The Psychosocial Preparation for Retirement (PPR): planning for active aging within different ecosystems of human development

A Preparação Psicossocial para a Reforma (PPR): planeamento para um envelhecimento activo nos diferentes ecossistemas do desenvolvimento humano

Preparación Psicosocial para el Retiro (PPR): planificación del envejecimiento activo en diferentes ecosistemas del desarrollo humano

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**Abstract**

**Aim:** The aim of this paper is to present an intervention that enables people to continue participating in social, economic, cultural, spiritual and civil matters avoiding isolation and passivity by acting at various levels of human development. **Methods:** In this paper we will discuss a Psychosocial Preparation for Retirement within the different ecosystems of human development: micro, meso, exo, macro and chrono. **Results:** This intervention may reduce costs in terms of health, education and social services. **Conclusion:** To have a happy, comfortable, secure, productive life after stopping working, people need to save enough money and to have developed other interests in order that self-esteem and identity is not only connected with the professional life with specific structure, rhythm and relationships.

**Keywords:** active ageing, retirement, human development, psychosocial preparation, ecosystems, planning, psychological coaching

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**Resumo:**

**Objectivo:** O objectivo deste artigo é apresentar uma intervenção que permite às pessoas continuarem a participar em questões sociais, económicas, culturais, espirituais e civis, evitando o isolamento e a passividade actuando nos vários níveis do desenvolvimento humano. **Método:** Neste artigo discutiremos uma preparação psicossocial para a reforma nos diferentes ecossistemas do desenvolvimento humano: micro, meso, exo, macro e crono. **Resultados:** Esta intervenção pode reduzir os custos em termos de saúde, educação e serviços sociais. **Conclusão:** Para ter uma vida feliz, confortável, segura e produtiva, depois de parar de trabalhar, as pessoas precisam de poupar dinheiro e ter desenvolvido outros interesses para que a auto-estima e a identidade não se limitem à vida profissional com estrutura, ritmo e relações específicos.

**Palavras-chave:** envelhecimento activo, reforma, desenvolvimento humano, preparação psicossocial, ecossistemas, planeamento, coaching psicológico
Introduction

According to psychologists who study retirement, to have a happy, comfortable, secure, productive life after stopping working, people need to save enough money and to have developed other interests in order that self-esteem and identity is not only connected with the professional life with specific structure, rhythm and relationships (Qualls & Abeles, 2002). Schlossberg (2004) speaks about the psychological portfolio as a way to get people to think of retirement as a career change. According to the author retirement includes many transitions and there are many factors that contribute to help people negotiate or cope with them, as 1) work and family meaning and satisfaction, 2) retirement planning, expectations and timing, work and life satisfaction, 3) health and financial security sense. Schlossberg (2004) identified six ways of approaching retirement: the continuers (who continue using their skills and interests), the adventurers (who start new skills and interests), the searchers (who explore new skills and interests), the easy gliders (who do not plan their day), the involved spectators (who dedicate their day to society), and the retreaters (who plan their day as holidays). According to Qualls & Abeles (2002), looking at a person’s past, present, and future from a life course perspective, i.e. life as a whole, explains why people differ in their retirement experience. The American Psychological Association’s Committee on Aging has initiated the Life Plan for the Life Span 2012 project, which aimed to inform people independently of their age about the new face of aging and retirement through user-friendly tips allowing people to plan for a successful retirement. Schlossberg (2004) recommends that people attend pre-retirement seminars in which the psychological aspects of retirement are discussed in addition to the financial aspects.

The example of a southern European country

In Portugal, more and more, retired people present increased levels of frustration because private banks lost their savings or State cuts their retirement salary due to financial crisis. If many have to ask social institutions for help to survive, many of them come even to a desperate point where they prefer to take their own life. It is being a social problem where there is a need to intervene in terms of prevention. This prevention shall consider the active ageing approach enabling people to participate in social, economic, cultural, spiritual and civic issues, regardless of their age. Activities can go from travel, hobbies, volunteer work, exercise to other activities as continuing education. In Portugal, society is facing multilevel development challenges in terms of ageing. There have been conducted several focus groups (Gonçalves et al., 2016a; Gonçalves et al., 2017) and meetings with different stakeholders (Gonçalves et al., 2016b) and tested different intervention health and clinical methodologies (Gonçalves & Farcas, 2014; Gonçalves, 2014; Gonçalves, M. & Cook, B., 2016; Gonçalves et al., 2016c; Gonçalves, 2017), which allowed us the design of a Psychosocial Preparation for Retirement. The aim of such an intervention is to enable people to continue participating in social, economic, cultural, spiritual and civil matters avoiding isolation and passivity by acting at various levels of human development: micro, meso, exo, macro and chrono. This intervention may reduce costs.
health, education and social services.

