



# RETIREMENT COACHING – A COMPARATIVE ANALYSIS OF THE OPINIONS OF PRE-RETIRES AND RETIRES

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**Abstract.** The article is empirical in nature. The results presented fall within the research stream of positive psychology and focus on the period of late adulthood, more precisely, retirement. The author of the article planned three papers on the title issue. These texts are the result of two related social opinion surveys. The purpose of the first one (Brzeziński, 2022a) – was to enrich the knowledge about the approach to retirement of people who will be retiring in the next 5 years and the desire to plan it using coaching. The second text (Brzeziński, 2022b) dealt with the perspective of people who are already in retirement, but have been there for no more than 7 years. The respondents retrospectively referred to the questions in the survey questionnaire. The third – this one – concerns the correlation of the opinions of the two groups of respondents. A quantitative research course of action was adopted and the diagnostic survey method was used, including the survey technique, which was conducted on 210 people. The general spring of the research is that the Polish pensioner has a positive attitude to retirement wants to be active and enjoy it as long as possible. Not many of the retirees adequately prepare for this stage in their lives.

## COACHING EMERYTALNY – ANALIZA PORÓWNAWCZA OPINII OSÓB BĘDĄCYCH PRZED I NA EMERYTURZE

**Słowa kluczowe:** coaching emerytalny, planowanie emerytury, coaching

**Streszczenie.** Artykuł ma charakter empiryczny. Przedstawione wyniki mieszczą się w nurcie badań psychologii pozytywnej i koncentrują się na okresie późnej dorosłości, dokładniej przejściu na emeryturę. Autor artykułu zaplanował

trzy teksty dotyczące tytułowej problematyki. Teksty te są rezultatem dwóch powiązanych ze sobą badań opinii społecznych. Celem pierwszego (Brzeziński, 2022a) – było wzbogacenie wiedzy na temat podejścia do emerytury osób, które w ciągu najbliższych 5 lat będą na nią przechodzić i chęci jej planowania przy wykorzystaniu coachingu. Drugi tekst (Brzeziński, 2022b) dotyczył perspektywy osób, które już są na emeryturze, lecz trwa to nie dłużej niż 7 lat. Respondenci w sposób retrospektywny odnosili się do pytań zawartych w kwestionariuszu ankiety. Trzeci – niniejszy – dotyczy korelacji opinii obu grup badanych. Przyjęto ilościowy tok postępowania badawczego i zastosowano metodę sondażu diagnostycznego w tym technikę ankiety, która została przeprowadzona na 210 osobach. Ogólny wniosek z przeprowadzonych badań jest taki, że polski „przeszły” i obecny emeryt ma pozytywny stosunek do emerytury, chce być na niej jak najdłużej aktywnym i cieszyć się z niej. Niewielu emerytów odpowiednio przygotowuje się do tego etapu w życiu.

## Introduction

The theoretical part, forming the basis of the research, consists of two previous papers by the author. This publication signals additional theoretical themes as well as the results of the author’s own research.

As Jan Szczepański writes, “[...] the cruelty of pensions lies in the fact that suddenly, from one day to the next, a person is torn from their context of action, into which they have grown, and moved to a realm of inactivity” (Szczepański, 1989, p. 291). Retirement can be perceived – subjectively – as a critical life event and requires appropriate adaptation, influenced by personal resources and proactive behaviours. Adaptation to retirement is defined as “[...] psychological comfort of living in retirement” (Wang et al., 2011, p. 204), which refers to the well-being of the retiree before and after retirement. The adaptation to retirement is a prolonged process, during which the level of adaptation of retirees may change depending on individual resources and transformations in the area of these resources. This process begins before retirement and continues after its formal commencement.

Analysing the literature on the subject, one can distinguish the following models of ageing: *successful ageing*, *active ageing*, or *ageing in place*. According to the classic concept of John Rowe and Robert L. Kahn (1997, pp. 433-440), *successful ageing* is defined as good physical, mental, and social functioning in older age without serious diseases. *Active ageing* was presented by the World Health Organization (WHO, 2002) as “[...] the process of optimizing opportunities for health, participation, and security in order to enhance the quality of life as people age”. Meanwhile, *ageing in place* has been described as “[...] remaining

in the community, with some level of independence, rather than in a care home” (Davey et al., 2004, p. 133). In his model, Frederick L. Philippe emphasizes that retirement should not be considered in the context of a critical life event, as it has a normative character (Philippe 2009). In psychology and gerontology, retirement is understood not as a one-time event – such as obtaining the legal status of an adult after reaching the age of 18 – but primarily as a process in which a person adjusts to changing aspects of their life in the transition from work to retirement (Wang, Shultz, 2010, pp. 172-206).

