



## **The Relationship between Policy Government and Retirement Stigma with Psychosocial Adaptation among Elderly in Jombang Regency**

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**Abstract.** The psycho-social adaptation of the elderly in retirement is influenced by several factors, including government policies and pension stigma received by the elderly from the surrounding community. The study aimed to examine the relationship between government policy and retirement stigma with psychosocial adaptation among the elderly in Jombang Regency. The cross-sectional study design was applied in this study. One hundred seventy samples were recruited using a simple random sampling. The results showed that there is a relationship between policy government ( $p$ -value $<0.05$ ) and retirement stigma ( $p$ -value $<0.05$ ) with psychosocial adaptation. The regulation of retirement needs to recognize through a holistic approach. The community involvement and support also need to apply to reduce the stigma among the elderly to improve their productivity.

**Keyword:** trust, family, empowerment, tuberculosis, transmission



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## **INTRODUCTION**

Old age is the final stage of development for those who are endowed with longevity. Older people will experience many changes in physical, psychological, and social functions, which can cause problems in some older people. Symptoms of psychosocial stress will be experienced as a result of previously working actively and not working at all, the ones who often have problems are those who have held positions such as civil servants (1).

The retirement transition period is a crucial stage in the elderly. The transition to retirement is a source of significant changes in daily life and one's social status (2). In addition to reduced income, the elderly in retirement will experience feelings of loss of role

and identity, position, daily activities, authority, authority, damage of relationships with groups, and loss of social status (3).

The impact of these changes can trigger a person to withdraw, causing social activities to decrease, which ultimately affects the psychosocial elderly (4). The results of previous studies summarized in Wang and Shi (2015) state that 70% of retirees' experience minimum psychological well-being, 25% experience negative changes in the initial transition, and 5% experience positive changes (5). Ineffective psychosocial behavior can be triggered by stress that is felt by someone. If the retirement transition, the elderly is unable to adapt well, it will cause health problems for the elderly. As previous research on the impact of the pension transition on physical health in Korea states that the transition to retirement leads to poor physical health (6). Other studies on pension transitions, and the risk of cardiovascular disease, the results of the study show that cardiovascular risk assessment increases after retirement (7).

Virtanen et al. (2015) explained that the elderly who experienced psychosocial and financial problems experienced post-retirement depression of 13.6% (8). In line with other studies that state that psychosocial issues can have an impact on the health aspects of the poor at 62% (9). and found the prevalence of stroke increased in the elderly with psychosocial problems (10). Also, retirement can cause stress, which leads to the emergence of anxiety for people who experience a health or financial issues (11).

Government policy greatly influences the survival of the elderly in retirement. The government's participation in preparing the elderly to undergo withdrawal can help the elderly in their easy transition to retirement. The role of the government in helping planning towards a happy retirement, as the results of previous studies that state that retirement planning and counseling before retirement can affect adjustments in retirement (12). The Indonesian government has determined decisions about the program Pension Preparation Period. To give people a chance to government employees. Preparing for retirement with business preparation training, but in interviews with the staffing department at the Jombang regional agency said that, on average, every year, employees who take part in the program Pension Preparation Period. Besides that, the Pension Preparation Period program organized by the Jombang Regency government only focuses on business training, while mental and psychological preparation has not been done.

The attitude of the community towards retired older people also took an important role in the adaptation of the elderly in retirement. Retirement is often seen as a sign that the elderly are no longer productive, so they are dismissed from work. The public's perception of unproductive retirees lowers the spirit of the elderly to mingle with the community because they feel they have no support; this is because of the stigma felt by retirees (13).

Indonesia has experienced an increase in the number of pensioners. In 2018 the number of pensioners had reached 109,413 and will continue to increase until 2020 to 137,383 (14). The three provinces with the largest retirees in Indonesia are DKI Jakarta 4,026 (DKI Jakarta Regional Staffing Agency), West Java 2,350 (West Java Regional Staffing Agency), and 2,200 East Java retirees in 2018. The results of preliminary studies through interviews with the Regional Staffing Agency staff Jombang obtained data from retired PNS Jombang in the last five years continued to increase, namely in 2014 a number of 179, 2015 totaling 350, 2016 amounting to 401, 2017 amounting to 427, and in 2018 a total of 512. The increase in the number of pensioners was accompanied by the rise in demand for health care as the data obtained from the Health Office stated that visits to health centers by pensioners in 2018 increased by 14.4% compared to the previous year. This will undoubtedly have an impact on social security, which in turn can affect the economic and social sectors, so preventive measures are needed to improve health during the transition period to reach a healthy old age.