**Description of the Intervention**
PPR means in Portuguese Retirement Savings Plan. With the same initial letters we have created another type of retirement plan, a psychosocial one, which we call the Psychosocial Preparation for Retirement. Psychosocial Preparation for Retirement was developed under the area of active aging. Active aging is the process of enabling people to participate in social, economic, cultural, spiritual and civic issues, regardless of their age. Active aging is now an area with a strong need for development. Methodologies supported by cutting-edge research are needed in this area.

Demand for services and training in this area is increasing day by day and is becoming a pressing need in the near future. European societies are in need of innovative responses. In this sense we developed Psychosocial Preparation for Retirement, a solution to a planning of individualized active aging which can be used in individual or group sessions. Psychosocial Preparation for Retirement consists of three sequential and complementary levels, allowing participants in a situation of pre-retirement or retirement design, to implement and sustain in monitored way with their psychosocial plan for retirement (Table 1).

<table>
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<tr>
<th>Levels</th>
<th>Aims</th>
<th>Sessions topics</th>
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| 1. pre-intention | 1. awareness of a psychosocial preparation for retirement  
2. to work on own retirement psychosocial level on questions such as who they are, what do they want and how do they get there | 1. time management  
2. conflict management  
3. decision making  
4. assertiveness  
5. relationship  
6. interpersonal communication |
| 2. intention  | 1. to achieve own psychosocial preparation for retirement   | 1. individual  
2. active aging  
3. plan |
| 3. action    | 1. to choose from a portfolio of activities  | 1. personal needs  
2. social needs  
3. organization needs |

Table 1. Steps of the Psychosocial Preparation for Retirement Approach
In the first level – pre-intention level, participants get aware of a psychosocial preparation for retirement and work on their retirement psychosocial level on questions such as who they are, what do they want and how do they get there, time management, conflict management, decision making, assertiveness, relationship and interpersonal communication. In the second level – intention level, participants are accompanied in achieving their psychosocial preparation for retirement, that is, their individual active aging plan. In the third level – action level, participants are invited to choose from a portfolio of activities suggested according to the needs identified during the two first levels. According to this intervention, in the stage of pre-intention motivation process there is the generation of a motivation, i.e. an intention to change behavior. This first stage is related to risk perception and perceived self-efficacy. Risk perception is the awareness of one’s own risk in respect of certain problem or the degree of symptoms experienced. Perceived self-efficacy is the conviction one can perform certain behaviors despite anticipated hurdles. The stage of post-intention volition process is to plan behavioral change even when obstacles arise. This second stage is related to action and coping planning. Action planning are the concrete conditions when, where and how the target behavior is to be implemented. Coping planning are strategies to master efficiently possible hurdles and anticipated difficulties. According to Wiederman et al. (2009) interventions should target intentions as precondition or in combination with planning, as action planning mediates between intentions and behaviours when people hold sufficient levels of intentions. Intentions moderate the planning-behaviour relation, as people with high intentions are more likely to enact their plans.

The PPR approach could particularly help people improve their retirement satisfaction by improving their quality of life and well-being by helping them stepwise changing their lifestyle. This intervention approach proposes that a strategy for ensuring maintenance of satisfaction in retirement is changing lifestyle based on two theories of the nineties: The Health Action Process Approach and The Human Ecology Theory.

Theoretical Model of Behavioral Change
The theoretical model of behavioral change under the PPR approach was developed is The Health Action Process Approach of Schwarzer (1992), a model originally developed in the late 80s by the integration of social-cognitive, volition and reasoned action theories and its application to health behavior change. This approach supported by empirical evidence, includes mediators post-intention to overcome the gap between intention and behavior. It distinguishes between the first stage of pre-intention motivation processes (risk perception, positive outcome expectancies and perceived self-efficacy) and the second stage of post-intention volition processes (task self-efficacy, maintenance self-efficacy and recovery self-efficacy as well as action planning and coping planning) (Schwarzer & Luszczynska, 2008).

Theoretical Model of Human Development
The theoretical model of human development under the PPR approach was developed is Bronfenbrenner human ecology theory.
(Bronfenbrenner & Ceci, 1994), which states that human development and behavior is influenced by the different types of environmental systems: micro-, meso-, exo-, macro- and chrono system, being a person simultaneously recipient and actor within them. The micro system is the direct social interaction environment of a person, which includes social agents as family, friends, classmates, teachers, neighbors. The meso system is the relationships between micro systems, for example between family and work. The exo system is environment between a micro system and a system where the person does not have an active role. The macro system is the cultural environment of a person, which includes among others socioeconomic status, ethnicity. The chrono system is the life transitions environment of a person.