Wang proposed a dynamic, resource-based model to describe the quality of adaptation to retirement over time. According to this model, adaptation to retirement is a function of differences in resources during the transition to retirement. Resources influence the ability to meet the challenges that arise during this period (Wang et al., 2011, pp. 204-213). Considering this perspective, changes in the level of adaptation during the retirement adaptation period should be viewed in terms of the outcome of changes in resources. One such resource could be preparing for retirement through planning it with a coach.

## Research assumptions

The issues signalled became the inspiration to conduct own research devoted to the coaching method and to people who are already retired, as well as those who will soon become retirees. The goal of the study was to enrich the knowledge about the approach to retirement and the willingness to plan it using coaching. A comparison of opinions on this subject among two groups of respondents, totalling 210 people, was planned. The first group consisted of working individuals, within 5 years of retiring. There were 103 people in this group, making up 49% of the respondents. The second group consisted of people who were already retired, but for no longer than 7 years. There were 107 people in this group, accounting for 51% of the respondents.

In this paper, results are presented from quantitative research conducted among respondents from Poland. The survey was conducted using a questionnaire, the link to which was placed on various types of websites.

The study reveals that the gender distribution of the surveyed group is significantly unequal; 173 women (82.4%) and 37 men (17.6%) participated in the study. This is an important piece of information because the larger representation of women means that it will not be possible to compare individual responses to questions based on gender. In terms of education, the largest group

(32.3%) had vocational secondary education, followed by second-degree higher education (22.9%), then basic vocational (20.0%), general secondary (13.3%), and first-degree higher education (6.7%). The fewest respondents had primary education (4.8%). A significant number of respondents (70.5%) lived in cities, and 29.5% in rural areas. The largest group consisted of individuals who were married at the time of the study (63.8%), followed by divorced individuals (14.3%). Widowed individuals made up 13.3%, and 8.6% were single.

## Attitude towards retirement

The presentation of empirical material obtained during the conducted research should start by showing the general attitude of respondents towards retirement. This is an interesting theme given that we have a group of people preparing for retirement and a group who are already retired. The majority of respondents (84.8%) in both groups have – and at the time of transitioning had – a positive attitude towards it. This suggests that individuals of pre-retirement age are looking forward to their well-deserved retirement. Only 15.2% of them had a different opinion and wished to remain professionally active. Among them, 3.3% are already retired, and 11.9% will be in the future.

During the study, the group of retirees ( $N = 107$ ) was asked about the emotions they experienced in the first months of retirement. Considering the possibility of marking several answers, two types of emotions were most frequently mentioned – both positive, namely *peace* – a state of mental balance (indicated by 80.4% of respondents) and *joy* from being retired – this answer was chosen by 55% of the respondents. Only 31.7% of retirees experienced emotions with a negative hue, most frequently including feelings of *apathy* understood as a state of indifference (7.5%) or, equally – 6.5% – feelings of *boredom* and *depression*. Only one person explained that *her husband's illness did not allow for the above-mentioned emotions and enjoying retirement*.

An interesting aspect of this research is the comparison of concerns related to transitioning into retirement<sup>1</sup>. Do the fears that accompany the respondents before retirement actually materialize upon entering it? One of the most frequently indicated responses among working individuals ( $N = 103$ ) was that they do not have major concerns related to this period in their lives (36.9%).

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<sup>1</sup> Respondents were able to select more than one answer from those provided in the survey questionnaire.

As retirees declare (67.3% –  $N = 107$ ), they indeed did not have significant problems after transitioning to retirement. Thus, it can be inferred that the majority of people manage well after moving into professional rest. What about the remaining group? And what concerns actually occurred? Almost equally with the lack of concerns among working individuals were two responses, namely: *deterioration of the standard of living* (36.9%), likely coinciding with *the fear of losing higher income* (35.9%). This fear is very real for every future Polish retiree. This is confirmed in the group of retirees and constitutes the most highly indicated fear that materialized – 15.0% indicated this response. Another among the high indications of concerns among working individuals is *the feeling of being unnecessary* (16.5%), *the emergence of boredom in life* (13.6%), or *the fear that apathy and a lack of desire for activity will appear over time* (10.7%). According to retirees, the second most frequently occurring fear that materialized was the emergence of boredom in life (8.4%) and the inability to organize one's time (6.5%). These are, therefore, two real problems that can be solved through coaching. As it turned out, high indications among pre-retirees concerning *the fear of feeling unnecessary* and *the fear that apathy and a lack of desire for activity would emerge over time* did not have a real reflection in the lives of retirees. Another issue concerned having a retirement plan by the respondents ( $N = 210$ ). The majority of pre-retirees (29.6%) claim that they *definitely* or *likely* have such a plan. Meanwhile, 36.1% of retirees declared that they had such a plan at the time of transitioning into retirement. 10.9% of future retirees *rather not* and *definitely do not* have such a plan and 12.9% of current retirees did not have it at the time. The group of individuals unsure whether such a plan exists or existed is 10.5%.