Jombang Regency is a rural area that has not been found in many factories or large companies with salaries and severance pay that are more promising, so becoming civil servants in this region is a job with high prestige, because the surrounding community highly respects and privileges civil servants. This can lead to feelings of loss of social status that has been attached to them when they have retired. Social status consists of stigma and government policy.

## OBJECTIVE

The study aimed to examine the relationship between policy and pension stigma with psychosocial adaptation among the elderly in Jombang Regency.

## METHOD

A cross-sectional study design was applied in this study. This study was conducted at Jombang Regency from March 13 to April 12, 2019. One hundred seventy participants were recruited by using multi-stage random sampling. The step of selecting sampling started from districts, villages, and hamlets. Then, we obtained some research areas using the simple random sampling formula and determining the area from the calculation of the formula done randomly. Lastly, we obtained all respondents at the hamlet level according to inclusion and exclusion criteria. Instrument research uses a questionnaire that was answered by the respondents. The data analysis used was univariate analysis and bivariate analysis using Chi-Square with a significance level of  $\alpha < 0.05$

## RESULTS

### Frequency of government policies in Jombang Regency

Table 1 showed the frequency of government policy in the Jombang Regency. Most of the respondents confirmed a sufficient category of policy (79,4%). Details were summarized in table 1.

Table 1: Frequency of government policies in Jombang Regency

Government Policy	Frequency	Percent
Good (77%-100%)	22	12.9%
Moderate (56%-76%)	135	79.4%
Less(<56%)	13	7.6%
Total	170	100%

### Frequency of retirement stigma among elderly in Jombang Regency

Table 2 showed the frequency of retirement stigma among the elderly in the Jombang Regency. The findings described most of the patients were a moderate category of receiving stigma after retirement. Details were summarized in table 2

Table 2: Frequency of retirement stigma among elderly in Jombang Regency

Retirement stigma	Frequency	Percent
Good	73	42.9%
Moderate	94	55.3%
Less	3	1.8%
Total	170	100%

### Frequency of psychosocial retirement adaptations among elderly in Jombang Regency

Table 3 showed the frequency of psychosocial adaptations after retirement among the elderly in the Jombang Regency. The findings described most of the patients were a moderate category in psychosocial adaptations after retirement. Details were summarized in table 3

Table 3: Frequency of psychosocial adaptations after retirement among elderly in Jombang Regency

Psychosocial Adaptation	Frequency	Percent
Good	67	39.4%
Moderate	101	59.4%
Less	2	1.2%
Total	170	100%

### Relationship between the policy of the government with psychosocial adaptation after retirement among Elderly in Jombang Regency

Table 4 showed the relationship between the policy of the government with psychosocial adaptation after retirement among the Elderly. Most of the patients were moderate psychosocial adaptation (63.7%). About 53.8% of the elderly were good in psychosocial adaptation after retirement. The findings described there was a relationship between the policy of the government with psychosocial adaptation after retirement among the Elderly in Jombang Regency. Details were summarized in table 4

Table 4. Relationship between the policy of the government with psychosocial adaptation after retirement among Elderly

Government Policy	Psychosocial Adaptation			Total	P
	Good	Enough	Less		
Good	12 (54.5%)	10 (45.5%)	0 (0%)	22 (100%)	0.045
Enough	48 (35.6%)	86 (63.7%)	1 (2.9%)	135 (100%)	
Less	7 (53.8%)	5 (38.5%)	3 (50%)	13 (100%)	
Total	67 (39.4%)	101 (59.4%)	11 (9.2%)	170 (100%)	

### Relationship between retirement stigma with psychosocial adaptation after retirement among elderly

Table 5 showed the relationship between the policy of the government with psychosocial adaptation after retirement among the Elderly. The findings described there was a relationship between retirement stigma with psychosocial adaptation after retirement among the elderly. Details were summarized in table 5

Table 5. Relationship between retirement stigma with psychosocial adaptation after retirement among elderly in Jombang Regency

Retirement Stigma	Psychosocial Adaptation			Total	P-Value
	Good	Enough	Less		
Good	46 (63.0%)	26 (35.6%)	1(1.4%)	73 (100%)	0.000
Enough	21 (11.3%)	72 (76.6%)	1(1.1%)	94 (100%)	
Less	0 (0%)	3 (100%)	0 (0%)	3 (100%)	
Total	67 (39.4%)	101 (59.4%)	2 (1.2%)	170 (100%)	

