

Risk factor analysis stress in retirement

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ABSTRACT

Stress is the reaction of the body to circumstances which cause pressure, shift, emotional distress, it can cause stress in the elderly who have retired. The aim of the research was to find the factors that cause stress in retired elderly people. This research was used methods of qualitative research with a descriptive approach. Samples were collected in the Bangbayang Village Government Area through snowball sampling of as many as 7 (seven) elderly retirees. The results of this study indicate that of the elderly with ages of 60 years up to 2 people, 63 years up to 1 person, 66 years up to 1 person, 1 person 70 years old, 1 person 74 years old and 1 person 75 years old. There are five factors that cause stress in older retirees, such as: factors of social support, factors of economic status, current employment factors, factors of self-acceptance, and factors of life independence. Of the five stress-causing causes, 3 main factors faced by certain elderly pensioners are related to aspects of social care, economic stability, current employment.

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1. INTRODUCTION

Man is always caught up in a repetitive schedule, creating discomfort. Stress has become a part of daily life but it is also not understood by people. Stress is in fact the incentive human beings need to run, an ability that can be used successfully. Stress is also induced by depression or life challenges that can not be fixed so that it interferes with activities. Many people get wrapped up in a dull routine and trigger tension. Stress has been a part of human life but it is not always understood by people. In fact, tension is the fuel that humans need to run, an ability that can be used efficiently. Stress is also caused by distress or issues in life that can not be fixed so that it interferes with activities.

In Law No. 13 of 1998 on the protection of the aged, which involves the aged as anyone who is 60 years of age or older. Based on the findings from Susenas in 2013, the number of elderly people in Indonesia reached 20.04 million people, or around 8.05 percent of Indonesia's total population (BPS, 2013). The number of elderly people in Central Java has grown dramatically, reaching 4.31 million people in 2017, or 12.59 per cent of Central Java's overall population, and rose to 4.49 million or 13.03 in 2018. One percent of Central Java's overall population. Meanwhile, Surakarta's number of elderly people in 2018 hit 58.9 thousand or 11.37% of Surakarta's 517.9 thousand population. [1]

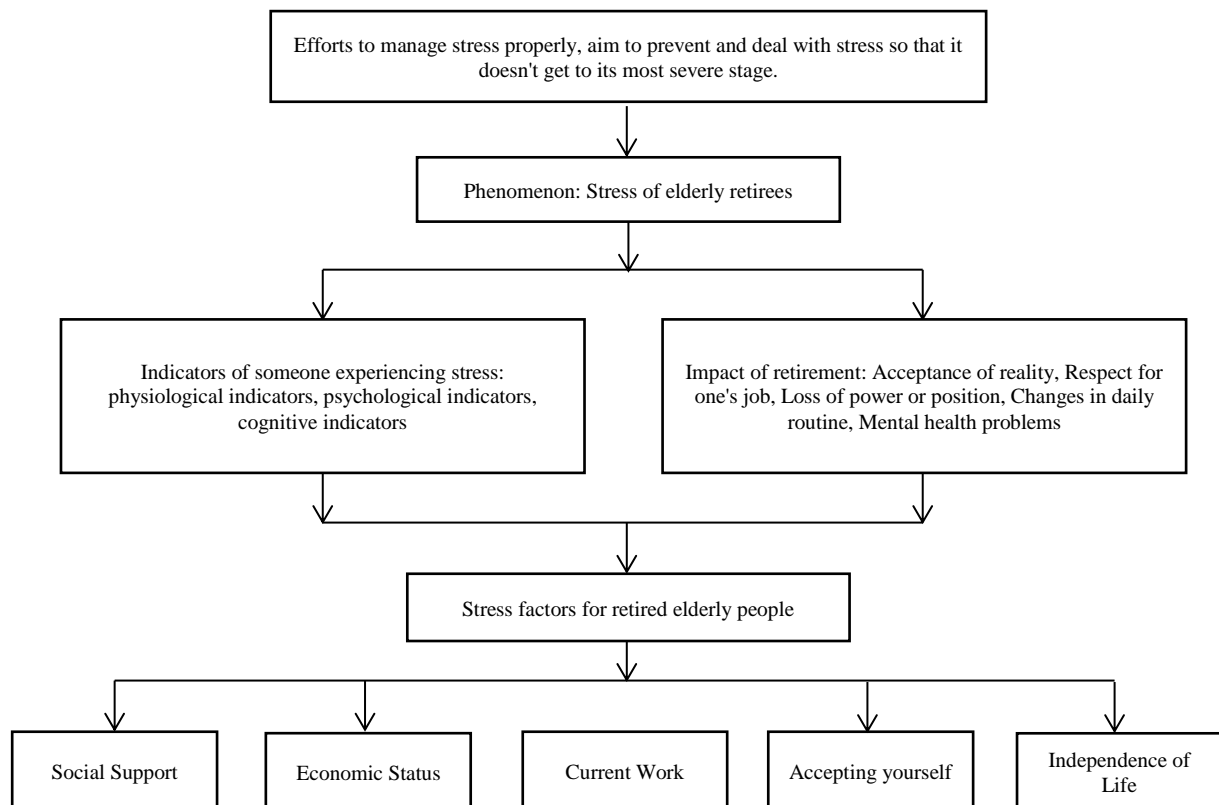
Job is one of the most important factors in this modern age which can offer happiness (because wealth, place, and self-esteem can be strengthened). Retirement is also viewed as an uncomfortable fact, because some people still feel depressed by the time it arrives, so they don't realize what kind of life they face. Pension is a situation under which an person no longer serves, either because he has passed the specified retirement age or because of an agreement between the individual involved and the organization where the individual resides to allow early retirement proceedings [2].