Having a plan is not a guarantee of its implementation, hence the group of retirees ( $N = 107$ ) was asked whether the plan they had previously was realized. The data revealed that the difference between individuals who had a plan and those who implemented it is small, amounting to 2.8%. Thus, the majority of respondents who had a retirement plan (68.2%) realized it. Conversely, those who did not have a plan could not implement it – 18.7% of respondents confirmed that they *rather did not* or *definitely did not* realize such a plan. However, the group of people who do not know – or cannot assess – whether their plan was realized or not has increased (13.1%).

A particularly interesting theme concerns the comparison of the most important goals, dreams, and activities that respondents<sup>2</sup> ( $N = 210$ ) want to, and then manage to, achieve after retiring. In both groups, the most commonly indicated goal is *the desire to devote time to family* – as indicated by 18.0% of working individuals and 26.2% who realize it in retirement. The next highest indications in both groups diverge. Working individuals believe that *when they retire, they will start travelling* – as planned by 15.7% of respondents. It turns out that in retirement, this goal is achieved, but it ranks 7th, with only 11.9% of respondents doing so. Working individuals also plan *to focus on improving and maintaining good health* (15.2%) and *want to continue working professionally, but only on a part-time basis* – this response was marked by 14.8% of respondents. Retirees manage *to focus on improving and maintaining good health* to a much lesser extent – only 10.0% do so. *Remaining professionally active* is also successful for a smaller number of individuals – only 5.2%. As it turns out, retirement influences a change in life goals. Thus, the second highest indication among retirees is *dedicating most of their time to gardening or working on their allotment* (21.4%). This goal is planned for the future by only 11.9% of working individuals. Interestingly, only 3.8% of future retirees assume that *they will primarily spend their retirement watching television and listening to the radio*. However, for 17.1% of them, this is the activity to which they devote most of their time, ranking it 3rd among the most frequently undertaken actions by retirees. It is also good news that retirees read books, which 16.2% of respondents do – this undoubtedly has an impact on their mental condition.

## The coaching dimension of retirement planning

To answer whether the contemporary Pole in pre-retirement and retirement age is interested in using coaching to plan this stage of life, one must first address whether they have ever encountered the concept of coaching. Altogether, more than half (55.7%) of respondents ( $N = 210$ ) claim that they *have definitely* or *rather* encountered this term. Respondents unsure about it accounted for 10.5%. In total, those who *rather had not* or *definitely had not* come across this term amounted to 33.8%.

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<sup>2</sup> Respondents could indicate more than one answer from those provided in the survey questionnaire.

In this study, the author did not verify whether respondents had used coaching in the past and whether what was offered to them was indeed professional coaching. A certain “fashion” for coaching and the multitude of forms of working with another person mean that many use the name coaching for what it is not, and it is often classified as training, courses, or motivational speeches. Professional coaches ensure that the client they are working with knows that they are dealing with this method. Using a school grading scale, a significant group of respondents (48.6%) confirmed that they have an insufficient understanding of what professional coaching involves. Those who believe they understand coaching at a satisfactory level were 17.6%, at a good level – 21.4%, and at a very good level – only 12.4%.

