ABSTRACT: In this article, we explain the retirement preparation program concept and its benefits. Society prepares individuals to work, but does it prepare them for retirement? Retirement implies the reorganization and building of projects to achieve well-being and a clear aim. Retirement preparation programs are effective options for people to go through their emotional instability. These programs encourage reflection and help to build strategies to face change. People in these programs are able to face changes in their lives. They can think on their career opportunities and they can reconsider what they postponed. These people reconnect with their postponed vocations. They reconsider their bonds and the way they want to end their careers. People notice a difference in their subjective thinking as they start participating in the retirement preparation programs. All this makes them protagonists of their present and their future.

Keywords: Elderly people; Retirement preparation; Human potential.
RESUMEN: En el presente artículo se explica qué son los dispositivos prejubilatorios y cuáles son los beneficios que se producen al participar de los mismos. Las sociedades preparan a los sujetos para trabajar, ¿pero los prepara para el retiro? La jubilación es una etapa de transición que implica reorganizarse y armar proyectos que otorguen bienestar y un objetivo claro. Los dispositivos prejubilatorios son una de las opciones más eficaces para esta tarea, ya que buscan acompañar a la persona en los cambios que se van produciendo, como la inestabilidad emocional; favorecen la reflexión sobre las diferentes temáticas que se abordan y permiten construir estrategias propias para enfrentar dichos cambios. Las personas que transitan por los mismos se sienten posicionadas de un modo diferente ante el inminente cambio de escenario en sus vidas, pudiendo reflexionar acerca de su trayectoria laboral y lo que fue quedando postergado a causa de ella. Se reconectan con vocaciones acalladas por las urgencias de lo cotidiano, evalúan la calidad de sus vínculos y anticipan cómo quieren despedirse, planificando nuevas actividades. Las personas perciben cambios, en relación a su posición subjetiva, desde el momento de iniciar la participación en el dispositivo prejubilatorio. Todo esto los convierte en protagonistas de su presente y de su futuro.

Palabras clave: Adultos mayores; Dispositivo prejubilatorio; Potencial humano.

RESUMO: Neste artigo, vamos explicar o conceito do programa de preparação para a aposentadoria e seus benefícios. A sociedade prepara os indivíduos para o trabalho, mas será que os prepara para a aposentadoria? A aposentadoria implica a reorganização e construção de projetos para alcançar bem-estar e um objetivo claro. Programas de preparação para a aposentadoria são opções eficazes para as pessoas não passarem por uma instabilidade emocional. Estes programas incentivam a reflexão e ajudam a construir estratégias para enfrentar a mudança. As pessoas nesses programas são capazes de enfrentar as mudanças em suas vidas. Elas podem pensar em suas oportunidades de carreira e elas podem repensar o que eles adiam. Essas pessoas se reconectam com suas vocações adiadas. Elas reconsideram suas obrigações e da forma como eles querem acabar com suas carreiras. As pessoas notam uma diferença em seu pensamento subjetivo quando elas começam a participar nos programas de preparação para aposentadoria. Tudo isso torna-as protagonistas do seu presente e de seu futuro.

Palavras-chave: Pessoas idosas; Preparação para a aposentadoria; Potencial humano.
Introduction

This chapter explains what retirement preparation programs are and the benefits for participating in them. In this environment, people who are ready to retire can develop skills, tools, resources and capabilities that may contribute to their strengthening and empowerment.

The focus is on the ability to generate projects, which reaffirm the subjects and allow them to give a different meaning to their life, increasing psychological well-being. This construct can be carried out according to the following six categories: self-acceptance; the ability to manage complex environments and one's own life; the establishment of quality bonds to others; the pursuit of meaningful goals and a sense of purpose in life; continued growth and development as a person and a sense of autonomy (Ryff, in: Castro Solano, 2010).

From this perspective, we consider the development of well-being in the retirement preparation program as a fundamental tool and facilitator of human potential. Throughout this chapter, we will show its importance and its effects.

