

# Measuring and evaluating adjustment to retirement: a scoping review protocol

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**Review question/objective:** The objective of this review is to identify the available methods and instruments that are used to measure adjustment to retirement among retirees. This review will also find studies that use other methodological approaches to evaluate, measure and/or understand adjustment to retirement. The following specific questions will be addressed by this review:

- What methods and instruments are used to measure, evaluate and describe adjustment to retirement?
- What components/dimensions are evaluated using these methods and instruments?

**Keywords** Adjust; assessment; measure; retire; scale

## Background

The concept of “retirement” has evolved as a result of an increasingly aging population, low birth rates, increasing longevity and the baby boomer cohort reaching retirement age.<sup>1,2</sup> For these reasons, the number of retirees has been increasing worldwide, especially in developed countries in Europe and also in the United States of America.<sup>3</sup> For some time, life expectancy has been increasing in most developed countries worldwide.<sup>4</sup> The early-retirement systems of the past 20 years, intended to create jobs for younger workers, dropped the age of retirement from the workforce as life expectancy increased.<sup>3</sup> In 2014, there were 33 per cent more people aged 80 years and above in the European Union than there were in 2004, and older people will spend many years in retirement.<sup>3</sup> In 1960, men on average could expect to spend 46 years in the workforce and a little more than one year in retirement; and by 1995, the number of years in the workforce had decreased to 37, whereas the number of years in retirement had jumped to 12.<sup>5</sup> According to the Organization for Economic Cooperation and Development countries, in 2007, an average man left

the labor force before the age of 64 years and could expect 18 years of retirement, and an average woman stopped working at the age of 63 years and looked forward to more than 22 years of retirement if they had adopted similar concepts of retirement.<sup>5</sup>

Population aging will impact national budgets. Countries with extensive social programs targeted to the older population, like healthcare programs, will find the costs of these programs escalating as the number of eligible recipients grows and the duration of eligibility lengthens.<sup>6</sup> This situation gives rise to a large number of economic and social problems. There would be a greater demand for health care, as older people suffer from more chronic health conditions. It could also be a possible threat to the European social security system.<sup>7</sup> Hence, it is urgent to improve health during the transition to promote active aging. Health promotion could improve older people’s health, preventing costly and negative impacts on the population as a whole.<sup>8</sup>

Retirement is one of most significant transitions in late adult life,<sup>9</sup> marking the end of the working life. Many individuals have high expectations for this new phase, looking forward to the possibility of fulfilling dreams that were not achievable before retirement (honeymoon phase accordingly to Atchley<sup>10</sup>). However, for many individuals, their

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work is the greatest definition of their identity, which causes them to feel a loss of identity when they retire. Although some people plan this transition for many years, the initial phase can be different to what they had expected and can be a fragile phase for individuals and their families that requires the restructuring of the daily routine and social network.<sup>11</sup>

Retirement has been a focus of much research in the last four decades. It is a transitional event<sup>12</sup> that forces an individual to continually adapt to change, and that can expose the individual to different levels of vulnerability, including biophysiological, psychoemotional and socio-economic vulnerability.<sup>13</sup> The impact of retirement on the retiring individual and the factors that influence a successful adjustment still remain unclear in comparison to other factors associated with retirement.

A significant number of retirees still suffer from poor adjustment and wellbeing,<sup>14</sup> meaning that they are facing problems in their adaptation to this new life phase. Poor retirement wellbeing is a problem for society, amplified by the growing number of retirees, previously mentioned. Greater efforts are needed in identifying and supporting the factors that promote a favorable retirement adjustment and wellbeing.

Retirement adjustment is a term that has been used as a synonym for satisfaction with retirement.<sup>15</sup> However, the terms are different: retirement satisfaction and adjustment share similar predictors but not all.<sup>16</sup> It is possible to adjust to a new situation without being satisfied with it, and the fact that an outcome is positive does not necessarily imply that the adjustment was easy.<sup>16</sup> Adjustment to retirement is the impact of retirement on the individual and the factors important for a successful adaptation and/or modification of behavior and attitudes to achieve a balance between personal needs and inter-personal or societal demands.<sup>2</sup> Retirement is a longitudinal development process.<sup>15</sup> The non-adjustment to this new phase of the life cycle can have negative consequences at an individual and social level,<sup>14</sup> as it is a life-changing event that affects the physical and mental health of individuals, negatively or positively, depending on many aspects.<sup>12</sup> Family has a central role in this phase of life, as it is also affected by this transition and needs to make an effort towards adaptation.<sup>2</sup>

