

# Well-being in ageing: the importance of preparing and planning for the transition to retirement

 Catarina Silva Simão<sup>1</sup>,  Ana Maria da Costa Oliveira<sup>1</sup>

1- Centro de Investigação da Católica para o Bem-Estar Psicológico, Familiar e Social da Faculdade de Ciências Humanas (CRC-W)

Corresponding author: [s-cssimao@ucp.pt](mailto:s-cssimao@ucp.pt)



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## ABSTRACT

Retirement involves changes and transformations at various levels, requiring everyone the ability to adapt to a new phase of their life cycle. It is an inseparable event of ageing that consists in the termination of professional activities and usually occurs during the middle age stage. Not seen as a social problem, the way the process of transition and adaptation to retirement is experienced may cause situations of vulnerability, isolation, loneliness and social exclusion. The greater or lesser quality of life in aging is associated with the context and circumstances to person is a subject of. In this way, it becomes essential to guarantee the necessary conditions for them to be able to age well and with quality. Methodologically, an exploratory study was carried out with an eminently qualitative approach, using two data collection strategies: the semi-structured interview with 8 professionals and the questionnaire survey of 100 people aged 55 or over. The preparation and planning of this phase are preponderant in the promotion of successful transition-adaptation processes since they allow reducing the period of disorganization and promote new beginnings and meaningful lives. The key aspects to be incorporated into an intervention proposal focused on the preparation of retirement are presented.

**Keywords:** ageing; planning; preparation; retirement; social work; well-being

## INTRODUCTION

The gradual trend towards an ageing population, due to a combination of a falling birth rate and an increase in average life expectancy, means that more and more people will be able to experience retirement, highlighting the importance of research and intervention in this area.

Work occupies a central place and represents one of the three phases of the tripartite model of life cycle organization - the subject of discussion and critical thinking - corresponding to one of the most important roles that people take on in society. Working life represents a significant dimension in people's lives, because in addition to economic income, it enables the structuring of the use of time, the achievement of social status, a source of identity, a space for social interaction and personal fulfilment and participation in the economic and social life of the country (Friedman & Havighurst, 1954; Richardson, 1989; Sonnenberg, 1997).

Its centrality and importance in contemporary society means that the loss or end of professional activity - whether voluntary or involuntary, anticipated or planned, partial or total - always represents a risk of disruption and unease (Fonseca, 2011), which is why it is crucial to plan and prepare for this important transition in the life cycle.

The working conditions and environment, the type of work carried out and its physical demands can have an impact on the quality and well-being of an individual in retirement, as well as on their ageing process.

Retirement is a highly significant event that usually occurs at the end of middle age and is a structural event in the life course that triggers a process of transition and

adaptation with significant impacts on the quality of the person's ageing process (Fernández-Ballesteros, 2006; Fonseca, 2011). This process is clearly related to the person's ageing conditions, as are the conditions, opportunities and resources throughout adulthood.

The transition is the move from working life to retirement and represents a significant moment. However, this transition can cause different reactions. Hopson (1981) describes seven stages of reaction to the transition, namely: shock and immobilization, minimization/denial, depression, indifference, exploration of alternatives, search for meaning, and integration.

In turn, there are factors and characteristics that interfere with this process, such as the characteristics of the individual, the characteristics of the transition itself and the characteristics of the environment/situation (Schlossberg, 1981; Schlossberg, Waters & Goodman, 1995), which must be considered in a monitoring and planning model.

Transition is a new stage in the life cycle, largely conditioned by individual factors and social and structural conditions, so it is necessary to prepare for retirement according to the circumstances and resources available.

In turn, adaptation - which stems from transition - consists of "the process during which the individual moves from a state in which he is totally preoccupied with transition to a state in which he has completely integrated it into his life" (Schlossberg, 1981, p. 7).

