



RETIREMENT COACHING – FROM THE PERSPECTIVE OF RETIREES¹

Łukasz Brzeziński

ORCID: 0000-0002-0804-3828

Kazimierz Wielki University in Bydgoszcz

e-mail: trener@ukw.edu.pl

Keywords: retirement, retirement planning, coaching, retirement coaching.

Abstract. The article is empirical in nature. The purpose of the study was to expand knowledge about attitudes toward retirement and the desire to plan for it using coaching. People who are in retirement, but not longer than 7 years, were invited to participate in the study. A quantitative research procedure was adopted, and a diagnostic survey method was used including a questionnaire technique, which was conducted on 107 people. The general conclusion of the research is that the Polish pensioner has a positive attitude to retirement and wants to be active and enjoy it as long as possible. Not many retirees sufficiently prepare for this stage in their lives. However, most of those surveyed are not interested in using coaching for retirement planning. Only about 29-32% of respondents are those who might be interested in the support of a retirement coach.

COACHING EMERYTALNY – W PERSPEKTYWIE OSÓB NA EMERYTURZE

Słowa kluczowe: przejście na emeryturę, planowanie emerytury, coaching, coaching emerytalny

Streszczenie. Artykuł ma charakter empiryczny. Celem badania było poszerzenie wiedzy na temat podejścia do emerytury i chęci jej planowania z wykorzystaniem coachingu. Do badania zaproszono osoby, które znajdują się na emeryturze, lecz nie dłużej niż 7 lat. Przyjęto ilościowy tok postępowania badawczego i zastosowano metodę sondażu diagnostycznego, w tym technikę ankiety, która

¹ This article is a continuation of the reflections undertaken in the typescript entitled. "Retirement coaching – selected findings from our own research" submitted to Pedagogical Review, 2021, no. 2.

została przeprowadzona wśród 107 osób. Ogólny wniosek z przeprowadzonych badań jest taki, że polski emeryt ma pozytywny stosunek do emerytury; chce być na niej jak najdłużej aktywnym i cieszyć się z niej. Niewielu emerytów dostatecznie dobrze przygotowuje się do tego etapu w życiu. Większość badanych nie jest jednak zainteresowana wykorzystaniem coachingu przy planowaniu emerytury. Tylko około 29-32% badanych to osoby, które mogą być zainteresowane wsparciem coacha emerytalnego.

Introduction

You wake up in the morning... it is somehow different than usual... You were not awakened by the sound of the alarm clock, there was no quick morning routine, no hurried breakfast, and no hectic run for the bus. How fortunate, the longed-for retirement has arrived! You recall that it was just yesterday that was the last day at work. A pleasant farewell was held. There were flowers, cake and reassurances from colleagues – we are in touch. At last time for ourselves – all hitherto postponed dreams, plans, and affairs can live to see their „five minutes”. After all, the children are already reared, they have long since left the family home and gone about their business. Your beloved pet is lying at your feet (if your busy life has allowed you to get one), your spouse has gone to work and it is difficult to determine when he/she will return. (Or maybe you live alone.)

Finally retirement – and what next?

According to psychologists, excess leisure time after retirement can be a significant problem. The author was inspired to initiate his own research on the use of retirement coaching by the mechanisms of adaptation to old age described by the *activity theory* (Neugarten, Havighurst, Tobin, 1968) and *disengagement theory* (Cumming, Henry, 1961).

Activity theory, as opposed to withdrawal theory, indicates that people who remain active are more satisfied with their lives „(...) Older people, in order to maintain a positive self-image, must replace with new roles those they have lost with ageing” (Halicki 2006, p. 262). Activity theory provides a rationale for the assumption that underlies various intervention programs for seniors. Gerontological research indicates that „people who lead active lifestyles despite old age are characterized by better mental health and live longer (...), endure setbacks better, and are less likely to feel helpless and lonely” (Steuden 2011, p. 90). Activity is an important psychological and social need in every period of human life (Szatur-Jaworska 2006, p. 20). In old age, „a person (...) should undertake activity in accordance with their own needs and abilities, as well as the expectations and

