



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; Elksi 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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Retirement Planning Research Papers

Gilles Hilary, David McLean



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A Research Agenda for Consumer Financial Behavior Jing J. Xiao, Satish Kumar, 2023-06-01 With contributions from an international range of active researchers this Research Agenda provides a timely literature review on core topics related to consumer financial behavior Chapters cover financial management behavior desirable financial behavior and any financial behavior that helps improve financial wellbeing

Contemporary Insights And Transformative Perspectives In Human Development: Review Papers, Critical Reflections And Emerging Paradigms Prof Dr Kamini Prakash Rege, 2025-07-18 The reviewed literature underscores the evolving and multifaceted nature of human development in contemporary society Young adults today face complex relational technological and societal pressures that shape their emotional psychological and social trajectories A prominent concern is the prevalence of dating abuse and psychological manipulation often involving coercion emotional degradation and isolation which can result in lasting impacts on self esteem and mental health Relatedly the experience of being ghosted reflects broader patterns of emotional unavailability and normalization of abrupt relationship dissolution contributing to anxiety abandonment issues and mistrust Social media plays a dual role in mental health discourse While it helps destigmatize psychological disorders the commodification and misuse of diagnostic labels have led to widespread self diagnosis and misinformation This trivialization can obscure the severity of genuine mental health conditions and reduce the perceived value of professional care Digital technologies and artificial intelligence also significantly influence the development of children and adolescents While personalized learning and educational gamification offer potential benefits they introduce concerns such as data privacy screen dependence overstimulation and reduced face to face socialization Human development concerns are increasingly seen as lifelong Early and pre retirement transitions for instance highlight the need for emotional and financial preparedness beyond youth Work life balance emerges as another critical theme for younger populations High expectations and hypercompetitive environments often result in chronic stress and burnout making balance a necessity for long term well being rather than a luxury Across all themes the literature emphasizes the need for proactive interventions educational efforts and systemic reform A holistic approach to human development considering emotional cognitive relational and digital dimensions is essential Institutions educators families and policymakers must collaborate to build adaptive and resilient support systems that reflect evolving developmental needs with empathy equity and evidence based strategies

A Manager's Guide to Strategic Retirement Plan Management Daniel Cassidy, 2006-05-11 Daniel Cassidy has written a detailed comprehensive guide for managers to understand and succeed at the ongoing process of managing a company retirement plan If motivating your employees is important to you as a manager this book is an essential key to your success Josh Gordon author of *Presentations That Change Minds* and *Selling 2.0* Written by renowned retirement benefits planning specialist Daniel Cassidy *A Manager's Guide to Strategic Retirement Plan Management* focuses on current best practices regarding company

sponsored retirement plans within the United States Filled with in depth insights and expert advice this valuable guide will aid managers in applying strategic thinking to their retirement plan management activities whether it be a 401 k plan investing in company stock or a traditional defined benefit plan It will also help you to view retirement plans in a holistic manner ever more necessary given the unpredictable economy and recent troubles with companies such as Enron and WorldCom Covering everything from administrative issues to financial and legal responsibilities A Manager s Guide to Strategic Retirement Plan Management will allow you to make the best decisions possible while managing this ongoing process and help you find solutions that best fit your organization s specific needs

Behavioral-Based Interventions for Improving Public Policies Mihaila, Viorel,2020-11-13 Behavioral based intervention in designing public policies has become an important field of study in recent years with empirical studies devoted to analyzing how to design better policies from the fields of behavioral economics social psychology sociology anthropology economy political science design human centered design and design thinking or effective state and non state bureaucracies throughout the world Therefore it is important to explore this original research on behavioral policymaking that starts from the development of policies following all the way through to the implementation of them and the many stages in between Current research on public policy seeks to provide insights and support leadership in public administration within the framework of behavioral science Behavioral Based Interventions for Improving Public Policies aims to provide a glimpse of the theoretical frameworks in use and some of the latest practical reported research findings for behavioral based intervention in designing public policies The chapters will explore policymaking knowledge applied in different types of communities and cultural environments While highlighting topic areas that include policymaking policy infrastructure and policy adoption this book is ideally intended for professionals and researchers working in the fields of policymaking administrative sciences and management behavioral economics social psychology sociology anthropology economy or political science along with practitioners stakeholders academicians and students

Handbook of Financial Decision Making Gilles Hilary,David McLean,2023-08-14 This accessible Handbook provides an essential entry point for those with an interest in the increasingly complex subject of financial decision making It sheds light on new paradigms in society and the ways that new tools from private actors have affected financial decision making Covering a broad range of key topics in the area leading researchers summarize the state of the art in their respective areas of expertise delineating their projections for the future