This process is clearly related to the conditions of the person's ageing, as are the conditions, opportunities and resources throughout adulthood. A successful transition-adaptation (Talyor-Carter &

Cook, 1995) requires awareness of the process, maintaining a sense of continuity with the past, establishing closer relationships and carrying out activities that provide well-being.

Ageing is a multidimensional, complex, continuous process that is natural to human beings (Rosa, 2020), singular, heterogeneous and with individual variability (Fontaine, 2000).

In this sense, aging is not a random event: "25% of the ways individuals age are accounted by genetics, it can be estimated that 75% are due to environmental conditions, including those behavioral events who select external conditions" (Fernández-Ballesteros et al., 2013, p.1).

From an individual perspective, the "individual is an agent of his/her own Aging process, and the capacity for Aging well-healthy and active-comes, in a certain extent, from decisions taken by individuals themselves as well as his or her behavioral repertoires learnt across the life span" (Fernández-Ballesteros et al., 2013, p.1). However, people may not have the ability to age well and/or have their environmental conditions and individual behaviours ensured

It is therefore important to find appropriate solutions to the demands arising from the increase in the lifespan of older generations, guaranteeing people dignity and well-being. Preparation and planning are usually associated with an increase in well-being and quality of life at this stage. Studies show that most people in middle age do not reflect on or prepare for their future life (Freund et al., 2009), and do not take primary and guiding measures for this stage.

## METHODS

To substantiate and build this proposal, an exploratory study was carried out using a qualitative approach of an exploratory nature, using two different data collection strategies<sup>1</sup>, namely the semi-structured interview and the questionnaire survey.

The questionnaire survey was administered to a random sample of 100 people aged 55 or over, with the aim of listening to current and future pensioners about the importance of preparing for retirement.

Regarding the semi-structured interviews, the sample consisted of 8 professionals with relevant experience in at least one of the following spheres: scientific production and/or academic training, intervention practice, and political power or power to influence political decisions. The multiplicity of spheres of activity allowed for greater diversity in the empirical data obtained, as well as a cross-referencing of positions and perspectives on the subject.

The data was analysed using the content analysis technique, using the MAXQDA 2020 software, and codes were assigned during the process, based on the literature review.

The participants gave informed consent for participation in the study and dissemination of the results.

## RESULTS AND DISCUSSION

The results obtained through the questionnaire show that 51% of the participants are female and the remaining 49% are male, with both genders represented in this consultation process.

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<sup>1</sup> In applying both data collection instruments, the ethical principles of informed consent were safeguarded.

The age range varied between 55 and 80, with the average age being 63. Regarding the level of education, most people reported having between the 9th and 12th grade (56%), and 39% higher

Socio-demographic characteristics of the participants	N = 100 n	100% %
<b>Gender</b>		
Female	51	51%
Male	49	49%
<b>Age</b>	(M= 63)	(Min= 55; Max = 80)
<b>Academic qualifications</b>		
Up to 9th grade	5	5%
Between 9th and 12th grade	56	56%
Degree	28	28%
Master's	10	10%
Doctorate	1	1%
<b>Professional status</b>		
Active	54	54%
Unemployed	6	6%
Retired	40	40%

education, namely a bachelor's degree (28%), master's degree (10%) and doctorate (1%).

Of the universe analysed, 54% mentioned that they were in the labour market (active) and 40% were already retired.

Table 1 - Sociodemographic characteristics of the participants

Most people see retirement as a time when they can do what they like, of which 33% said they had not yet had the opportunity to plan or become aware of how they want to live it.

How he sees retirement	N = 100 n	100% %
I don't think it's worth thinking about	10	10%

A period in which I will be able to do what I like and want, but which I haven't yet had the chance to plan or become aware of how I want to live it	33	33%
A period in which I can achieve what I have planned, if I am able to adapt to new situations	12	12%
A period in which I can accomplish what I have planned for this stage of life	30	30%
An unpredictable period, due to circumstances that don't depend on me	15	15%

Table 2 - Answers to the question "How do you view retirement"

In summary, the results obtained in the questionnaire show that 42% of the participants mentioned having feelings of fear and/or concern about the arrival of retirement, 74% indicated having expectations for this stage of life, 52% mentioned the need to prepare for this stage and 57% would like a personalized preparation and planning service.