An important question for the author of the study was whether individuals approaching retirement or already retired ( $N = 210$ ) would like to create a well-thought-out plan for transitioning to this stage in collaboration with a coach, taking into account their needs and possibilities. *Rather not* and *definitely not* interested in using coaching are 22.9% of future and 21.0% of current retirees. A small percentage (9.0%) of working individuals are interested in the possibility of creating such a plan. A significantly larger percentage (19.5%) belongs to retirees who believe it is a good idea to create such a plan with a coach before transitioning to retirement. They may see its value and significant facilitation from a time perspective – this could explain the 10.5% increase between these groups. As identified, 17.1% of working individuals and 10.5% of retirees *do not know* whether they would like to use coaching. Considering that 44.3% of respondents *are not sure* or *definitely have not encountered coaching*, it can be concluded that this is a real reason why they do not see the sense in developing such a plan with a coach. Not knowing this method, it is hard to assess its value and see the benefits derived from it. The indicated group of respondents (44.3%) is a “to be acquired” group for coaches, worth introducing to reliable information about coaching so they can make an informed decision on this matter. Coaches and organizations dealing with coaching should continue to lobby for its popularization. Respondents who *rather would* and *definitely would like* to use coaching to develop a professional retirement plan amounted to 28.5%. These individuals were asked what period of retirement such a plan should cover. Several people who were not initially interested in working with a coach also answered this question. In the surveyed group ( $N = 88$ ), the most frequently indicated answer was *the first year of retirement* – 43.1% indicated this. The second most frequently chosen option was that the plan should cover *the first weeks and months*

of retirement – 30.7% believed so; meanwhile, 23.9% of respondents stated that the period should encompass *the first few years*. Other responses (2.3%) did not provide a resolution on this matter. One respondent – likely influenced by this question – changed their mind and became interested in working with a coach, as suggested by their statement: *there was no thought of a retirement coach, but maybe it is worthwhile*; another stated that *not everyone needs such help, but those who do should be helped to find their way*.

The data obtained can serve as a hint for coaches and their clients to create a plan with an optimal perspective for the first year of retirement. As the research indicates, retirement leads to changes in daily life rhythm, social bonds, and goals. Often, in the situation of transitioning to retirement, the professional role is weakened or even lost, while engagement in roles related to family and community is strengthened (Barnes-Farrell, 2003, pp. 159-187). In cases where such a professional role is crucial for a person's identity and when they are deeply engaged in their work, the transition to retirement becomes more difficult (Ebaugh, cited in: George, 1993, pp. 353-373). This can cause feelings of loss, isolation, and depression and can lead to mental health issues among seniors. For retirees experiencing such problems – which concern the initial phase – they last up to several months after transitioning into professional rest.

It is worth signalling here the results of studies directly concerning the relationship between retirees' life satisfaction and their use of a future-oriented perspective (Timoszyk-Tomczak, Bugajska, 2013). The data obtained indicate a significant relationship between the life satisfaction of individuals in late adulthood and such factors as: a longer time perspective, a greater number of plans for achieving distant goals while maintaining a focus on the present. This constitutes an important argument in favour of encouraging future and current retirees to set goals and providing them with the necessary education and support in this area. As already known, the optimal option is to create a retirement plan covering the first year of its duration. It is also worth considering when to start working with a coach to create such a plan. As revealed by the collected empirical data<sup>3</sup>, in the group of retirees ( $N = 107$ ), 33.6% of respondents indicated that only being on retirement, when such a need arises. A different opinion is held by 39.1% of respondents; they only differ in the period when this work should be started. In this respect, most respondents state that it should be one

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<sup>3</sup> Respondents could indicate more than one answer from those provided in the survey questionnaire.



year before retirement (19.6%). Meanwhile, 29.0% believe that there is no need to create such a plan.

An important theme of this research was to find out whether, if the institution where the respondents currently work or once 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, 40.0% of respondents marked the answer *definitely not* and *rather not*. The group that *would definitely* and *rather like* to take advantage of this option constituted 30.5% of respondents. Those who do not know whether they would use such a form of support make up 29.5% of respondents.

It was also interesting to explore the opinions of respondents regarding the justification for the creation – within social funds – of a program that would enable interested individuals to use retirement coaching services. A significant majority of respondents (52.9%) stated that *rather yes* and *definitely yes*. Only 12.8% of respondents claimed that there *rather should not* and *definitely should not* be such a social program. Meanwhile, 34.3% of respondents *do not know* or have no opinion on the matter.

One of the more significant themes was to find out from respondents ( $N = 210$ ) what could constitute the thematic scope within meetings with a coach<sup>4</sup>. The main topic that respondents would like to address during meetings with a coach would be *how to use time productively in retirement* – this option was chosen by 60.8% of respondents. In the second group of highly rated responses, topics included: *how to properly adjust to ageing* (43.8%), *how to find and fulfil a purpose in life* (34.1%), *how to find activities and actions that will replace the current professional activity* (33.2%), and *how to develop hobbies or other interests* (31.0%). It should be noted that the mentioned areas could constitute realistic topics for working with a coach.