efforts of the environment (activation), and remaining active as long as possible is a phenomenon (...) necessary to achieve satisfaction” (Chabior 2017, p. 66). From the point of view of modern pedagogy, the issue of both the withdrawal of older people from active life and the preservation of activity in late adulthood are extremely important problems. Thus, it seems particularly important whether and to what extent the activity of seniors can be stimulated. For educators and coaches, the theory of activity, which assumes that „the condition for successful adaptation to old age is to maintain the current level of activity or to replace its forms from previous periods [of life – author’s note] with new ones” (Orzechowska 2007, p. 176), is the starting point for searching for ways to activate people in old age (Dzięgielewska 2006 p. 163-164). It seems important to look for solutions that enable the development of skills to improve the quality of life in the area of leisure time (Toczek-Werner, Marak, Wyrzykowski 2018 p. 128). This is assumed by the goals of the activities of social educators. As Astrid Tokaj states: All activities undertaken on the ground of social pedagogy in the theoretical, research or practical sphere towards the last phase of human life are (or should be) subordinated in particular to the achievement of one fundamental goal, which is to improve the quality of life of seniors in old age experienced both individually and socially. So, the main task of social pedagogy in this context is to create the most optimal existential and developmental conditions – adapted to the actual functional-physical, psychosocial and economic capabilities of old people. [...] Inherent in the realization of this task is the improvement of the life competencies of the elderly (Tokaj 2008 p. 230-231).

The author, while planning the research, wanted to find out whether a Polish retiree is a person aware of the importance of staying active. Whether, being retired, they think about it and continues to plan it. And if so, are they familiar with the coaching method and would they be willing to use the services of a retirement coach to plan their retirement going forward? Sara Thorpe and Jackie Clifford in their *Handbook of Coaching* provide this definition of coaching: „helping a person strengthen and improve performance by reflecting on how they apply a particular skill or knowledge” (Thorpe, Clifford, 2004, p. 17). The essence of coaching, therefore, is to help people to lead them to increased activity in a particular aspect of life.

The research was inspired by the „*Retirement 360*” program operating in the West. This program addresses three important aspects, namely emotional, psychological and social. A coach working with a retiree should pay special attention to the following goals of their interactions:

1. To make the retiree aware that the end of their career does not imply the end of their activity (life), but is the beginning of the next stage, which can be a source of many positive experiences and sensations.
2. Rejecting the stereotype of retirees as passive people who expect nothing positive from life.
3. Creating an acceptable and outgrown strategic plan for the rest of life – a goal that is at the heart of the client's work with the coach – out of needs, abilities and expectations. (Brzezinski, 2015, p. 170).

Research assumptions

The highlighted issues inspired a self-study dedicated to the method of coaching and people who are in retirement. The purpose of the study was to expand the knowledge about the approach to retirement and the desire to plan it using coaching. The main problem of this study was formulated in the form of the question: **Is coaching known to people in retirement? and to what extent?** The following specific problems are derived from the main problem:

- What is the respondents' attitude toward retirement?
- Did problems arise after retirement? and if so, what kind of problems?
- What is the respondents' stated level of knowledge about coaching?
- Are respondents interested in using coaching to plan their retirement?
- What could be a topic for coaching work for those surveyed?
- How much would the person surveyed be able to pay for a coaching session?

The research group consisted of people who were retired but had been retired for no more than 7 years. This publication presents selected results covering primarily quantitative research conducted among respondents from Poland. The research was carried out using a survey questionnaire, the link to which was posted on various types of Internet portals. The time for collecting responses was 66 days. The number of visits for previewing the questionnaire was 588 (81.6%), **107** people (18.2%) fully completed it. One person 0.2% did not complete the questionnaire.