It is important to understand the implications this adjustment has on the active, healthy or successful

aging process of individuals in an increasingly aging society.<sup>17</sup> To measure adjustment to retirement, it is important to have instruments that allow health professionals to understand the areas that need their intervention when an individual is retired. Health professionals who work in primary health care are the ones who can identify and help individuals facing problems associated with adjustment to retirement. These professionals are closest to their patients, know their families and accompany them along their life cycle.<sup>13</sup>

A measurement tool to evaluate adjustment to retirement that could be used by health professionals and that is suitable for repeated measurements could be essential for primary healthcare professionals. With that measurement tool, they could identify if there are patients having difficulties adjusting to retirement and intervene, if necessary. The use of assessment tools will help assess levels of adjustment in this vulnerable population as they transition.<sup>13</sup>

There are instruments and other methodological options that are used to measure adjustment to retirement. However, the instruments used are created to measure adjustment in general<sup>18</sup> or some aspects of adjustment (like quality of life,<sup>19</sup> wellbeing,<sup>20</sup> social support<sup>21</sup> and health status<sup>22</sup>) and not specifically retirement adjustment and do not combine all of those dimensions. Some studies use open-ended survey questions about the experience of retirement.<sup>23</sup> Therefore, it is not clear which are the characteristics that an instrument, scale or other measure should have if it intends to measure adjustment to retirement specifically. The mapping of the available evidence regarding instruments, tools or other methodological options (scales, inventories and interviews) to measure adjustment to retirement will allow for the identification of relevant topics that make a contribution to the advance of evidence-based care, to the development of knowledge and to the identification of possible gaps in this area of research. All information found about scales, instruments or other methodological options will be important data for the construction of a specific instrument that evaluates adjustment to retirement. Even if the instruments found assess only some aspects or dimensions, they can contain important information to build a new tool to be implemented by health professionals dealing with this vulnerable population.

A preliminary research from the *JBI Database of Systematic Reviews and Implementation Reports*,

CINAHL and MEDLINE revealed that currently there is not a scoping review (neither published nor planned) about this subject. There is also no systematic review that addresses specifically measurement or evaluation of retirement adjustment. There are important questions about the nature of the evidence in this area that need to be answered before formulating a precise question regarding the available measurements of retirement adjustment.

This scoping review will consider studies that include instruments or scales applied with the objective of measuring adjustment to retirement, defined in terms of how well an individual rates their own adjustment or adaptation to retirement transition and associated changes. These instruments should include dimensions of satisfaction with retirement such as, physical wellbeing after retirement, psychological wellbeing after retirement, money/pension problems after retirement, health status after retirement and family alterations after retirement, among others. Besides the mentioned scales and instruments, we will also look for studies that use other methodological approaches to measure, evaluate and/or understand adjustment to retirement. These methods can include interviews, focus groups or any other methods of data collection. Retirement is a recent topic in research, and it is possible that some researchers used other approaches to evaluate and understand retirement adjustment.

In the absence of research studies, the scoping review will seek to include published evidence from the perspective of relevant experts in the field of retirement as to what is viewed as appropriate to assess in relation to retirement adjustment. From these studies, we will extract information about the dimensions and the empirical indicators that experts think are appropriate to measure in adjustment to retirement.

### **Inclusion criteria**

#### *Types of participants*

The current review will consider studies that include participants newly retired, facing adjustment to retirement (within 10 years of retirement). Any age is acceptable for inclusion. Any professional area will be acceptable, independently of the reasons and contexts of retirement.

### *Concepts*

The current scoping review will consider studies that include instruments or scales used to measure adjustment to retirement, defined in terms of how an individual rates their own adjustment or adaptation to retirement transition and associated changes. These instruments or scales can be unidimensional or multidimensional and may include measures of satisfaction with retirement, physical wellbeing after retirement, psychological wellbeing after retirement, money/pension problems after retirement, health status after retirement and family alterations after retirement.

As retirement is a recent topic in research,<sup>24</sup> it is possible that some researchers have decided to use other approaches to evaluate and understand retirement adjustment, which can include interviews, focus groups or any other method of data collection. The evaluation criteria that can be present in these methodological approaches are self-esteem, marital status, informal networks, income before and after retirement, planning for retirement, gender differences and activity engagement.

