



Financial Planning for Retirement: A Psychosocial Perspective

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Retirement is a time of life that has grown ever longer in the developed world, and the number of pensioners has increased accordingly, questioning the strength of Social Security systems and the social safety net in general. Financial Planning for Retirement (FPR) consists of the series of activities involved in the accumulation of wealth to cover needs in the post-retirement stage of life. The negative short-, mid-, and long-term consequences of inadequate Financial Planning for Retirement do not only affect individuals, but also their extended families, homes, eventually producing an unwanted impact on the entire society. The Capacity-Willingness-Opportunity Model has been proposed to understand FPR, combined with Intentional Change Theory, a framework for understanding the process, antecedents and consequences of FPR. From this perspective, we propose this promising model, but there are a large number of variables that have not been included that offer novel ways to deepen our understanding of FPR. A focus on each dimension of the model, the role of age and psychosocial variables associated with demographic indicators such as gender, health status, and migration, allow us to provide a proposal of scientific advancement of FPR.

Keywords: retirement, financial planning, ideal self, personal vision, retirement planning

FINANCIAL PLANNING FOR RETIREMENT: A PSYCHOSOCIAL PERSPECTIVE

From a societal standpoint, population aging in the developed countries has intensified pressure on public pension systems (Annink et al., 2016). It now seems clear that society will not be able to guarantee quality of life in retirement unless people save on their own behalf including private (i.e., corporate) pensions leading governments to adopt increasingly active policies designed to involve citizens in Financial Planning for Retirement (FPR). FPR consists of the series of activities involved in the accumulation of wealth to cover needs in the post-retirement stage of life. It is necessary because of the high, mid- and long-term, negative impact of poor planning (Choi and Jang, 2016; Elsäci and Koydemir, 2016). At the same time, this activity is complex for several reasons. Firstly, most people do not possess the necessary knowledge to make optimal savings and investment decisions. Secondly, individual planning is subject to many factors, such as income, professional career, or health, which, moreover, interact with each other. Thirdly, people may experience anxiety and develop negative attitudes toward contemplating the latter stages of life and planning, ultimately avoiding FPR.

FPR was initially treated as a matter exclusively for economists, accountants and financial advisors. More recently, economists have found “a set of coherent explanatory constructs” useful to understand economic behavior (García-Gallego et al., 2017, p. 848) in psychological concepts. At the same time, in psychology, the importance of finances in retirement was admitted (Topa et al., 2011). Academics have progressively incorporated variables from other disciplines in their

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