The survey shows that the surveyed collective in terms of gender is significantly unequal (a ratio of 80 (74.8%) women to 27 (25.2%) men). This is important information, as there will be no possibility to compare individual questions by gender due to the overrepresentation of women. In terms of education, the largest group of 33.6% were those with secondary vocational education, followed by second-level higher education (20.6%) and basic vocational education

(19.6%). This was followed by general secondary education (14%) and primary education (7.5%). The smallest number of respondents were those with first-degree higher education (4.7%). A significant number of respondents 72% lived in cities and 28% in rural areas. The largest group were those who were married at the time of the survey 74.8%, followed by those who were widowed 14%. 6.5% of respondents were divorced and 4.7% were single.

Attitude towards retirement

As in the case of the first article in this series, the presentation of the empirical material obtained during the conducted self-study should begin by showing the respondents' general attitude towards retirement. The overwhelming majority of respondents 93.5% declared a positive attitude and said that they would very much like to retire. Only 6.5% had a negative attitude and would prefer to continue working. During the survey, respondents were asked what emotions accompanied them in their first months of retirement. Taking into account the possibility of marking several answers, two types of emotions definitely come to the fore, and positive ones at that, namely *calmness* – the state of feeling mentally balanced – this answer was indicated by 80.4%, and *joy* that one is already retired – this answer was indicated by 55% of respondents. Only 31.7% of respondents felt negative emotions, which most often included a feeling of *apathy* understood as a state of indifference (7.5%) or, having obtained ex aequo 6.5% each, a feeling of *boredom* and *depression*. Only one person explained that „the husband's illness did not allow the above-mentioned emotions and enjoying retirement.” The data for this theme are presented in Table 1 below.

Table 1. Emotions surrounding the first months of retirement (N=107)

No.	Specification	Number of responses	%
1	Calmness (state of mental equilibrium)	86	80.4
2	Joys (state of contentment)	59	55.0
3	Apathy (state of indifference)	8	7.5
4	Boredom (state of lack of interest)	7	6.5
5	Sadness (depressed state)	7	6.5
6	Irritation (a state of nervousness)	5	4.7
7	Lost	4	3.7
8	Anger (a state of agitation, rage)	3	2.8

Source: own study.

Respondents were allowed to mark more than one answer from among those given in the survey questionnaire.

Deepening the issue of attitudes toward retirement, respondents were asked whether any problems arise after retirement. The majority (67.3%) indicated that there were no problems related to finding retirement. Only a small number of respondents experienced such problems. Taking into account the possibility of marking more than one answer, the most important include the *loss of a higher income* (15%) followed by the *appearance of boredom* (8.4%) or the *inability to organize one's time* (6.5%). These last two options, as well as the others included in Table No.2, can be an area of work with a coach, which can significantly affect the quality of life in retirement. Incredibly encouraging, however, is the thought that most Polish retirees do not have any problems with the fact of being in retirement other than financial issues. The data obtained are presented in the table below.

Table 2. Biggest problems after retirement (N=107)

No.	Specification	Number of responses	%
1	There were no problems	72	67.3
2	Inability to find oneself in a new situation	3	2.8
3	Inability to organize one's time	7	6.5
4	The appearance of boredom	9	8.4
5	The feeling of being unnecessary	5	4.7
6	Loss of recognition as a specialist	1	0.9
7	Loss of work friends	6	5.6
8	Deterioration of living standards	6	5.6
9	Loss of higher income	16	15
10	Over time, apathy and lack of desire to be active appeared	4	3.7
11	Feeling the absence of a responsible task	4	3.7
12	Inability to function 24 hours a day with household members	4	3.7
13	Loneliness	4	3.7
14	Other, which ones?	2	1.9

Source: own study.

Respondents were allowed to mark more than one answer from among those given in the survey questionnaire.

An important question for this survey was to find out whether the respondent had a plan for retirement at the time he or she retired. A total of 71% of respondents answered *definitely yes* and *rather yes*; *rather no* and *definitely no* – only 25.2%. A few did not know or did not remember whether there was such a plan.

However, having a plan does not guarantee that it will be implemented, so it was asked whether the plan held was implemented. The data obtained revealed that the difference between those having a plan and realizing it was a small 2.8%. Thus, the majority of those surveyed who have a plan for retirement have made it a reality. Conversely, those who did not have such a plan could not realize it – so 18.7% of respondents confirmed that they *rather not* and *definitely not* had realized such a plan. However, the group of people who do not know – cannot judge – whether their plan was realized or not increased. There were 13.1% of such people. The data is visualized in Figure 1.