	N = 100 n	100% %
<b>Worries about retirement</b>		
Yes	42	42%
No	58	58%
<b>Expectations for this phase</b>		
Yes	74	74%
No	10	10%
I haven't thought about it yet	16	16%
<b>The need to prepare for retirement</b>		
Yes	52	52%
No	48	48%
<b>Interest in a personalized service for retirement</b>		

preparation and planning	Yes	57	57%
	No	43	43%

Table 3 - Results to questions in the questionnaire survey

These figures demonstrate the importance of responding to the difficulties and obstacles associated with the transition and adaptation to retirement, particularly the failure to prepare and plan for retirement.

The literature review and content analysis made it possible to compile and establish the key aspects for designing a response in the context of retirement preparation and planning, particularly from the Social Work perspective, which are listed below in figure 1.



Figure 1 - Key aspects to incorporate in a response to retirement preparation and planning

### Strategies to incorporate

Most individuals prefer to opt for a gradual/smooth transition compared to an abrupt one (Fonseca, 2011), as this allows for easier planning of time and future activities, contributing to a healthy adaptation to the ageing process and reducing stress. The analysis of the interviews emphasizes the need for a gradual and reflective process:

"This process of reflection, of some planning or planning of what you're going to do next is essential so that there isn't an abrupt cut-off, which in many circumstances people find difficult to react to." (EM, Interview 8)

Careful preparation for retirement, which considers the individual and their environment, allows for a different kind of security and control over personal life.

The approaches and means of preparation should be diverse and different, with the aim of informing the person, promoting reflection on this new stage and providing support in organizing and planning it. Sending out information leaflets, publicizing the possibility of joining pensioners' associations, simulating pensions and talking to specialists are some of the examples to consider.

The tendency to avoid thinking about the future leads people to put off making plans for this stage of life. In this sense, it is important to inform and enlighten:

"(...) creating resources and information that alert people not to what they can do, but to the real need to do something to prepare" (RP, Interview 4)

In addition to raising awareness, redefining and adapting the job to the aging process itself, according to the person's circumstances and abilities, is another of the mechanisms pointed out to prepare for this phase:

"It can start by redefining the job internally and then projecting into post-work life with choices." (CP, Interview 5)

Counselling and courses/programs to prepare for retirement, especially in the workplace, were also mentioned by the interviewees as mechanisms to promote quality of life:

"So individual counselling or counselling for people who are in the same circumstances is what I think is justified. It should be something that meets the person's reality, their ambition, where they live, their lifestyle, etc." (AF, Interview 1)

Encouraging complementary savings to the Social Security system is another strategy mentioned, preferably continuously throughout the life cycle:

"(...) we should encourage mutualism, as well as forms of solidarity savings and mutualist products (...)." (PP, Interview 7)

### **Promoting entity(ies)**

The concept of promoter(s) is used to designate the organization or organizations with the capacity, knowledge and interest in developing a response in the context of the transition to retirement.

The municipalities, the Social Security Institute, the consultancy firm, the state, banking and/or insurance institutions, civil society organizations and the employer correspond to the hypotheses listed by the experts.

Of these, the employer is the proposal that stands out the most, having been mentioned by most interviewees. In turn, the consultancy firm is the second most indicated proposal.

However, all the possibilities are viable and valid, and make it possible to promote the investment and operationalization of a response focused on the needs and specificities of retirement.

### **Dimensions to be developed**

The dimensions or areas to work on in a transition to retirement response correspond to the themes that need to be worked on. The content analysis resulted in the following dimensions:

- person's aspirations;
- financial;
- time management;
- housing;
- legal;
- cognitive, social role and functional maintenance;
- psychological;
- health (prevention).