## DISCUSSION

Social factors in this study are government policy and retirement stigma. Government policies in terms of finance, retirement age, and attention in the form of social security and health insurance almost all respondents stated enough. Still, there were some lacking judgments about the role of government in preparing employees to face retirement and ease of use of health facilities by retirees. The policy regarding the integration of Health Insurance (ASKES) cards into Social Security Administrator (BPJS) is often complained of by retirees, this is due to an administrative process that is sometimes time-consuming, but the elderly who retire after the policy is issued have no problems. The results of interviews with Regional Staffing Agency in Jombang Regency are known that local governments have not facilitated mental and skill debriefing for employees who are approaching retirement but have been given recommendations that the government has launched the Pension Preparation Period program which includes psychological and aptitude debriefing for retired employees by 2020.

Research conducted by Topa (2015) reveals that pension policies and planning initiatives should aim to facilitate a holistic approach to retirement planning by considering various aspects of individuals both before and after retirement. Pension and counseling programs need to take advantage of formal and informal learning experiences, so they can help retirees handle and adapt to changes in the pension transition (15).

The government plays an essential role in preparing employees to retire. Little attention, such as the submission of retirement decrees by the Regent, is a special award for employees who are pensioners. Such government policies can be a source of strength for employees that the government has valued their service. Each agency should provide consultation services for its employees, although at present the community, in general, is still taboo with consulting psychological issues, but if the counselor's role is even encouraged the employee will be able to benefit and finally be able to use consultation facilities for the mental good of the elderly. Government attention is not enough just to prepare employees who approach retirement, but monitor how well pensioners' welfare is essential. Dissemination of policy changes regarding facilities received by the elderly is critical, especially for the elderly who live in rural areas.

Retirement stigma from the community felt by the elderly can affect the adaptation of the elderly. The pension stigma is seen from the labeling and acceptance of the surrounding community. The results of the research on retirement stigma from the city showed that the acceptance of retirement elderly was slightly lower than in labeling. There is no response from the public that shows a wrong opinion about retirees, but the value is less on the concern of the community. Less public awareness can become an obstacle for the elderly to adjust. A dislike of retired older people can trigger this lack of public concern.

Hurlock E.B (2011) states that one of the barriers to aging is being adjusted in old age, namely the attitude of the community who are less happy with the elderly. The developing stigma states that the elderly are identical with sickness, dependent on others, and unable to do anything anymore (1). Stigma like this will make it difficult for the elderly to look for problems faced, like previous research, which states that the stigma obtained by individuals can make it challenging to find solutions to issues faced (13) and will further hamper the adjustment of the elderly.

Retirement stigma from the community can indeed affect the elderly in adapting to retirement conditions. People who are less concerned with pensioners can be an obstacle for the elderly to re-blend with the community. The stigma about unproductive pensions should have been eliminated in the current era because retirement does not mean being unable to be active or work. Supporting older people to engage in social activities and giving respect through caring for the elderly can reduce stigma (17). The discussion about stigma cannot be

seen from one point of view, because it will be difficult to change people's attitudes if the elderly themselves as subjects of stigma do not break the stigma, which is more important, namely how the elderly can adjust to the change in the status of employees to ordinary society. The attention of the community that is different from when the elderly are still employees and when retired is a natural thing in the community. Therefore, elderly who have retired must learn to abandon all statuses that have been attached to them for decades. Older people who can realize this condition will remain in the community and help the community even though they have not cared enough. Experience in government institutions that have administrative, procedural, disciplinary, and regulatory requirements can provide provisions for the elderly to be role models in organizational activities and role models in the community, therefore the community should be able to utilize the capabilities of the elderly who retire from civil servants to be involved in social activities.

## CONCLUSION

In conclusion, described Based on the results of the study, the researcher argues that there is a relationship between government policy and pension stigma with psychosocial adaptation to the elderly, so it is recommended that the government provide counseling services for employees who will retire, and monitor the survival of pensioners about social retirement as better policy inputs in the future. The community is expected to empower the retired elderly from civil servants to become pioneers in the community in developing the younger generation. Researchers can then examine other variables that can affect the psychosocial adaptation of the elderly in retirement.

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