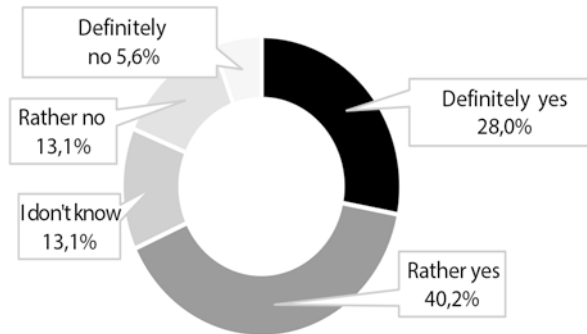


Figure 1. Implementation of the plan in retirement (N=107)

Source: Own study.

Among the most important activities, the dreams and goals that respondents undertake in retirement are: *devoting time to family* (51.4%), and tending to *a plot or garden* (42.1%). Also, high-scoring and frequently pursued activities include *watching TV and listening to the radio* (33.6%) and *reading books* (31.8%). In addition to devoting time to their own pleasures – as befits grandparents – retirees love to devote time to their grandchildren; 27.1% of respondents do so. Retirees also enjoy developing their hobbies (24.3%) and, if possible, travelling 23.4%. There are also other activities of seniors, which are included in Table 3. What else is worth noting is that 13.1% of respondents continue to stay active in the workforce, including 11.2% in the same organization where they worked before retirement and 1.9% have found another place of employment.

Meanwhile, still others – and there are 10.3% of them – take up only casual jobs. Data for this thread is included in the table below.

Table 3. Activity during retirement (N=107)

No.	Specification	Number of responses	%
1	I still work in the organization where I worked before retirement	12	11.2
2	I work for another organization	2	1.9
3	I work, but only casually	11	10.3
4	I devote time to my family	55	51.4
5	I devote most of my time to caring for my grandchildren	29	27.1
6	Developing my hobbies	26	24.3
7	I am engaged in my development (courses, workshops)	5	4.7
8	I am involved in language learning	0	0
9	I take care of the garden, allotment	45	42.1
10	I travel	25	23.4
11	I volunteer	9	8.4
12	I participate in the activities of the University of the Third Age	7	6.5
13	I focus on improving and maintaining good health	21	19.6
14	I participate in cultural events (theatre, opera, concert, cinema, museum)	13	12.1
15	I watch TV and listen to the radio	36	33.6
16	I read books	34	31.8
17	Other, which ones?	6	5.6

Source: own study.

Respondents were allowed to mark more than one answer from among those given in the survey questionnaire.

Coaching dimension of retirement

Wanting to find an answer to the question, “Is the modern retiree interested in using coaching to plan his or her retirement?”, first, we need to answer the question: “has he or she ever encountered the term coaching?”. Overall, more than half of the respondents 55.1% say they have *definitely yes* and *rather yes* encountered the term. Respondents who do not know whether they have met

with coaching were 8.4%. A total of those who *rather not* and *definitely not met* with coaching were 36.5%.

As was hinted at in the Part I article, the survey did not verify whether respondents had used the coaching method in the past and whether what was offered to them was indeed professional coaching. Using the school grading scale, more than half of the respondents 51.4% confirmed that they insufficiently know what professional coaching is all about. Respondents who believe they understand coaching at a sufficient level were 20.6%, at a good level 19.6% and at a very good level 8.4%. Detailed data are presented in Table No.4.

At this point, it is necessary to signal a certain situation that has arisen and that is, more than half of the respondents 55.1% said that they *definitely yes* and *rather yes* met with the concept of coaching. However, only 28% confirmed that they know to a good and very good degree what it consists of. Thus, 72% of respondents do not know exactly what coaching is and what benefits its use can bring to a retiree.

