

## **The Study of the Correlation of Proactive Coping and Retirement Planning: An Example of Senior Civil Servants in Taiwan**

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**Abstract :** Demographic aging is the major problem that Taiwanese society is facing, and retirement life adaptation is the most concerning issue. In recent years, studies have suggested that in order to have successful aging and retirement planning, a view for the future is necessary. In Taiwan, civil servants receive better pensions and retirement benefits than do other industries. Therefore, their retirement preparation is considerably more significant than other senior groups in Taiwan. The purpose of this study is to understand the correlation of proactive coping and retirement planning of senior civil servants in Taiwan. The method is conducted by questionnaire surveys, with 342 valid questionnaires collected. The results of this study are: 1. The background variables of the interviewees, including age, perceived economic statuses, and retirement statuses, are all significantly related to their proactive coping and retirement planning. 2. Regarding age, the interviewees with ages 55 and above have better proactive coping and retirement planning than those with ages 45 and below. 3. In the aspect of perceived economic statuses, the participants who feel "very good" economic statuses have better proactive coping ability and retirement readiness than those who feel "bad" and "very bad". 4. Retirees have better proactive coping and retirement planning than those who are still working. 5. Monthly income is significant in retirement planning only. The participants' retirement planning would be better if they have higher incomes. Furthermore, the participants' retirement planning would be better if their revenue were €1453~€1937, than if their revenue were below €968. 6. There are positive correlations between proactive coping and retirement planning. 7. Proactive coping can predict retirement planning. The result of this study will be provided as references to the Taiwan government for educational retirement planning policies.

**Keywords :** proactive coping, retirement planning, civil servants, demographic aging

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