Based on research conducted, retirement self-acceptance and social support together have an impact on stressors while approaching retirement in Badung Regency's retiring elderly community. This study is inspired

by the experience of the researcher during organizational life in the community and from the findings of many informants it has been found that several elderly people who enter retirement report that after entering retirement their life experiences negative changes, such as loss of exercise, decreased economic status, loss of family and society care, and feeling insignificant. [3] Therefore, researchers conducted a study to determine the factors that cause pressure on age entitled "Analysis of Causes of Elderly Retirees in the Government of Bangbayang Village, Brebes Regency".

2. RESEARCH METHOD

The tool used in this analysis is a descriptive research method with a qualitative approach, the research topics conducted by the author are the elderly people who have entered retirement in the Bangbayang Village Government Work Area. The sampling method used for data collection was snowball.



3. RESULT AND DISCUSSIONS

3.1 Respondent Characteristics

There were 7 informants in this sample: 1 informant aged 74, 1 informant aged 66, 1 informant aged 75, 1 informant aged 63, 1 informant aged 70 and 2 informants aged 62.

Table 1. Characteristics of the respondents

Informan Number	Age
Informans 1	74 Years
Informans 2	66 Years
Informans 3	75 Years
Informans 4	63 Years
Informans 5	70 Years
Informans 6	62 Years
Informans 7	62 Years

3.2 Social Support

Social care for the elderly, particularly the retired elderly, is one of the most important factors. Since they will obviously be more vulnerable with the age, particularly for an elderly person, so it's important to help the nearest people, especially the family, so that someone can consider adjusting to their new circumstances

and environment. Not all aged retirees, however, obtained care or assistance from their relatives, and there were also several informants who had never lived alone without a family to look after. The Informant-2 reported this as follows:

"I live alone, my wife passed away three years ago. My children are all married and they join their wives, there is a desire to live with the child, only one follows his wife, who lives far away, so that's okay alone "(30 June 2020, 18.30).