The financial, occupational, functional and preventive health dimensions were the most mentioned.

### **Period of life to enter a retirement transition response**

Considering the specific nature of retirement, preparation and planning can and should include different periods in a gradual logic, namely when entering the job market, during work/professional life and in the final years of work/professional life.

Regarding the first period, entry into the job market, the speeches analysed highlight the importance of starting more individual preparation in this period, focusing on the financial and housing dimensions - which are significant in the retirement experience and involve savings and investments in the medium and long term. In this sense, the earlier this preparation begins, the more advantageous it will be for them, as illustrated below:

"As long as the person has a job, from the age of 30, when people start to stabilize, they should start to prepare themselves economically and also in terms of physical space." (MG, Interview 2)

"Retirement has to be thought about throughout our life cycle from the moment we enter the job market. People have to think about retirement always and continuously, just as they think about and prepare for vacations every year." (MF, Interview 6)

"In other words, what concerns, for example, building up a pension, which is an extremely important aspect of the retirement process, should be done from the moment you start working." (EM, Interview 8)

Lifestyle, relationships, occupations and interests are crucial aspects that should be developed throughout life. From the

perspective of the interviewees, this phase should be prepared and planned for throughout the life cycle, namely during active/professional life, through the development of skills, interests and through training and lifelong learning, as we can see in the following excerpts:

"(...) retirement will ultimately be as positive as we manage throughout our lives to develop this set of relational skills, interests in participating in society, cultural interests and lifelong learning. These are extremely important factors so that retirement is not a 'destabilizing' factor in our emotional life." (JC, Interview 3)

"No one can reach the day when they retire at 67 and say that they're going to start racing now, if they haven't started preparing for it in the previous years. So, to say that adulthood should be lived continuously. Throughout your working life, you have to do training exercises that allow you to understand the functional state you're in, so that you can adapt your activities to the functional state you're in." (RP, Interview 4)

As seen above, preparation for this stage should take place throughout life, but in the years leading up to retirement it is necessary for the person to organize and build plans according to their new reality and circumstances. According to one of the specialists, in this period preparation must be *more focused and vehement* (MF, Interview 6). Thus, in view of the final years of working/professional life, the speeches of the specialists interviewed attest to this:

"If we want to think that there is still no lifelong preparation for this time, then at least in the five years before retirement, people should start worrying about it." (JC, Interview 3)

"The process of preparing for retirement should perhaps start from the moment workers are considered senior and considering the type of work in question." (CP, Interview 4)

"However, I would say that two/three years before, at most five years before the foreseeable retirement, you should start thinking about it and organizing your plans." (EM, Interview 8)

In this way, preparation and planning for retirement can take place at different stages of a person's life, depending on their needs, possibilities and expectations. In any case, it is important that the response to the transition to retirement considers the various possibilities, to enable the person to prepare and plan in a way that is adjusted to what they want to experience. Depending on the stage of life, it may be necessary to speed up and intensify the level of preparation.

### **Funding**

Funding is another important aspect to take into consideration when designing and developing a response. The experts' perspectives and opinions indicate different possibilities, including the employer, the Social Security Institute in conjunction with the Insurance Authority, the person themselves and the combination of different agents.

Despite the diversity of hypotheses presented, the choice prevails over the employer, ideally operationalized by the Human Resources or Social Responsibility areas.

### **The contribution of Social Work in the process of transition and adaptation to retirement**

Retirement does not necessarily represent a social problem by itself, but it does bring a

multitude of changes and challenges that can have negative consequences.

Most people cope positively with this transition, "there is a substantial minority who experience problems" (Richardson, 1989, p. 210). This is a relevant transition in human development, which Social Work has explored in a measured way.

