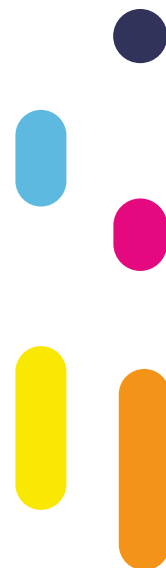# 5th International Conference on Time Perspective

Book of abstracts

12th — 16th of July, 2021
Vilnius, Lithuania
Online conference

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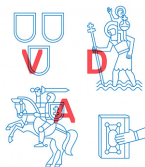
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Partners:

Time to Prepare for Retirement: Time Perspective Relationship with Financial and Career Retirement Preparation

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Since societies are getting older, creating challenges for governments and retirees (United Nations Department of Economic and Social Affairs, Population Division, 2020), retirement preparation research has been on the rise. Studies (Center for Longevity and Retirement, 2017) have shown that people lack retirement preparation, but psychological aspects of retirement preparation are mostly being overlooked. Time perspective can be perceived as a personality trait (Stolarski et al., 2018) that determines different behaviors. Therefore, it could be considered an important factor in retirement preparation too. Future and present time perspectives get the most attention in the research and retirement research field is not an exception (Boniwell & Zimbardo, 2004; Yang & DeVaney, 2011). Therefore, retirement preparation relationship with other time perspectives is still unclear. To fill that void, this study aimed to explore time perspective relationship with financial and career retirement preparation. 106 subjects participated in an online survey (mean age 33.7 (SD = 12.6), 22.6% male). Financial and career retirement preparation scale was developed based on Petkoska and Earl (2009), Noone et al. (2010), and Griffin and Hesketh (2008) questionnaires. The Lithuanian version of the ZTPI-36 (Sircova et al., 2014) plus Future negative subscale (Carelli et al., 2011) was used to measure time perspective. Results show that past and future negative time perspectives correlate with financial and career retirement preparation while present fatalistic time perspective correlates with career retirement preparation. Spearman's rho varies from -0.20 to –0.37. Hierarchical regression analysis shows that time perspective is a significant predictor of career retirement preparation, explaining 10% of the variance.

Keywords: time perspective, financial retirement preparation, career retirement preparation