It can be seen from the findings of the aforementioned interview that there are not a few older people who live alone, nor does the family give physical or emotional assistance to others who are old enough. The 5th informant who shared his view as follows believed this, too:

"My wife has passed away, bro. I used to live alone but there are children who feel sorry for me, now they live together, the children who have a family, the last one also sometimes comes home late in the afternoon. (1 July 2020, 12.30)

3.3 Economic status

In general, there will be a decrease in financial income everywhere and in organisations that become unemployed, except for very rich people with ample investments, being a retired person is of course not a big problem. In general, funds raised by an elderly aged person are mainly for help in order to acquire a variety of items to understand their longing for living in old age. However, when a retired person still has to meet his everyday needs, particularly for retirees who still have benefits, this can not be ignored, of course, since this is one of the stress causes for elderly retirees. Many people are very stressed and depressed for being unable to deal with financial difficulties. Any of them suffer from being struck by unforeseen demands and costs because they still have school children to help, since their salary is inadequate to cover the normal cost of living. Since it's all based on the informant-1 's assertion as follows:

"I just depend my life on the salary of my retirees and I'm not looking for work anymore, so I don't have any additional income, I live with my wife and two grandchildren, one just entered MTs and the other just left vocational school and the cost of living is all because I'm my parents. Her split. So all the needs of my grandchildren, I bear it. I paid the building money because I paid for them, about 5 (five) million. Yes, yes, with that kind of pension money, you say it's enough, how about it, but we're doing it because I have a grandchild who is still in school." (30 June 2020, 11.00)

In line with the statements put forward by informant-1, the results of observations and interviews delivered by informant-3 are as follows:

"I don't work to add additional income, I only receive it from retirees. Here I live with my third child and my 6th child who is still unmarried and still in college too, for the costs, yes, I am dependent on pension benefits, nothing else because I am sick and also get the receipt symptoms so my legs are a little heavy to carry on the road And I'm talking a little difficult because I'm tired because yesterday I made a drilling well, so since I retired, I just didn't look for work to increase my income. (1 July 2020, 09.00)"

Indeed, economic problems sometimes become one of the most important factors in ensuring a person's life, especially for retirees. Some informants also felt the limitations of pension salaries as stated above as well as the statement of the informant-4 who said that:

"The retirement allowance is 4 (four) million rupiahs, but there is a discount because we have a deposit, so at most we get only 1.5 (one million and five hundred) per month, how come it's not enough than nothing. At all, if I can be open, it's not enough, just what else can I do?" (July 1 2020, 11:00 AM)"

3.4 Current work

Everyone will not be separated from an activity or job. Some people work to make money, some just work to fill their spare time, and some even work for status. However, in general everyone who works is only related to material needs, so that someone can meet their needs for clothing, food and shelter. With increasing age, a person's physical work status will be increasingly limited, and job satisfaction will decrease. And indeed it was felt by some elderly people I interviewed that they prefer to do activities that they like while still working only to give satisfaction to themselves in the sense that they do work that makes them happy and away from the demands of others. This is evidenced by the results of interviews conducted by researchers with informants-1 as follows:

"I once traded after I retired for only about three years after that it stopped, and only managing the fields until now is also only a side activity for activities, I am happy to work on it because my income

only depends on the retirement salary, so there is no additional everywhere else. " (30 June 2020, 11.00)".

In line with the informant-1's statement, the following is the informant-2's statement regarding the work he did after entering retirement that:

"If I teach the madrasa in the afternoon I also want to, the term is voluntary. As for the salary, it is not a salary either, but sometimes you get assistance from the regent of at least Rp. 100,000, - (one hundred thousand) that's also once every three months so it's not every month." (30 June 2020, 1.00pm)".

From the statements of the two informants above, it can be concluded that someone who has entered old age or is quite old will tend to do work that they like and away from binding work words. Some retired elderly work only for pleasure, not to earn money because they only depend on their pensioner's salary for their daily needs.