Coaches aiming to direct their offer to current and future retirees ( $N = 240$ ) cannot expect high compensation for their services. Only a few respondents (i.e., 43.9%) are willing to pay no more than 50 PLN for the assistance of a coach. Almost as many respondents (40.4%) would not pay for such a session at all, either because they are not genuinely interested or because they believe that this service should be free. Considering the data from the National Salary Survey conducted in January 2023 by Sedlak&Sedlak (2023), the market median

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<sup>4</sup> Respondents could indicate more than one answer from those provided in the survey questionnaire.

monthly salary for a coach is 8500 PLN. According to the same study conducted on 280 practicing specialists, a coach running a private practice receives an average rate of 204 PLN for a single, hour-long session. Less than 20% of people from this group of respondents receive 100 PLN per hour of work, and 25% of them receive more than the average, i.e., 250 PLN. The author's study indicates that only a small percentage of retirees (15.7%) are willing to pay a coach more than 50 PLN. Such a situation makes it difficult to find market offers targeted at this group of customers.

## Conclusions

The future Polish retiree does not see the potential of coaching, which could provide real support in the process of preparing for retirement. Professional planning of retirement is not an activity that current and future retirees consider. None of the respondents use professional methods or techniques for this purpose; instead, they focus on planning retirement "in their heads". According to specialists, individual coaching support should be directed to seniors, especially those on the verge of retirement, to strengthen and extract their resources and create a plan for the future. Of course, it would be necessary to consider adapting the coaching method for working with older individuals. However, we can draw from good practices such as the Retirement 360 program operating in the West. Coaching could certainly fill a gap in senior care.

Research on the broadly understood quality of life of older people indicates that one of the significant causes of better well-being, health, longer psychophysical, and social activity of seniors is their subjective assessment of happiness, feeling of fulfilment, and satisfaction with life (Maniecka-Bryła et al., 2010; Paskulin et al., 2010, pp. 101-107; Finogenow, 2013, pp. 143-158). It should be emphasized that encouraging goal setting – especially in old age – is extremely important, as Andrzej Pryba rightly notes, "[...] a person who sets tasks for themselves and tries to undertake them, solving encountered difficulties and problems in the process, continuously uses the resources they have, and thus develops" (Pryba, 2015, p. 186).

Given the high costs of coaching sessions as perceived by retirees, individual coaching support can be recommended. It should be financed, in part or in whole, externally – by organizations caring for their oldest employees or from public funds (especially in the case of those no longer active professionally). Institutions or foundations working for the elderly should be encouraged

to include individual coaching support in their budgets and to support coaches in their attempts to obtain funding for such activities independently.

A significant recommendation arising from this research is to make employers aware that coaching activities can facilitate the process of professional disengagement for people of pre-retirement age. Providing individual coaching processes can translate into real benefits for companies, resulting in delaying the moment of future retirees' withdrawal from the labour market or developing a new professional relationship (after all, 15.2% of pre-retirement age individuals expressed a desire to remain professionally active), maintained after the employee's transition to retirement (e.g., employment on a part-time basis as a consultant or mentor, or utilizing the expertise of a retired employee).

Another recommendation relates to the justification for the creation of a support program within social funds. 52.9% of respondents consider the establishment of this initiative necessary. Only 12.8% of respondents claimed that there should not be such a social program. Building trust in the new method of development, which is coaching, among current and future retirees is best conducted in a group setting, for example, by holding open developmental workshops with elements of coaching. It can be inferred that coaching will be effective for individuals open to new experiences and acquiring knowledge. Such individuals may be those who are active, educated, and continue to educate themselves despite retirement, e.g., are attendees of third age universities.

When in 1889 Chancellor Otto Bismarck, who is credited with creating the concept of retirement, established the payment of benefits to workers, it was known that only a few would live to the age of 65, and if they did reach this age, they would not be on retirement for more than a few years (at that time, only 1.5% of people). Since then, the average lifespan in Western Europe has increased by 20 years, and retirees today constitute an average of 15.5% of the entire society (Mech, 2001). It can thus be stated that, when transitioning into retirement, a senior has about 1/4 of their life ahead of them! Importantly, this can be a time that they can finally use "their own way". Even if they have some obligations or health problems, it is worthwhile for them to consider what and how to do, to live interestingly and passionately for these next dozen or so – twenty-odd – years. And this is precisely where a retirement coach can help. However, it is important for the retirees themselves to see in this form of support an opportunity for their future development.

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