From the analysis of the interviews, we can say that retirement is an event largely related to the ageing process:

"If we want to map out our lives, we need to understand that in most cases we've been around for more than two decades when people keep asking us what we want to do, there's even an expression that's very much linked to childhood: What do you want to *be when you grow up?* and then nobody asks us: What do you *want to do when you retire?*" (RP, Interview 4)

The phrase "what do you want to do when you retire?" highlights the need to think about and prepare for this stage of life. However, the analysis reveals how little consideration is given to this stage:

"(...) we have to evolve from the metaphor of ageing as a return to childhood to the metaphor of ageing as a second adult life. And so, this means that our policy has to be able to make people feel that life has meaning, that they have life projects until very late." (PP, Interview 7)

This "making people feel that life has meaning" is particularly important in the intervention carried out by Social Services, since they have the skills and knowledge to accompany the construction of life projects. However, there is little sensitization and awareness among people about this issue, as some of the interviewees pointed out:

"However, people aren't made aware of or oriented towards the need to prepare for this stage of life." (MF, Interview 6)

"Therefore, the population is not encouraged to think about the standard of living they want to have after retirement, how I can, if I want to, guarantee a standard of living that is a little higher than my own individual effort or my associative work." (PP, Interview 7)

Thus, in this second phase of adult life, it is important to promote mechanisms and responses that value and dignify people and the phase they are in.

For Social Work to take a position on this issue and possible field of action, it needs to consider the theories of crisis and disconnection (Fonseca, 2011), to ensure that the experience of retirement does not result in a negative transition with counterproductive consequences for the ageing process.

Accompaniment or counselling throughout the retirement process can contribute to a positive transition and adaptation that promotes successful aging and reduces the risk of isolation, loneliness and social exclusion.

The purpose of social support is to help people by establishing a relationship of listening, counselling and mutual help, using basic components (Robertis, 2011, pp. 144-155).

Components of the social accompaniment path	
<b>Clarification</b>	Talking about the individual's situation and their problems, with the aim of clarifying the objective facts of a given situation, through constant listening, observation and questioning.
<b>Support</b>	Ability to strengthen the individual by empowering them and reducing the paralyzing effects of their anxiety
<b>Understanding yourself</b>	A dynamic process that allows people to define and understand their own relational and affective functioning, and to

	be aware of the effects of their behaviour on others.
<b>Information</b>	Equipping people with sufficient knowledge to be able to make choices and assert their rights with all the knowledge involved
<b>Guidance</b>	Extension of information, which takes the form of easier access to available resources

Table 4 - Components of the social accompaniment pathway

In this way, the social worker must play a relational and supportive role, so that the individual is able to demythologize retirement process, look at themselves, build relationships and define a life path for their future (Schlossberg, 2004).

Studies show that those who have had the chance to plan and prepare for this new stage of life live with more spirit, are more active and have positive memories of the organization in which they worked (Fonseca, 2011). In general, they are more aware of their needs, with more favourable attitudes towards retirement and lower levels of anxiety and insecurity.

During this process of transition and adaptation there are three decisive moments that can cause difficulties or obstacles. It should be noted that it may be necessary to intervene at any one of these stages or even all three (Richardson, 1989).

The role of the social worker	
<b>Anticipation X Avoidance</b>	<ul style="list-style-type: none"> <li>- Informing and raising awareness about the process of transition and adaptation to retirement</li> <li>- Highlight the benefits of thinking about and preparing for this stage</li> <li>- Guide, advise and support people in drawing up their retirement plans</li> <li>- Work on the feelings, fears and challenges associated with this transition</li> </ul>

<b>Decision-making moment</b>	<ul style="list-style-type: none"> <li>- Support and accompany the decision by providing information and clarification</li> </ul>
<b>Adaptation to retirement</b>	<ul style="list-style-type: none"> <li>- Encouraging people in their post-retirement projects</li> <li>- Monitoring the process of adapting to the new reality (e.g., the impact of the changes and challenges associated with the transition)</li> </ul>

Table 5 - Decisive stages in the process of transition and adaptation to retirement

Social Work, as a profession that promotes well-being and guarantees human rights, should be attentive to this population group, reflecting and acting to inform and respond to people's needs, as well as stimulating and enhancing their abilities so that they can age with quality of life and well-being. In this sense, it is essential to continue researching and understanding this reality to develop appropriate practices and responses.

