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Education for Aging: A Retirement Planning Program

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Abstract. Retirement represents a significant change in individuals' lives, which is why it can be prepared through an educational/training process. However, the scientific literature points to a lack of practices in this preparation. Based on a qualitative methodology, conducted through interviews with workers, retirees or pre-retirees, perceptions about retirement and the factors influencing the development of retirement planning programs were captured. It was found two meanings attributed to retirement and three factors that restrict the development of retirement preparation in organizations. Considering that none of the interviewees took part in retirement planning processes, this research presents guidelines that may help implement this practice in organizations.

Keywords: Education, Aging, Retirement, Human Resources.

1 Introduction

Education, being understood as a lifelong process, prepares individuals for the transformations inherent in each phase of life [1]. Several reasons can be presented for the importance of lifelong education, such as the higher incorporation of technology in the work and daily life, as well as increased longevity and human diversity, which contribute to the development of social responses that meet people's interests (e.g., senior universities).

Educational Gerontology, developed at the intersection of adult education and social gerontology, aims at studying and practicing for and with older people and those in the aging process [2]. In a conceptualization of Educational Gerontology, Martín [3] systematizes its practices and objectives: (1) Education of and with older people encompasses the design and development of programs aimed at older individuals; (2) Gerontology education/training involves identifying the skills and qualifications required for working with older people, as well as the training and technical development of professionals and volunteers who interact with older individuals; (3) Education about and for aging is associated with actions aimed at society or specific social and age groups, with the purpose of providing better knowledge about the aging process, contributing to changing attitudes or prejudices about old age to reduce generational barriers. These

actions can be carried out through interventions in schools, such as the development of intergenerational initiatives, as well as in organizations, by way of retirement planning programs [3], the topic on which this article focuses.

Retirement planning programs are initiatives promoted by organizations with the goal of helping employees become more aware of the changes and adjustments they may need to make, thus constituting an educational process [4]. Based on a literature review, the objectives of this article are to capture perceptions about the meaning of retirement and the factors that influence the development of retirement preparation in the workplace. Additionally, guidelines are proposed to support the implementation of these programs in organizations.

2 Background

2.1 Aging: Demography and Society

Aging is a process that is part of every person's experience and can be analysed from two perspectives: collective and individual. The collective perspective encompasses demographic aging and societal aging, while the individual outlook is related to chronological and biopsychosocial aging [5].

Demographic aging is associated with the decreasing statistical importance of the working-age population in contrast to the increasing elderly population, a trend that will continue in Europe over the coming decades as the post-war baby-boom generation transitions into retirement [6]. These age-related transformations pose challenges (e.g., in the labour market and healthcare systems) and have implications for how society responds to the rising number of older people, which is referred to as societal aging [5]. In this context, demographic aging can be seen as either an opportunity or a problem, with the latter often leading to age-discriminatory attitudes [7].

In terms of chronological aging, it is related to age and is linear, as it progresses from the moment we are born. In contrast, biopsychosocial aging refers to the morphological, functional, and psychological changes [8, 9], and is influenced by each person's life course [10]. Indeed, the aging process has been gaining vitality, particularly during retirement, where the assumption of new social roles and the maintenance of an active lifestyle are prominent. This aligns with the theories of activity [11] and continuity [12] and resonates with the concept of active aging, advocated by the World Health Organization [13] that emphasizes optimizing opportunities for health, participation, and security to improve the quality of life as people age.

2.2 Retirement: Transition and Impacts

Retirement should be seen as a process involving both antecedents and consequences [14]. For this reason, retirement should be examined considering the life course perspective, which seeks to understand how chronological age, individual characteristics, relationships, and life transitions contribute to shaping a person's path [15].

Consequently, the decisions made by individuals impact their trajectories, but also affect their social support networks because people's lives are interdependently linked, particularly through family [16]. In general, retirement has several significant impacts, especially in the areas of financial security, social relationships, time occupation, health status, and marital and family life [17].