Table 4. Declared level of knowledge about professional coaching (N=107)

No.	Specification	Number of responses	%
1	1/5 Insufficient knowledge of coaching	41	38.3
2	2/5 Insufficient knowledge of coaching	14	13.1
3	3/5 Sufficient knowledge of coaching	22	20.6
4	4/5 Good knowledge of coaching	21	19.6
5	5/5 Very good knowledge of coaching	9	8.4

Source: Own study.

At this point in the analysis, it must resound strongly that **72%** of the respondents declared their knowledge of professional coaching at low levels, i.e. from 1 to 3 – giving little to no knowledge of the coaching method. Hence, it can be concluded that a Polish pensioner cannot reliably assess the value of this method and its usefulness for their life. They would be able to do so when they increase their awareness of this method and the potential benefits they could achieve by using coaching. Thus, the data obtained should be analyzed taking into account the respondents' low awareness of coaching.

Despite this low awareness of the method, it is surprising that 38.3% of retirees believe – in retrospect – that it would be a good idea to take advantage, even before retirement, of the help of a coach and develop a thoughtful plan

for it. The unconvinced constitute 20.6%. Just as the author suggested in Part I of the article, this is a group that it is worthwhile to acquaint with sound knowledge of this method so that they can make an informed decision on the matter. Coaches and coaching organizations should pay attention to this social group and lobby for its dissemination. Retirees who think it is *rather not* and *definitely not* a good idea to develop a professional plan with a coach for retirement were 41.1%. The empirical data on this thread is presented with the help of the following Figure 2.

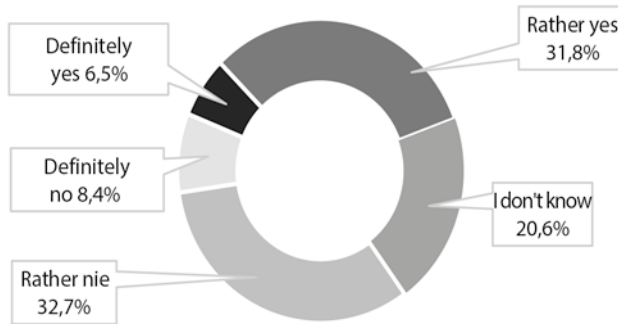


Figure 2. Declaration of willingness to work with a coach (N=107)

Source: Own study.

Another question did not find a definitive answer. Respondents were asked for what period a plan should be made for retirement. Just over half (50.5%) said there was no need to create such a plan with a coach. In contrast, the remaining 49.5% had a different opinion. The differences were only in terms of time frames, and so: the largest percentage of those in the *yes position* said that such a plan should cover the *first year of retirement*, with 21.5% indicating such a response. Almost the same number each found the other two answers namely that the *first weeks and months in retirement* – 14% thought so, while 13.1% of respondents said that the period should cover the *first few years*. One respondent preferred to put it in words and said that “not everyone needs such help, but those who need it should be helped to find their way” (0.9%). The data obtained are shown in Table 5 below.

Table 5. Optimal period covering plan for retirement (N=107)

No.	Specification	Number of responses	%
1	There is no need for such a plan	54	50.5
2	First year in retirement	23	21.5
3	First weeks and months in retirement	15	14
4	The first few years	14	13.1
5	Other, which ones?	1	0.9

Source: Own study.

The analysis revealed that 50.5% of retirees do not see the need to create a plan with a coach, but 49.5% believe that such a plan should cover several weeks to several years in retirement, depending on the retiree's individual needs and preferences. Respondents were then asked, *In their opinion – in retrospect – when is it appropriate to think about retirement and create a plan for it?* This question caused the percentage of those who said there was no need to create such a plan to decrease by 21.5%. As the empirical data collected revealed, 29.9% of those surveyed said that only *while retired as the need arises*. This response is a likely explanation for the decrease in the mentioned percentage from 50.5% to 29% of those who previously declared that there was no need to create a plan with a coach. As can be surmised, retirees, to a varying degree of success, have managed on their own to arrange their time in retirement. Another issue is when a retiree encounters problems and does not know how to cope. Then the help of a coach can be valuable, and this is the likely reason that this is the highest selected answer. Another high-scoring indication was to think about it *one year before retirement* (19.6%) or *two years before retirement* (9.3%). Detailed data on this theme are included in Table 6.