### *Context*

The current review will consider studies conducted in any setting.

### *Types of studies*

The current scoping review will consider quantitative, qualitative studies and literature reviews.

Quantitative designs include any experimental study designs (including randomized controlled trials, non-randomized controlled trials, other quasi-experimental studies, including before and after studies, or studies related to the reliability, validity and accuracy of available instruments or tools) and observational designs (descriptive studies, cohort studies, cross-sectional studies, case studies and case series studies).

Qualitative designs include any studies that focus on qualitative data such as, but not limited to, phenomenology, grounded theory and ethnography designs.

As mentioned in the background, previous systematic reviews were not located by the preliminary search; however, literature reviews and newly published systematic reviews, meta-analyses and meta-syntheses will be sought and considered for inclusion.

In the absence of research and/or studies, other text such as opinion papers and reports will be considered.

### Search strategy

The search strategy aims to find both published and unpublished studies. A three-step search strategy will be utilized in this review. An initial limited search of MEDLINE (via PubMed) and CINAHL will be undertaken followed by analysis of the text words contained in the title and abstract, and of the index terms used to describe the article. A second search, using all identified keywords and index terms, will then be undertaken across all included databases. Third, the reference list of all identified reports and articles will be searched for additional studies. Studies published in Portuguese, Spanish, English and French will be considered for inclusion in this review. Studies published from 2000 to present will be considered for inclusion in this review. These dates were chosen because the more recent studies, conducted this century, are the ones in which retirement and aging became a problematic issue.<sup>24</sup>

The databases and sources to be searched include:  
Academic Search Complete  
CINAHL Plus with Full Text  
MEDLINE  
LILACS  
Scopus  
Nursing & Allied Health Collection: Comprehensive  
SciELO – Scientific Electronic Library Online  
Cochrane Central Register of Controlled Trials  
The *Joanna Briggs Institute (JBI) Database of Systematic Reviews and Implementation Reports*  
Cochrane Database of Systematic Reviews  
The search for unpublished studies will include:  
ProQuest – Theses and Dissertations  
Banco de teses da CAPES ([www.capes.gov.br](http://www.capes.gov.br))  
RCAAP – Repositório Científico de Acesso Aberto de Portugal  
OpenGrey – System for Information on Grey Literature in Europe.

Initial keywords to be used will be:  
Retire\*, Adjust\*, Assessment\*, Scale\*, Measure\*, Instrument\* and Tool\*

Articles search will then be assessed for relevance to the review, based on the information provided in the title and abstract, by two independent reviewers.

The full article will be retrieved for all studies that meet the inclusion criteria of the review. If the relevance of a study was unclear from the abstract, the full article will be retrieved.

Based on full texts, two reviewers will examine independently whether the studies conform to the inclusion criteria. Any disagreements that arise between the reviewers will be resolved through discussion or with a third reviewer.

Studies identified from reference list searches will be assessed for relevance based on the study's title and abstract.

### Data extraction

To answer the review question, data will be extracted from included papers pertaining to measuring and evaluating retirement adjustment, as presented in Appendix I.

### Presenting the data

Data extracted from each of the studies will be mapped and presented in a form that logically reflects the objective and questions of this scoping review. The data from the studies will be presented in terms of overall concept/components that can be related to adjustment to retirement. This includes data relating to the types of methodological approaches and published instruments used to measure, evaluate and describe adjustment to retirement along with the components/dimensions that have been evaluated using these methodological options and instruments.

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**Appendix I: Data extraction instruments**

If the paper presents an instrument, details that will be extracted may include:

Instrument	Year of publication	Content/components of the assessment instrument	Theory/theoretical background	Sample size	Context	Validation (yes/no/unclear)	Was the instrument built specifically for measuring adjustment to retirement? (yes/no)

If the paper presents other methods, details that will be extracted may include:

Methodological approach	Year of publication	Theory/theoretical background	Are there several methodologies combined? (yes/no)	Areas assessed or evaluated	Sample size	Context	Finding (1)	Finding (2)

If the paper presents published evidence from the perspective of relevant experts in the field of retirement, details that will be extracted may include:

Point of view/opinion/statement	Source of point of view/opinion/statement	Finding (1)	Finding (2)