It is important to note that these impacts affect individuals differently. Numerous studies have shown that the resources accumulated throughout life course influence how individuals deal with retirement [18, 19, 20, 21]. Besides the antecedents and the changes that may arise (e.g., in time occupation), it is also necessary to consider the life events that can occur simultaneously with retirement (e.g., death of a spouse) and that have significant impacts on daily life. Accompanying these dynamics, we have witnessed population aging, and in Portugal in 2023, the estimated population in the 55-64 age group was 1.0312 million people [22]. Thus, in the next decade, a considerable number of people will transition into retirement, reinforcing the need for preparation to this process. This does not imply that everyone requires preparation for a favourable adjustment. However, expected life transitions contribute to a gradual preparation that allows for better adjustment [23].

To address the challenges and uncertainties associated with retirement, it is essential to provide guidance that contributes to a positive outlook on the process and facilitates a smoother transition [4]. In this regard, organizations, through human resource management, can develop age management practices that support their employees, helping them to be more informed and aware of the resources and social support available to adapt to the changes that retirement brings [24]. Although these anticipatory interventions are recognized to have positive effects on individuals' lives, research focused on the transition from work to retirement, particularly in its preparation, remains limited [25]. This scarcity is also reflected in organizational practices, where a lack of human resource practices aimed at retirement preparation is observed [26], further emphasizing the need for knowledge production in this area.

2.3 Factors Affecting Retirement Planning

The absence of retirement preparation reflects society's disinterest in a stage of life not tied to productive activity, leading to a lack of attention toward individuals going through this process [27].

In contemporary society, the status of retirees is devalued because is not linked to a productive role. Employees may also have doubts about the true objectives of retirement planning programs, because they could be part of organizational restructuring measures, where participation in such a program is aimed at accelerating their exit from the company, rather than providing a benefit for their future well-being [28]. Besides, the implementation of such programs involves costs, since they are often conducted during work hours requiring the replacement of the employee who is absent from their post. The logistics and involvement of external facilitators are other factors to consider, which can also represent obstacles to the implementation of retirement planning practices [28].

From another perspective, many individuals do not clearly understand the role that organizations can play in the transition to retirement. While they may be aware of the implications of retirement, they are often unaware of the topics that should be addressed in a retirement planning program [29]. Essentially, people who could benefit from formal retirement planning do not realize the potential of such process [30]. Programs should be tailored to individual needs, but one of the challenges in helping people prepare may lie in the variety of circumstances they face [30], making it difficult for organizations to harmonize practices to meet the needs of all persons.

3 Research Method

To achieve the objectives of this study we used a qualitative research method [31] based on 11 interviews conducted between May 2022 and February 2023, with workers, retirees or pre-retirees. The aim was to understand the role that organizations can play in retirement preparation and the factors that may affect the implementation of such a process. The number of interviews was deemed sufficient to describe individuals' perceptions on the topic until content overlap was observed, reaching the point of information saturation. This means that information collected from additional interviews, beyond a certain point, did not add any new value to the understanding of the subject under study [32].

Interviewees were selected intentionally, focusing on individuals who considered it important for organizations to develop retirement preparation practices. Emphasis was placed on including a larger number of retirees, since they could share their experiences and suggest measures that could impact their lives. The sample consisted of 11 people, 6 females and 5 males, with ages ranging from 30 to 81 years at the time of data collection. In terms of educational background, 8 individuals completed higher education, while 3 completed basic education. Regarding employment status, 3 interviewees are currently employed and 8 are in retirement or in pre-retirement. The sample aimed to include a variety of professional roles among the interviewees. For instance, it included individuals with experience in Human Resources and Technical fields, covering organizations from various sectors, such as Telecommunications. The interview transcripts were organized into grids based on the study dimensions. Subsequently, individual and comparative analyses of the cases were conducted, and relevant excerpts were selected to meet the research objectives.