Table 6. Period of starting to work with a coach on a retirement plan (N=107)

No.	Specification	Number of responses	%
1	Whilst retired, as the need arises	32	29.9
2	There is no need for such a plan	31	29
3	3 years before retirement	4	3.7
4	2 years before retirement	10	9.3
5	1 year before retirement	21	19.6
6	0.5 year before retirement	4	3.7
7	In the first months of retirement	3	2.8
8	Other, which ones?	4	3.7

Source: Own study.

Respondents were allowed to mark more than one answer from among those given in the survey questionnaire

An interesting question of the present research was to find out whether, if the institution where the respondents formerly worked offered them the opportunity to use retirement coaching as a form of development, they would take advantage of such an opportunity. As it turned out, 46.7% of the respondents would *definitely not and would rather not* take advantage of such an opportunity. Those who do not know whether such an option would be used by them were 20.6%, while *definitely yes* and *rather yes* would like to use this option – 32.7% of respondents. The obtained data is presented in the following Figure 3.

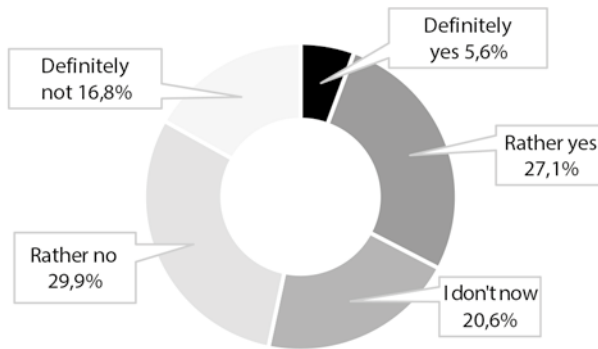


Figure 3. Declaration of willingness to work with a coach (N=107)

Source: Own study.

Respondents were asked whether, in retrospect, they would like to create a thoughtful plan for retirement with the cooperation of a coach, then 38.3% *rather yes* and *definitely yes* would take advantage of such an opportunity. If such an opportunity had been offered by the respondents' former institutions – as a form of their development – then also an approximate number of people 32.7% would have taken this option. It is now necessary to look at another issue. 41.1% of retirees said that it is *rather not* and *definitely not* a good idea to use a coach and develop a thoughtful plan for retirement. However, when asked by retirees whether there should be a program – under social funds – that would allow those willing to use retirement coaching services a large percentage of respondents 47.6% said *rather yes* and *definitely yes*. Only 14% of respondents said *rather no* and *definitely no* there should be such a social program.

In contrast, 38.3% of respondents *do not know* or do not have an educated opinion on the subject. A comparison of the results from several questions uncovered that while some retirees (41.1%) do not see the need to create a retirement plan with a coach, only 14% believe that *rather not* and *definitely* should *not* invoke such a social program. The obtained data on this question are presented in Table No. 7.

Table 7. Rationale for establishing a social program on retirement coaching (N=107)

No.	Specification	Number of responses	%
1	Definitely yes	10	9.3
2	Rather yes	41	38.3
3	I don't know	41	38.3
4	Rather not	11	10.3
5	Definitely not	4	3.7

Source: Own study.

Respondents were asked if, at this point in their lives, they currently wanted to meet with a coach and create a plan for their future retirement. A large majority of 69% said they would *definitely not* and *rather not* need such a meeting. Such an opportunity would *definitely yes* and *rather yes* be used by 15.9% of respondents and 13.1% are undecided or do not know if they would like such a meeting.

