

THE NEED FOR RETIREMENT PLANNING AND COUNSELLING

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Abstract

This article discusses some of the problems related to retirement. It also describes three factors that influence successful adjustment to retirement. These three major factors include (a) having retirement plans, (b) having positive attitudes toward retirement, and (c) having a realistic picture of what retired life is like. Since counselling may aid in achieving each of these elements the role of the counsellor is also discussed with special emphasis being placed on the need for counsellors to have an accurate perception of what retired life is actually like.

Résumé

Cet article met en lumière quelques-uns des problèmes ayant rapport à la retraite. Il décrit aussi trois facteurs qui portent influence sur une heureuse adaptation à la retraite. Ces trois facteurs importants comprennent: (a) avoir un plan défini axé sur la retraite, (b) entretenir une attitude positive envers cette retraite, (c) se faire une idée vraie de ce que c'est réellement que la vie de tous les jours au point de vue du retraité. Comme les avis d'un conseiller peuvent venir en aide au retraité dans son effort à atteindre chacun de ces buts, le rôle du conseiller est aussi discuté en appuyant spécialement sur le besoin du conseiller d'avoir une perception exacte de la vie actuelle du retraité.

Retirement is not the end of one's active life, but lack of involvement in pre-retirement planning and counselling seem to suggest that it is. While individual planning seems important for successful adjustment to retirement, this author maintains that the role of the counsellor should be expanded so that everyone could avail of expert service in an active retirement. Two questions are central to this paper:

- (a) do people need to plan for their retirement and,
- (b) should counsellors play an active role in pre-retirement planning.

The years of retirement are usually longer than one realizes. Average individuals spend roughly one fourth of their lives preparing for employment, approximately one half of their lives working, thus leaving about one quarter of their lives to be retired. An individual has access to counsellors and guidance programs for almost every situation, choice, or problem that occurs in the first three-quarters of his or her life. The last quarter should be no different.

The need for retirement planning and counselling is recent. For the age cohort retiring this year it is unlikely that their parents experienced a similar retired phase of life that included the benefits of a pension but lacked the comforts of an extended family. When the extended family was in existence the older person

continued to contribute even if their demanding physical work declined.

The concept of retirement as we now know it has been in existence for less than one generation (Manion, 1975), thus retired people do not have models to follow. According to social learning theory, models are an important factor in learning original behaviours or acting in new situations. Most positions in our society have an established set of expected behaviours that are considered appropriate. The retirees' role has not yet been defined, causing confusion for the ex-worker. Burgess calls retirement "the roleless role" (Atchley, 1972, p. 156).

This suggests that retirees should have difficulty in adjusting to retirement especially in the initial stages until they have chosen a life style that suits them. According to the Retirement in Alberta study (TCRS, 1976) the majority of the 575 retirees surveyed had initial problems in adjusting to retirement. Atchley states that "many gerontologists feel that retirement is perhaps the most crucial life change requiring a major adjustment of the older person" (1972, p. 103).

The solution to the problem of retirement adjustment seems to be in retirement preparation. In both the Retirement in Alberta study (TCRS, 1976) and an Oregon study (Manion, 1975) retirement satisfaction tended to be greater for those that had planned for it. Manion (1975) even

suggests that when an individual voluntarily sets the date at which he or she is going to retire it is psychologically beneficial to their later adjustment. This suggests that compulsory retirement, where the employer sets the retirement date rather than the individual, can be psychologically harmful.

The Alberta study (TCRS, 1976) discovered that one-half of Albertans plan to retire before they reach retirement age and this may be the future trend. Blau (1973) explains that the reason many employees retire early is to save the embarrassment of rejection. He cites two longitudinal studies showing that workers approaching retirement develop health related problems that disappear after retirement.

Although planning seems to enhance successful retirement the majority of individuals do not plan for it. This is supported by the study in Alberta, where they found that 53% of the people surveyed had not made any retirement plans and two-thirds of these people were not aware that there were any pre-retirement planning programs (TCRS, 1976). The author feels that pre-retirement planning programs are necessary. These programs may give individuals the encouragement to make personal plans and may clarify misconceptions about retirement.

The Alberta study found that many pre-retirees' views of retirement were inaccurate when compared with retirees' views. For example, pre-retired people overestimate the pleasure of travelling during retirement, underestimate the dissatisfaction of poor health, overestimate the problems of finances, and underestimate the pleasure of friendship (TCRS, 1976).

In a study by Thompson it was found that planning by itself was not sufficient. The planner must also have an accurate perception of retired life and a positive attitude towards it in order to

enhance a successful retirement (cited in Loether, 1967). The author feels that counsellors must become aware of the actual world of retirees. Counsellors may be able to alleviate many of the retirees adjustment problems if they are able to present an accurate description of retirement life and in some cases work at changing the pre-retiree's attitude of retirement.

The theme of this paper centered around two questions:

- (a) do people need to plan for their retirement and,
- (b) should counsellors play an active role in pre-retirement planning.

The evidence suggests that, yes, people do need to plan and, yes, counsellors should play an active role. It seems that an individual who plans has an easier time when transferring from the working phase to the retired phase, especially when he or she views the retired phase realistically and positively. In cases where the pre-retiree has misconceptions about retirement or sees it as negative, counselling may aid them to a successful retirement.

References

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