4 Results and Discussion

4.1 Perceptions of retirement

Most of the interviewees have worked or are working in the same company or sector. When asked about the meaning of retirement, two main perceptions were identified: *Freedom* and *Lower Income*.

Freedom
Due to retirees not being subject to professional control mechanisms (e.g., work schedules), the primary meaning that most interviewees attribute to retirement is freedom.

"[…] I don't have any obligations, no schedules to follow, no rules. I'm free." [Interview 8, Retiree]

This freedom is reflected in their engagement in activities they identify with, such as spending more time with family, especially grandchildren.

"[…] reaching a point where I have time to do everything I want is, indeed, a wonderful feeling. Being a grandmother allows me to have more time for my grandchildren." [Interview 9, Retiree]

Lower Income
Considering that resources accumulated over a lifetime influence experience of retirement, the next citation shows that retirement is associated with reduced income.

"Just making a living because the retirement pension is so low. It's a life with many constraints." [Interview 5, Retiree]

While working, individuals face pressures and schedules, leading to a sense of lacking time and freedom for other life projects [33]. Consequently, when people talk about retirement, the "freedom" to manage time and being engaged in activities is a significant factor contributing to the meaning of retirement, as found in this research and other studies [34, 35]. Regarding the meaning of "lower income," it's linked to the resources accumulated over a lifetime, which, in the above case, contributes to the interviewee's perception of retirement being constrained by daily limitations due to the low pension amount.

4.2 Retirement planning

None of the interviewees have participated in or are involved in retirement planning initiatives within the organizations where they worked or are currently employed. They believe there are several factors that contribute to hindering the implementation of a retirement planning program.

Some interviewees mention the business perspective focused on profit, which prevents investment in individuals approaching retirement, suggesting that the potential of these individuals is not being fully utilized.

"*The biggest constraint is the profit policy. Companies see numbers and do not see people as a potential human resource."* [Interview 4, Pre-Retiree]

"*We live in a society where productivity is at the centre, not personal satisfaction. Individuals are not viewed as people but as production objects. […] Being retired doesn't mean being unproductive.*" [Interview 7, Retiree]

The implementation costs of such a program are also mentioned by the interviewees, particularly because human resources, logistics and available time are required.

"*[…] it requires a structure of resources to do this with time and money.*" [Interview 2, Worker]

However, one of the interviewees suggests that the program could be developed online and after work to be less costly for the organization.

"*[…] it's a cost because someone must provide that preparation, and there needs to be time available for it. […] could be online to see if people are prepared. […] it would be after work and would raise awareness of what the retirement is."* [Interview 10, Retiree]

Other interviewees point to the fact that retirement preparation practices are not demanded of companies, neither by state organisations nor by employees.

"*Companies don't contribute because they don't have government (state) or social security approval to embed these values (practices) in organizations.*" [Interview 5, Retiree]

"*Companies don't feel that they are required to do this work. We get to know colleagues who are retired, and they all have some complaints regarding the lack of information and how they access it (retirement).*" [Interview 8, Retiree]

"*[…] there are people who eagerly await retirement just to do nothing, and I think that's the biggest barrier. There needs to be a change of mindset for people to remain active.*" [Interview 1, Worker]

To summarise, three key factors have been identified that influence retirement planning. The first two are directly related to organizations: the business-oriented perspective focused on profit, which neglects the potential of older employees, and the costs to implement a preparation process for employees. The third factor is related to the perspectives of the state and individuals, where there is a lack of affirmative state policies and insufficient demand from individuals for active aging and social responsibility to be developed by organizations. These factors align with the positions that the absence of retirement preparation processes reflects a societal lack of interest in a life stage not associated with productive activity, as well as the costs that such processes may impose on organizations [27, 28].