However, not a few of them chose to stay at home or not work anymore because there was a decrease in their physical and psychological conditions which led to a decrease in the productivity of the elderly. As the statement conveyed by the informant-7 as follows:

"After retiring, I just wasn't looking for work anymore and organized by the community, I was not active because there were changes, especially to my physicality, maybe because of the age factor, the disease actually came. Because maybe there is a lot of unemployment too, so lack of activity certainly really affects health, especially to the mind being more sensitive. If there is an activity or work, then the mind is free, so it is used to think, but after retirement, it's different, especially when you are unemployed, it's really bored, now it affects your psyche too. Since retirement, I often go to treatment and have to be routinely controlled for an enlarged liver"(2 July 2020, 09.00)".

A job can be a stressor for a person, especially in the elderly. Stress in the elderly can arise from a lack of activity or activity because they leave their daily work for good. So that retirees often think that they are no longer needed. But not a few of them are psychologically stable, as according to the results of observations and interviews that I have conducted with informants-1 and informants-2 where they still have a stable psyche, this is proven by they are still looking for other jobs / activities can be used as a substitute for old jobs, but this is also done not solely to generate rupiah but they are done happily and on their own accord. In contrast to the opinion of the informant-7, from the results of the observations and interviews above, he said that after retiring due to age factors also affecting the disease, it was easy to come and since retirement he felt less activity and greater sensitivity. Of course, since retiring, there must have been pressure and a sense of boredom, which made informants experience light stress.

3.5 Accepting yourself

All living things have a life cycle towards old age which begins with the process of birth, grows into adults, reproduces, becomes old and finally dies. The changes that will be experienced by retired elderly people can come from environmental factors and of course habits. With good self-acceptance from retirees, it will be an important factor in maintaining the mental and physical health of the elderly. As according to the statement conveyed by the informant-5 as follows:

"Actually I retired from boxing myself, bro, because I was hurt by the principal at my place of work because when I worked it was very difficult when I wanted to be promoted first, because almost four times I won a promotion but my boss never approved it because I was. I know he is afraid of being competitive with me, who I am pushing myself to retire 6 years before retirement"(1 July 2020, 12:30).

It is different from the opinion of informant-5, related to the problem of self-acceptance, informants-6 are very accepting of their retirement, which is based on the results of observations and direct interviews as follows:

"The retirement age is indeed around 58 years, so indeed I gladly accept it and my family also very much. It's just the feeling of losing friends, especially when it's been around 4 (four) months, I really feel like I want to chat with you, right? When you retire, you don't have friends to talk to anymore, that's most family." (1 July 2020, 14.30)

3.6 Independence in life

Elderly who have a high level of independence are those who are physically in excellent health. The highest percentage are those who are in good health. With good health, they can do any activity in their daily life, for example, they are still able to take care of themselves, work and recreation. In accordance with the results of research conducted by the author by means of observation and in-depth interviews with several

respondents, most of the respondents were independent, almost all of them and indeed there were some respondents who experienced a physical decline marked by experiencing several problems in their health, but most of them were still able to carry out activities. Alone without the help of others. This is in accordance with the statement said by the informant- 1, namely as follows:

"There is no help, if I do activities I am still strong myself, at most I just forget it. For example, I want to pick up this item, it's just a few minutes on the road, I forgot like that. Yes, thank God until now we are still given health and also can still go to the fields." (30 June 2020, 11.00).

Agree with informant-1, the following is the statement conveyed by informant-4 as follows:

"I'm still strong for my own activities, just like usual, in fact, for example, lifting weights of about 50 kg is still strong. Many people also tell me that I am young. It's just that now I have prostate disease and a hernia, so I have to continue to control it regularly". (2 July 2020, 09.00)

3.7 The relationship between social support variables and stress-causing factors

Social support from the family is a form of appreciation given by the family to family members according to the conditions they are experiencing. Social support from families is very important for retired elderly people, especially from their spouses and children, because having good support or support from the family can reduce psychological pressure on the elderly. According to psychological problems which can be in the form of loneliness, isolation from the environment, helplessness, feelings of uselessness, lack of confidence, dependence, neglect, especially for poor elderly, and so on are influenced by the lack of family support for the elderly. [4] Regarding the problem of social support that will affect stress in an elderly person, according to the results of direct and in-depth observations and interviews with several sources, the relationship between social support and stress levels shows that a group of Lasia experiences stress due to a lack of social support from their closest people, especially family. This shows that there is a significant relationship between social support factors and stress levels of retired elderly people.