Gerontology social work focuses on addressing the complex needs of older adults, particularly in the context of an aging population. This field is essential for managing issues related to aging, such as long-term care, end-of-life planning, and support for family caregivers (Ingale & Paluri, 2023). Gerontological social workers are uniquely equipped to handle the intersection of health and welfare services, providing sustainable support for older adults with complex needs (Ray et al., 2014; Ingale & Paluri, 2023).

The integration of retirement preparation and planning with gerontology social work is crucial for promoting the well-being of older adults. Financial security in retirement is closely linked to quality of life and access to necessary services. Gerontological social workers play a pivotal role in assisting older adults with financial planning, ensuring they have the resources needed to live

comfortably and with dignity (Hershey, Jacobs-Lawson & Austin, 2012).

Effective preparation and planning for retirement are essential for ensuring financial security and well-being in later life. This process involves a series of decisions and actions aimed at achieving desired future financial goals, including determining sources and amounts of retirement income (such as pensions, savings, and investments) and estimating expenditures like living costs and healthcare expenses.

The research underscores the importance of incorporating diverse perspectives—cognitive, psychological, and external variables—into retirement planning. Models such as the Social, Personal, Occupational, and Familial Model and the Planning Decisions and Behaviours Model provide frameworks for understanding the determinants of Financial Planning Retirement (FPR) behaviors and emphasize the need for a multi-perspective approach to effectively plan for retirement, considering factors like individual perceptions, financial literacy, and socio-economic conditions (Hershey, Jacobs-Lawson & Austin, 2012).

## CONCLUSION

Retirement is one of the most significant and challenging transitions, and it is essential to work from a preventive perspective to promote smooth and positive transitions that mitigate this naturally abrupt break.

The quality of retirement depends on the way it is carried out. The context and working conditions have a significant influence on quality and well-being.

This is a stage that people usually look forward to, in which it is expected that everyone, on average, will live for at least

15 years. It is therefore essential to prepare and plan for this phase. In this sense, preparation should take place throughout life, with special emphasis on the last few years before the transition.

To this end, it is important to develop and implement differentiated initiatives and solutions that support and involve people in preparing for retirement, such as retirement fairs, support offices for retirees and retirement preparation courses or programs. The gradual trend towards ageing shows that more and more people will be able to experience a transition to retirement, highlighting the importance of raising awareness among the population to reflect on, prepare for and plan for retirement throughout their lives in all its different dimensions.

Preparing and planning for retirement enables important mechanisms such as counselling to reduce the period of disorganization, difficulties and obstacles, and to promote relevant and meaningful new beginnings (Madsen et. al., 2012).

It is unequivocally important that Social Work assumes its scientific and technical identity and its specificity in reflecting and knowing how to act, and naturally a role and place for intervention in this context. It is therefore important to work from a preventive and holistic perspective in the context of preparation, because although retirement is not a social problem, the unprepared way of entering this phase is often a cause of isolation and social exclusion.

In addition to its role as an agent of accompaniment and individual change, which often characterizes Social Work, its political dimension should be valued, in order to alert and influence political power to the importance and need to consider

policies that provide preparation for this stage of life, particularly for the new generations, as well as to produce public policy capable of promoting purpose and meaning in people - lifelong life projects.

A holistic approach that addresses both the financial and social aspects of aging will ultimately contribute to a more secure and fulfilling retirement experience (Hershey, Jacobs-Lawson & Austin, 2012; Ray et al., 2014).

In summary, this article seeks to highlight the importance of preparing and planning for retirement and to make clear the need to prepare and plan for this important stage in life, which can prevent risk situations and promote a (new) purpose and sense of life, quality and well-being.

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