significance. ⁽³⁵⁾

5. Conclusion

This study assessed the perceived levels of stress and coping strategies among retirees of selected area of Guwahati, Assam. The findings of the study revealed that the level of stress was moderate among the retirees and the they used average level of coping to deal with the retirement stress. Significant positive relation was found between the stress and coping scores among retired employees. Perceived levels of stress among retirees are

statistically associated with age, educational status, monthly income, type of family, spouse, job sector and household help. The study results also revealed that there is significant association between coping strategies with age, educational status, monthly income, type of family, spouse, job sector and household help. It is recommended that employees should be provided with pre-retirement education about coping with post-retirement stress; post-retirement counseling about effective coping strategies for managing post-retirement concerns.

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