The results of the research conducted by the author and the results of interviews have been presented. The results of the research show that some interviewees said that social support was not good enough from family members. Died and his children came with his wife. In a condition like this, where the age is old enough should get the full attention of the family, but this is not felt by the informant, which he still does anything himself. This is also similar to informant-5 who said that the greatest support and the person who plays an important role in accompanying our parents' lives is our own partner, but at this time the informant does not have the positive impact given by his partner, because the informant spouse or dead wife. For several months he lived alone and finally because the last child felt sorry for him, he chose to come with him.

From the above statement it can be concluded that the authors conclude that the social support provided by the family to the retired elderly is very lacking, this is due to the lack of attention from the family towards the elderly retirees, both related to health, diet, and other activities. Where social support is very important as a strategy to reduce stress and its negative consequences. This is supported by research conducted by Anita [5], the results of the study show that there is a positive and significant influence between family social support and stress on retired elderly. Social support serves as a preventive strategy to reduce stress and its negative consequences.

3.8 The relationship between economic status variables and stress-causing factors

Based on the results of observations and interviews conducted directly and in-depth with several sources, 4 of the 7 people who have been interviewed have a poor economic status. This shows that there is indeed a significant relationship between economic status and stress levels in elderly retirees. According to Sopian, this is because retirees experience adjustment problems related to economic factors due to differences in income received while still working and retiring. [6]

Informants who have a poor economic condition, because their health has begun to decline, most of them do not work anymore. In line with what was said that the result of deteriorating physical, cognitive and psychosocial functions generally becomes a stressor for the elderly because when they get older there will be a decrease in their ability to work or activities. [7]

While the assistance expected from children or families is no children / families are also in poor economic conditions, even some of them still have dependents for children / grandchildren who are still in school and are not married. Informants who are in a poor economic condition because they are unable to work and do not have much manpower which makes them unable to work to increase their income to fulfill their daily needs.

The high needs and costs of living today with a minimum amount of income are one of the factors that trigger stress on a person. Especially if the number of family members that must be borne is quite a lot. The high demands of life in raising children and grandchildren to meet their daily needs, such as daily needs,

school fees, medical expenses, etc. are problems that must be addressed so as not to cause high stress on retired elderly people. The problems faced in today's families mostly stem from two things, namely sex related matters and economic problems (money related matters). A good income, the more fulfilled needs, and the lower the stressors for economic problems. [8]

Based on the results of the research, it can be concluded that economic status is very important in preventing the occurrence of mild or severe stress in a retired elderly person, meaning that in an older age, someone must have savings for himself because the older the health condition decreases and the disease will come easier. So that it will result in aging which requires additional costs for medication and care so that support related to economic status plays a very important role in fulfilling its activities. With sufficient financial capacity, they will pay more attention to their health.

3.9 The relationship between current work and factors that cause stress

Based on the results of observations and in-depth interviews with several informants, most of the informants are no longer working, most of them are at a mild stress level, namely about 5 out of 7 people interviewed are not working, and only two people are still doing activities as usual but do not do hard work, but they are more likely to do work they enjoy in the sense of not doing work to increase income. There is a very significant physical and psychological decline which will certainly affect the decrease in productivity in the elderly. Even after the author made observations and interviews with the informants, there were several sources who experienced a significant decline in health, this was evidenced by several statements from the informants who said that after he entered retirement various diseases easily emerged where there were some retired elderly who experienced health problems such as swelling. Liver, then a stroke symptom and some have prostate disease and a hernia. From the results of the interview, they revealed that they were no longer able to work because of their physical condition and they had to undergo regular medication.