**Discussion**

The aim of this paper was to discuss a psychosocial preparation for retirement within the different ecosystems of human development. An intervention that enables people to continue participating in social, economic, cultural, spiritual and civil matters avoiding isolation and passivity by acting at various levels of human development. It presents benefits for the private and public responsibility of care concerning aging. These benefits are related to the work on psychological processes under behavioral change in seven areas of health. These are physical, psychological, social, spiritual, financial, family and leisure. With this approach we may answer the question of what are the specific needs for the older community in terms of the integration of older people. The PPR methodology allows a person to design, put into practice and fine tune a custom active aging plan, beyond the achievements of the individual or group context where the whole methodology is conducted. The role of a psychological intervention in the preparation and experience of retirement helps people understanding the concept of retirement as a career change, learning the factors that contribute to help them negotiate the transition to retirement and distinguishing ways of approaching retirement. PPR acts as a career counseling service to retirement. Simultaneously, it acts as a health and clinical intervention for ageing and dementia.

Losing valuable knowledge or underutilizing capacity has very high costs for organizations. These issues may anticipate the expected number of older people for 2050 (European Commission, 2011), helping societies deal with this societal challenge. An intergenerational intelligent approach may help aging organizations find solutions for an optimizing learning as a bridge between generations. For those organizations already aware of these issues, an intergenerational intelligent approach may help further maximizing the benefits of knowledge exchange between workers as to prevent the loss of critical knowledge and skills, improve older worker mobility, increase older and younger worker competence and stimulate innovation. We have been witnessing worldwide two simultaneous calls: one for child-friendly countries and another for older people-friendly countries. The piece of the puzzle that seems to be missing is the call for all ages-friendly countries (Gonçalves et al. 2016a). There is a need of an intergenerational approach in the...
design of public policies. An agenda of intersectional public policies in sectors such as education, social services, child, youth, family, health and welfare, employment, economy, environment and culture. A continued political leadership to maintain collaboration and coordination. A partnership between Government, ministries, local and national government, non-governmental organizations, employers and trade unions, research institutes and centers, media, civil society, learning centers and promoters of intergenerational practice experts. The more efficient use of human, physical and financial resources will impact public policies in terms of economy and employment, society, life-long learning and health & social services. After the gerontocracy and the youthcracy paradigms, we have at the moment worldwide an opportunity for an intergenerational learning paradigm, where reciprocal relationships with benefit for all generations are privileged and intergenerativity is possible. This intergenerational learning paradigm calls for an intervention public policy for all ages sustained in time that stimulates cohesion, favors the sustainability of communities, and promotes birth and active aging, supporting families (Gonçalves et al., 2016b).

Policy, Practice and Research Implications
The potential practical implications for this type of programme are significant, considering the increasing ageing population worldwide. This approach if used in different cultures, including immigrants, may be also useful to compare profiles between countries, e.g. psychosocial situation: mental health indicators, worries in age, cognitive conditions, physical health data. We might also think about the creation of a Specialization on Psychosocial Preparation for Retirement Leadership as it is a determinant of wellbeing having benefits for education, work, health and human development and is influenced by gender, ethnicity, religious background, immigration history, marital status, employment situation, geographical proximity, socio-economic factors and health. The creation of a new figure or department in organisations of intergenerational practice experts who are proficient in human development knowledge, effective communication, compromise partnership, interdisciplinary knowledge integration, adequate assessment tools, and reflection with care of bringing generations together for mutual benefit could also help to research and intervene in the area of organizational intergenerational intelligence. Besides this practice-based initiative that exemplifies the experimental and innovative character in retirement psychosocial preparation practice and learning, in Portugal there is also an innovative intervention under the new reciprocal learning paradigm (Gonçalves et al., 2016c) and a working group on advocacy for intergenerational policies (Gonçalves et al., 2016b). In a hearing at the Portuguese Parliament on a Law Resolution in January 2015 (Gonçalves, 2015), there was a call for the need for an integrated intergenerational dialogue and of an integrated active ageing approach (Gonçalves et al., 2016b). Although more research in the area is needed, this paper enabled us to take an initial look at how we can innovate in this area. It is a methodology of social
responsibility profit and non-profit organisations should adopt. For example, it could be part of human resources practices. In an exploratory study to understand whether and to what extent employees’ commitment is or may be influenced by the organization in a country under Troika austerity (Gonçalves et al., 2017b), results were consistent with literature pointing that organisational commitment consists of a narrow link between employees and their company and vice-versa, regardless of business sector.

References


Organisational Transformation and Social Change.