Considering that 50.5% of retirees see no need for a plan with a coach, they were asked what could be a viable topic for coaching work – respondents could mark several answers. In this question, still more than half of the respondents (54.2%) maintain their position that there is no such need to work with a coach. The remaining indications reveal what can constitute a viable topic for coaching work and at the same time is or has been a problem for the retiree. Thus, the topic related to the aspect of *how to use time usefully in retirement comes to the* forefront – this option was chosen by 17.8% of respondents. Also among the high-scoring indications was the topic of how to have an *appropriate attitude towards ageing* (16.8%) followed by how to *develop hobbies or other interests* (14%) and *how to find and pursue a purpose in life* (13.1%). The topics indicated are excellent examples that a coach can address to support a retiree in working to improve the quality of his or her life. Other topic options and their percentage choices are depicted in Table 8. One respondent in the other option suggested an additional topic of *how to improve the financial situation*.

Table 8. Realistic topics of work with a coach (N=107)

No.	Specification	Number of responses	%
1	I don't need to work with a coach	58	54.2
2	How to plan your day (week) without having to go to work	12	11.2
3	How to find and pursue purpose in life	14	13.1
4	How to use your time in retirement usefully	19	17.8
5	Finding activities and actions to replace the current work activity	12	11.2
6	How to develop your hobbies or other interests	15	14
7	How to come to terms with the thought „I'm a retiree”	8	7.5
8	How to better understand and adapt to a new family and social situation	8	7.5
9	How to cope with job loss	2	1.9
10	How to renew and strengthen the partnership and/or family ties	7	6.5
11	How to use the time to improve and develop personality traits and predispositions.	6	5.6
12	How to eliminate the stress of a new life situation and worries about the future	10	9.3
13	How to properly set yourself up for „ageing”	18	16.8
14	Other, which ones?	2	1.9

Source: Own study.

Respondents were allowed to mark more than one answer from among those given in the survey questionnaire.

The last question posed to retirees was the question of paying the coach for their service. Respondents who would be able to pay for such support totalled 49.5%, within this percentage 38.3% would be able to pay no more than up to PLN 50. A small percentage (10.3%) of respondents would be able to spend an amount between PLN 51 and PLN 100. Only one of the surveyed pensioners (0.9%) is able to pay an amount between 101 and 150 PLN for such a service. The rest of the respondents, i.e. 50.5%, would not spend any amount of money for this purpose. Material on this issue is included in Table 9.

Table 9. Declaration of payment for a single session with a coach (N=107)

No.	Specification	Number of responses	%
1	PLN 0 per session	47	44
2	PLN 1-50 per session	41	38.3
3	51-100 zł per session	11	10.3
4	101-150 zł per session	1	0.9
5	Other; how much?	7	6.5

Source: Own study.

Conclusions

Retirees have a positive attitude toward retirement, 93.5% wanted to be there already and enjoy their leisure time. During the first months, in addition to joy and a sense of peace, 31.7% of respondents experienced negative emotions, which mainly included feelings of apathy, boredom and sadness. The vast majority of respondents (67.3%) indicated that there were no problems associated with finding retirement. The remaining 32.7% experienced even several problems at once. Among the most important was the loss of a higher income (15%) followed by the appearance of boredom (8.4%) or the inability to organize one's time (6.5%). The majority of respondents 71% declared that at the time of retirement, they had a plan regarding how to spend it. However, the vast majority, by the term plan understood having a general vision of how to spend their leisure time once they no longer had to go to work. A significant portion of the respondents, or 68.2% – out of the 71% who said they had a plan for retirement – said they had implemented and/or were still implementing that plan. In contrast, 18.7% – of the 25.2% who do not have a plan – obviously say they have not implemented it. 13.1% are unsure whether the plan was implemented by them. Thus, 31.8% of respondents are a group that could create such a plan with a coach and thus be able to gain confidence that it will be implemented by them.

Summarizing the findings so far. The data obtained during the study allows us to conclude that about 29-32% of the respondents are people who may be interested in and even in the future require the support of, for example, a coach in planning their retirement. This statement is supported by the following summary shows this more clearly.

31.7% – experience negative emotions in their first months of retirement,

32.7% – are experiencing several problems with having found retirement,
 28.9% – is a group that did not have a plan for it at the time of retirement,
 31.8% – is a group that has not followed or does not know if it has followed
 its plan for retirement.