First, we will develop the value of work and its role as a structuring agent of identity and everyday life. In today's western world, society is work-oriented and retirement is experienced as a time of transition. Therefore, to understand what it means to retire, we need to have a look at the changes that occur at a subjective level. This new stage is presented as a challenge in which there are multiple social representations (some discouraging), so it is necessary to retrace prejudices. Second, the retirement preparation programs and the importance of their implementation will be described. Finally, we will explain the subjective impact that these instruments have in participants.

Work and retirement

In our society, most people work an average of 8 hours per day, year round. In a lifetime, one can spend an average of 30 and 40 years in this activity, with little time for vacation and leisure. Work structures the lives of people, creating routines that are maintained for a long time and where non-work activities are planned around these obligations (Iacub, 2015).
Throughout this stage, individuals learn, develop skills and generate resources from job development, which have an impact on personal development. Different bonds - coworkers and/or friends - are also established. It is clear that society prepares the subjects to work, due to the great importance given to this activity, but does it prepare them for retirement?

Retirement is a transition stage where individuals have to reorganize and build projects that provide them with well-being and clear objectives. There are big changes and important gains, such as freedom and the possibility of having free time, but social models of what can be done at this stage of life are not so clear.

Feijoó (2006) mentions that retirement is a role with no role, since it is not defined what one has to or can do when retiring. In addition, people start their aging process with the changes that this also entails, and where social representations about this stage, are not always positive.

Old age is often considered a socially unproductive stage, which may affect independence and autonomy, contrary to other life stages. Against this scene of deep changes, subjects have to reorganize and generate new resources and potentialities to go through the retirement process.

As is commonly believed, this stage may bring confusion or uncertainty. The subjects have low self-awareness and need to generate new meanings. They can fear a decrease in their income, changes in health insurance, and worries about their future and what to do with their free time. The deep changes in the elderly’s routine put their time organization at stake, since time used to be structured by work. Leisure time can be lived with guilt, considering that one is not performing socially productive activities.

All these changes also influence the affective bonds. In the daily coexistence with a partner, the time shared is higher so it may generate some tension, although it can be a time of reunion, too. In addition, the time spent with co-workers and friends from work, with whom one shared several hours daily, will no longer be the same. This does not mean that seniors would lose these bonds, but they will not share the same activities or the same amount of time as before. If one does not anticipate and reflect on these changes, they could generate retirement pathologies, understanding these to a set of psychological distress, including symptoms of depression and anxiety.
Emotional instability is expected, which may produce opposite or difficult to distinguish emotions. Subjects will have moments when they want to retire and others that do not, this is typical of a process of change and adaptation. Due to the increase in uncertainty, they may feel that they are losing control over aspects of their lives.

Men and women do not go through retirement in the same way. Women are more accustomed to doing different activities simultaneously to work, due to the expectations associated with gender. They are more prone to social relationships and participate in different environments. Men, instead, have fewer bonds outside work as all their attention is focused on their job.

The transition to retirement is a complex stage in life as a series of contradictory experiences may occur: the sense of loss of resources relating to a lifestyle associated with work; the approach to old age, and on the other hand, having more free time and self-awareness. This particular scenario requires processing the loss while taking advantage of the opportunity of having fewer obligations and the possibility for development and growth in other areas (Iacub, 2015).

Understanding the complexity of this process of retirement, the question is how to generate new resources for people who are going through this stage, in order to reposition and face this new phase with greater strengths.

Retirement preparation programs

When speaking of program we will refer to a means to address a problematic situation, in this case it would be the retirement process. The program will provide information on the recognition of the participants' potential. Facing the new retirement scenario it is important to evoke diverse experiences, and so reconstruct the sense of self to arrive at new belief systems. For example, it is important to see retirement as an opportunity for many things that have been neglected. At this stage, it is necessary to change the perspective.

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Preparing ourselves allows us to foresee, to anticipate new scenarios, such as planning new activities, organizing economic affairs, and mainly to feel that we are leaving in the right time. Otherwise, not being aware of the possibility and effectiveness of a transition, one may have the feeling of being evicted or having lost something essential for our identity, which in any case, it often produces anger and discomfort preventing a good "mourning" (Iacub, 2015, p. 28).

Within these programs, participants can visualize resources or strategies to face this moment, making them reflect on what leaving work means, with all that this implies in terms of personal identity. They also enable the elderly to process the loss of leaving work and personal environment, being able to detach themselves from everything, to start getting involved in other activities.