4.3 Guidelines for a Retirement Planning Program

According to several studies, one of the most common practices in retirement preparation involves developing a program with educational content [36, 37, 28]. These programs typically cover areas such as: financial resources; health; family support; social relationships and time management [38, 27]. The design of the retirement planning program should be tailored to the size of the organization, particularly the number and profiles of employees [39], and consider the needs and diversity of resources among participants. This requires conducting a diagnostic to align the expectations [40, 4].

Financial preparation
Financial aspects are a significant change that occurs upon retirement, generally involving a reduction in income [17], which can impact in health, for example in purchasing medications [41]. Individuals with lower incomes and financial issues are more likely to experience dissatisfaction in retirement [14]. Retirement preparation should enable individuals to understand basic concepts, such as inflation and interest rates, income and expenses, savings and the possibility to make investments [42, 43].

Health promotion
Individual behaviours contribute to the incidence and prevalence of chronic diseases, with older adults often dealing with multiple conditions simultaneously [44]. Major behavioural risk factors include poor dietary habits, smoking, excessive alcohol consumption and obesity [45]. Although natural losses occur with aging, active aging should be promoted along with the development of policies and social programs to prevent and delay chronic diseases [46]. Health promotion can be enhanced through lectures and discussion groups aimed at encouraging a healthy lifestyle, including leisure activities and physical exercise, positive relationships and good nutrition [47].

Family support
Support from close social networks tends to contribute to better adjustment in new situations [48]. Consider that retirement affects not only the individual but also their family, it is suggested that the spouse or other family members be involved in the

preparation process [27]. Marital life is one of the primary changes observed with retirement [17] and can have an impact on the satisfaction of the couple's dynamic [49]. Since the spouse can be a significant presence in daily life, the quality of the relationship becomes crucial for a more favourable adjustment to retirement [50]. Retirement planning programs can emphasize the importance of family support for the retirees and the role they play in the family context [37].

Social relationships
Professional activity allows for continuous interactions with people within the organization which can extend beyond it. Therefore, the transition from work to retirement might result in a reduction of social network, especially if social relationships were primarily built within the workplace. However, it may also lead to an expansion of social contacts due to increased freedom to engage in activities and connections with others [41]. The retirement planning program should encourage maintaining contact with old friends and participating in activities aligned with individuals' interests, which will enhance motivation and provide a sense of purpose [47].

Time management
Work requires adherence to schedules, procedures and routines, structuring regular time. The break from professional activity and subsequent transition to retirement can lead to a disruption in the rhythm of life [51]. Consequently, time occupation is a crucial topic when addressing the transition to retirement because individuals are fully responsible for managing their time. Facilitating a gradual transition, that incorporates new activities into individuals' daily lives, helps preserve their identity and life goals, keeping them socially engaged [52]. For these reasons, encouraging participation in community activities can make the transition to retirement smoother. Individuals involved in volunteer work feel they are contributing to the community, which is why self-esteem, and a sense of usefulness tend to prevail among retirees [38].

During and at the end of the retirement planning program, it is recommended to conduct an evaluation to assess its impact on employees and to adjust the program with a view toward continuous improvement in human resources practices [53], as well as promoting a better understanding of the ageing process [2].

5 Conclusions and Future Work

In this article we examined the retirement process. Three factors were identified as conditioning the implementation of retirement planning practices in the workplace: two directly related to organizations and one related to the perspectives of the state and individuals. Guidelines were presented for developing a retirement planning program covering several educational contents: Financial preparation; Health promotion; Family support; Social relationships and Time management.

It's important to note that the number of interviews does not allow for the generalization of the results. However, this research can be useful for developing retirement planning programs, depending on the size and type of organization. Furthermore, it is recommended that this process be integrated into a comprehensive human resources policy, as it intersects with various practices, such as training and attendance management, with a focus on flexible scheduling to allow a gradual reduction in working hours and facilitate a smoother transition to retirement. Future research could focus on understanding the perspectives of top management regarding the factors that may either hinder or promote the development of retirement preparation programs within organizations.

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