This juxtaposition shows that there is considerable room for the practical application of coaching within the framework of various intervention programs for seniors, which are guided by the premise claiming that activity in late adulthood is beneficial and leads to increased life satisfaction (Halicki 2006, p. 262).

One can assume that there would be more people willing to use the coaching method if the Polish pensioner knew about coaching and its benefits. And unfortunately, this is not the case. Despite the fact that 55.1% of respondents declare that they have encountered the term coaching, 72% know too little or nothing about it to be positively convinced. This finding should prompt coaching organizations as well as coaches themselves to be more active in the sphere of informing retirees of their existence and proposed services. As the survey revealed, 38.3% of retirees think it is a good idea to get the help of a retirement coach even before they retire. Among the highest-scoring answers to the question of when to start thinking about retirement and creating a plan for it are two statements, i.e. being retired as the need arises (29.9%) and a year before retirement (19.6%). Respondents believe that the plan made with a coach should take into account the *first year in retirement*, as 21.5% of respondents said. The percentage range proposed by the author above can include the group of respondents (32.7%) who would take advantage of the proposal to hold coaching sessions as if such a proposal came from the company, at the time they worked there. Currently, 15.9% would take advantage of such sessions. Among the most common topics that respondents would consult a coach about are how to use their time usefully in retirement (17.8%), how to have an appropriate attitude towards ageing (16.8%) and how to develop their hobbies or other interests (14%). Nearly half (47.6%) of retirees believe that there should be a program – within the framework of social funds – to enable the use of coaching services. This assumption was confirmed by the fact that 44% of those surveyed would not want to pay for coaching from their own funds. Only 49.5% would opt for such a step, with the majority in this group (38.3%) paying no more than up to PLN 50 per session.

The overall takeaway from the survey is that Polish retirees want to stay active as long as possible and enjoy their well-deserved retirement; however, not many of the retirees have prepared well enough for this stage in their lives. They have not planned what they want to do on it to stay active as long as possible. Most

retirees, also do not know that there is such a profession as a coach, who is able to plan this important stage in life with them.

References

- Brzeziński, Ł. *Coaching emerytalny – perspektywa podejmowania dalszej aktywności*. Przegląd Naukowo-Metodyczny, Edukacja dla Bezpieczeństwa. R. VII, 1 (26). (2015).
- Chabior, A. (2017). *Aktywizacja i aktywność w okresie późnej dorosłości*. [In:] A.A. Zych (ed.), *Encyklopedia starości, starzenia się i niepełnosprawności*, t. 1. Katowice: Stowarzyszenie Thesaurus Silesiae – Skarb Śląski.
- Dzięgielewska, M. (2006). *Aktywność społeczna i edukacyjna na tle innych typów aktywności*. [In:] B. Szatur-Jaworska, P. Błędowski, M. Dzięgielewska. *Podstawy gerontologii społecznej*. Warszawa: ASPRA-JR.
- Halicki, J. (2006). *Społeczne teorie starzenia się*. [In:] M. Halicka, J. Halicki (ed.), *Zostawić ślad na ziemi*. Białystok: UwB.
- Orzechowska, G. (2007). *Aktywność osób starszych jako kategoria uniwersalna*. [In:] E. Dubas (ed.), *Uniwersalne problemy andragogiki i gerontologii*. Łódź: UŁ.
- Steuden, S. (2011). *Psychologia starzenia się i starości*. Warszawa: Wyd. Nauk. PWN.
- Szatur-Jaworska, B. (2006). *Cechy gerontologii społecznej jako dyscypliny naukowej*. [In:] B. Szatur-Jaworska, P. Błędowski, M. Dzięgielewska. *Podstawy gerontologii społecznej*. Warszawa: ASPRA-JR.
- Thorpe, S., Clifford, J. (2004). *Podręcznik coachingu*. Poznań: Rebis.
- Toczek-Werner, S., Marak, J., Wyrzykowski, J. (2018). *Czas wolny wrocławskich seniorów i jego wykorzystanie na turystykę i rekreację ruchową*. Wrocław: WSH.
- Tokaj, A. *Starość w pedagogice społecznej*. Studia Edukacyjne, 7 (2008).