A vocation call occurs and, therefore, it is important to understand the programs as psycho-educational instruments, having as one of its main goals, knowing where seniors are going and how they choose to go. They also help to learn about the changes that may occur in their family relationships.

Retirement preparation programs are one of the most effective options, as they seek to teach and accompany the person on the changes that occur in retirement. Learning about the stage to come and the alternatives offered, emphasizing on the people’s characteristics, their tastes and preferences are some of the aims. Nowadays, we know that planning our retirement helps us generate more satisfying leisure experiences.

Consequently, it is possible to reflect on the range of opportunities that are offered, from travelling, starting micro-enterprises, volunteering work, studying, among many others. These programs provide an environment to learn how to carry out these projects, the available resources or the difficulties one may face. They enable us to think about what it means to be elderly in this historical moment; the upcoming changes and how to avoid the negative connotations on this vital stage.
At the same time, they open one's mind to understand, in this time of transition, the positive and scientific knowledge on the subject, this being essential to avoid misunderstandings that may lead to bad results. They also teach seniors about health as a positive standard, from which a person can learn how to feel better and improve his/her quality of life, not only in the physical and psychological level but also in the social one.

These programs are designed to help, through information and reflection, those who are close to retirement.

We suggest the following actions:

- To provide information regarding the technical aspects such as the retirement procedures, pension's value, health coverage etc.
- To advise on the concepts of transition and crises applied to each stage of life.
- To guide in the identification of new roles for older adults.
- To recognize the different social networks that one can join (clubs, friends, volunteering places, senior centers etc.).
- To promote participation and group support from people who are in the same situation.
- To identify the phases of a personal change process.
- To provide advice on the redefinition of the new cycle of life, such as the use of free time, personal projects, social benefits, change processes and life cycles.

The areas of work will be:

- Facilitating information related to all the changes that may occur at this stage, as the meaning of retirement, health issues and coverage, identity, financial, work and legal issues etc.
- Emotional support related to the psychological dimension of the person, and the support that the institution can give by being there.
- The duration of the program will depend on the interest and needs of the institution that implements it.
Participation and subjective impact

The participation in these programs transforms the way that retirement is experienced. The aim of this instrument is for participants to measure the potential of this stage, and thus promote the construction of major projects as well as the expansion of their social networks. From reflecting on the various issues addressed, people may build their own strategies to face the moments of transition in a more rewarding way without neglecting its complexity. Reflection and recording of their main strengths is also promoted in order to provide a wide range of resources and their use.

"To encourage the person awareness on his/her strengths, rather than highlighting and working on his/her weaknesses, implies trusting on the reduction of these weaknesses as a result of focusing on the individual growth of his/her natural qualities." (Hervas, 2009, p. 30).

"I was mad when I started, because my last years at work were not good, but here I reconciled with myself and realized that, ..., this place allowed me to raise my family, have friends and build my home. I owe a lot to this place and I leave in peace. This was very important for me." (Lea)

"I realized that this was a cycle and now another one is starting." (Roberto)

As the participation of people in the retirement preparation program progresses, so does their particular grieving process for leaving their workplace and the role they are about to end. The possibility of being present and available for the people and offering the activities planned may assist them in this transition, redirecting the flow of energy to self-managed personal projects. By connecting with what they want for their lives and the direction to achieve it, participants feel a psychological well-being. After taking the program, they feel the care that the institutions provide in this special farewell time.

"I am Maria and I want to thank you, my colleagues and the company, who have given me support to start this vital stage. You have helped me to think and take decisions with others, it's easier this way! Good life for all." (Maria)
"My experience has been very good, I have recommended the program to all my colleagues who are retiring soon, it has helped me to get detached from the institution affectionately, reconciled, considered, treated well and valued. It made me appreciate retirement as a new opportunity." (Susana)

"I am happy and grateful for all that I have lived within this institution. I thank all the team for all their support, for what they made us see and understand. This is easier, less complicated and less feared now. One ends up accepting it for what it is, "another stage of life" which can be different and very good if one sets one's mind to it." (Esther)