Along with the decline in physiological function, the body's resistance of the elderly also decreases so that various diseases can land easily. This decrease in physical abilities can cause people to become stressed, where in the past all work could be done alone, now sometimes have to be helped by other people. This feeling of burdening other people can cause stress. Suffering from a disease can result in changes in physiological function in the person who suffers it [9]. Research conducted in Makassar on the reduction of current work to stress shows that physiological factors can affect stress levels in retired elderly people.

From this it can be seen that indeed the elderly have decreased in their health level so that various diseases can land easily. The decline in physical ability in the elderly causes them to be unable to carry out their usual activities so that this is where stress triggers can arise because the lack of activities makes them feel depressed psychologically and of course boredom which causes retired elderly people to tend to have sensitive feelings.

3.10 The relationship between the level of self-acceptance with factors that cause stress

Self-acceptance is a concept in which psychological conditions adapt to the situation that is being experienced. Like the elderly who enter retirement, with the loss of their job, the attitude and reaction of the subconscious mind changes from the start of stopping their daily activities. In this case, the elderly with good acceptance skills will provide a positive self-concept, on the other hand, if they are responded to with negative acceptance, this will also have a negative impact on the elderly [10]. To achieve a self-concept, a person must be able to carry out acceptance of himself. If someone has a positive self-concept then he will have positive self-acceptance, and if he has a negative self-concept then he will not have acceptance of himself.

From observations and in-depth interviews, it was found that some informants were less accepting of their retirement conditions and some were accepting gracefully. As explained by informant 5, where he entered retirement, the lack of self-acceptance was triggered by problems that occurred while he was still working, resulting in a negative assessment of both himself and his job. In contrast to the results of the interview presented by the informant 6 where he and his family received full retirement. This can build a positive assessment of both informants and families.

From the 2 results that the researchers conducted from the results of observations, interviews and based on the theory that problems that occur before retirement or after retirement can trigger stressors or pressures experienced by informants and it can be concluded that not all informants can accept their current situation and tend to have a bad judgment of him. This is supported by the statement of Indriana [11] that the unpreparedness and efforts to fight the changes experienced in retired elderly people have an impact on the placement of losing individuals, which ultimately only becomes a source of accumulated stress and frustration.

3.11 The relationship between the level of independence in life with factors that cause stress

Older people who have the highest level of independence are those who are physically in excellent health. With good health they can do any activity in their daily life, such as: taking care of themselves, working

and recreation. Research conducted by Putri [12], on the relationship between independence and social support with stress levels in the elderly. The results showed that independence has a significant relationship with stress levels, where respondents with higher levels of independence have lower stress levels.

Regarding the relationship between the level of independence in life and the level of stress from the results of observations and interviews conducted in depth by the author to several sources, almost all of the informants are still living independently, meaning that in carrying out their daily activities they still do it themselves because they are still able to walk, move. Although a bit slow, they still do their own activities.

In accordance with the results of the study, there were indeed several resource persons who had problems with their health and had to carry out regular medication, but the ability to take care of themselves such as eating, dressing, urinating / defecating, and bathing they still did it themselves. It can be concluded from the explanation that has been explained that in terms of the independent life of the elderly retirees it is in the successful category because in daily life the elderly can still carry out their activities without any help from the surrounding environment. In this case, a person's ability to do daily living activities independently can be said to be successful or successful if the elderly are able to carry out independence towards old age well. [13]

4. CONCLUSION

Based on the results of research, the 5 dimensions of life independence factors become factors that do not affect the incidence of stress in the elderly, while the underlying factors for stress are social support, economic status, current employment and self-acceptance. Because basically an elderly person who has entered retirement age needs social support provided by his closest family, adequate economic status, work or activities to fill retirement and self-acceptance of the situation he is experiencing at this time in order to reduce the pressure received and support a life that is perfect for the elderly who are retiring.

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