"It helped me a lot because I was so worried; I thought I would not be useful anymore." (Marta)

"Now I feel more "centered" in my next impending retirement." (Silvia)

"It was a great learning and acceptance experience, not only of the work time before retirement but also of the time of life in which we are living now." (Mario)

"This retirement program is very important. One can feel the recognition of the institution, that we are not alone at this stage." (Benjamin)

This task is not done without some kind of uncertainty, emotional swings are always present, the group accompanies and reinforces the path outlined by each of the participants. In this sense, the challenge posed by this stage is to face adversity by finding a new purpose in life (Riff, and Singer, 2007).

"Retirement is no longer a bogeyman, it is hoping for a quieter, relaxed lifestyle, and thinking what else we can do to gratify ourselves." (Marta)
Frequently, participants mentioned the positive benefits of the retirement preparation program in this particular moment of their lives. They generally refer to the relief they feel of knowing that they can discuss their worries or what emotionally distresses them at the next meeting. A consolidated group will listen carefully and try to share and enrich their experiences from unique perspectives.

"The group helped me to imagine what my project was and I think I wouldn't have done it without their help." (Juana)

"Knowing that, besides the doctor and my work, I am many things, and I realized that here." (Jorge)

"I decided I'm going to dedicate myself to political activism. All my life I did it, but now I have time to fully devote myself to this." (Susana)

As the retirement preparation program advances, the idea of retirement as a way of freedom starts gaining its place. We can see this in specific projects or activities, as well as in their affective bonds, this being a different experience compared to their parents' generation.

"I do not feel work is a burden. I want to do things that I like and now there is little time to do so. To go to the movies, to read. To my old man's mates, when they retired, life seemed to fade away from them." (Gregorio)

"It helped me to understand that I can still continue enjoying myself, having sex, that is something that I carry with me with great satisfaction." (Humberto)

"Time is no longer money, it is now freedom and what I do with that freedom is my problem. I will not have spare time, I will have freedom. I think of the two sides of a coin, I lose my job as an organizer but the other side is freedom." (Regina)

We also observed a transformation as regards the so-dreaded scenes on the last workday.
"I wasn't thinking on having a farewell party, but discussing in these meetings about what peer recognition means, I changed my mind, I will organize my farewell party." (Ana)

"At the office they threw a surprise farewell party and to listen to my partners' continuous applause from the moment they gave me that watch to the exit door ... Very exciting. Unforgettable. They also gave me a trip to anywhere in the country, I choose." (Berta)

In this work, the participants have expressed to clearly have in mind what they needed, how to ask for it, and how to hold it firmly; for instance, having a workmate pick the person up on the last workday or giving the person space/time to connect with his/her emotions.

"When I just retired, I realized that work was a great life organizer and I knew it because I thought I was neat and organized. I was not aware of how much my work organized my life, now I know that for a while I will be disorganized and I allow myself to be like this, it will be over soon." (Rosa)

"I realized when I retired that I wouldn't have been satisfied if I had not anticipated and prepared the issues that we worked on every month in the program." (Mercedes)

In some cases, we could detect excessive fears, which with group work and interventions by the coordinators, could be solved enabling the participants to have a good experience this special and complex moment.

Monitoring individuals enable us to see the effects the different topics dealt in the program had on them; thus, certain milestones that show the process appear in some participants' stories. A participant called this a "landing on the situation." Accordingly, we work at the meetings the idea of living situations as opposed to escaping from them.
Conclusion

From the aforementioned, we can conclude that retirement preparation programs can generate positive changes in participants, when they face the future change in their life scene, observing and reflecting on their career path and what was postponed because of it. Thus, these people reconnect with their postponed vocations. They not only evaluate the quality of their relationships, the extent and quality of their social networks but also anticipate how they want to say goodbye, plan their occupational projects and look for more meaningful leisure time activities. All this makes them active actors of their present and their future, making them feel different in relation to their subjective position when they started participating in the retirement preparation program. Therefore, considering the six dimensions of psychological well-being posed by Ryff, we can say that the facets that unfold in retirement preparation programs explore, stimulate and enhance each of the mentioned dimensions.

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