[The Rowman & Littlefield Handbook on Aging and Work](#) Elizabeth F. Fideler,2021-09-11 The Rowman Littlefield Handbook on Aging and Work is a comprehensive resource for students scholars and practitioners seeking a broad overview of interrelated topics concerning the aging workforce or insightful discussions of specific issues and challenges facing people in the demographic Notably its chapters address the impact of current conditions and developments on the individual worker organizations and employers and society as a whole

The Oxford Handbook of Retirement Mo Wang,2013 This handbook reviews existing theoretical perspectives and

research findings on retirement explores current and future challenges in retirement research and practice and provides corresponding recommendations and suggestions Compendium of Research Reports, 1979 **Financial Capability and Asset Building with Diverse Populations** Julie Birkenmaier, Margaret Sherraden, Jodi Jacobson Frey, Christine Callahan, Anna Maria Santiago, 2018-12-07 Global economic recovery in the aftermath of the Great Recession has not been experienced equally while the share of wealth owned by the richest 3% has grown the share owned by the poorest 90% continues to decline as reported by Oxfam in 2016 This wealth divide disproportionately affects racial and ethnic minority communities This book underscores the importance of financial capability and asset building FCAB practice policy and research during a period when vulnerable populations face increasingly difficult economic and financial realities At the same time retrenchment and privatization of government sponsored social services have eroded the safety net available for families experiencing poverty or near poverty conditions The proliferation of products and services available from both formal and informal financial institutions highlights the need to promote FCAB to avoid and or recover from financial difficulties crises and poverty The contributors to this volume disseminate findings from interventions designed to increase financial knowledge financial management and financial access across several vulnerable populations including immigrant communities Further they demonstrate the need for culturally sensitive FCAB service delivery considering opportunities and barriers posed by past and current life situations experiences and environments experienced by different populations The book is aimed at policymakers researchers and practitioners who assist financially vulnerable people This book was originally published as a special issue of the Journal of Community Practice **Beyond Work** Bill Roiter, 2010-02-18 Silences the worry financially successful people have over retirement while offering them exciting new ways to think about and plan for a life after work Moving beyond the world of work can be an anxious fearful time for accomplished professionals fraught with uncertainty and indecision Do I have enough money to live the life I want Will I be healthy and able to manage any health problems that arise so that I can live the life I want Will I be lonely What kind of life do I want to live These are the pressing questions they ask themselves and seek answers for Yet most books on retirement focus mainly on the financial aspects of life after work offering little of value to those who are financially secure Beyond Work was written for accomplished people who feel financially secure enough to retire but who are at a loss when it comes to planning their futures It gives them the tools to think about all the other important aspects of retirement so they can make a successful transition to and find meaning and satisfaction in retirement Explores the four challenges that must be met in order to have a fulfilling retirement financial physical social and personal Packed with inspiring and instructive real life retirement stories and practical tools that assist readers in making the transition to life after work Compendium of Research Reports United States. Department of Housing and Urban Development. Office of Policy Development and Research, 1979 *Reports and Documents* United States. Congress, 1967 Economic Challenges of Pension Systems Marta Peris-Ortiz, José Álvarez-García, Inmaculada

Domínguez-Fabián, Pierre Devolder, 2020-03-20 This book examines the major economic challenges associated with the sustainability of public pensions specifically demographic change labor market relations and risk sharing The issue of public pensions occupies the political and economic agendas of many major governments in the world International organizations such as the World Bank and the OECD warn that the economic changes driven by an aging society negatively affects the sustainability of pension systems This book analyzes different global public pension systems to offer policies methods and tools for sustainable public pensions Real case studies from France Sweden Latin America Algeria USA and Mexico are featured *Scientific and Technical Aerospace Reports*, 1995-05 *Social Security Bulletin*, 2009 *Popularity: A Bridge between Classical and Behavioral Finance* Roger G. Ibbotson, Thomas M. Idzorek, Paul D. Kaplan, James X. Xiong, 2018 Classical and behavioral finance are often seen as being at odds but the idea of popularity has been introduced as a way of reconciling the two approaches Investors like or dislike various characteristics of securities for rational reasons as in classical finance or irrational reasons as in behavioral finance which makes the assets popular or unpopular In the capital markets popular unpopular securities trade at prices that are higher lower than they would be otherwise hence the shares may provide lower higher expected returns This book builds on this idea and expands it in two major ways First it introduces a rigorous asset pricing model the popularity asset pricing model PAPM which adds investor preferences for security characteristics other than the risk and expected return that are part of the capital asset pricing model A major conclusion of the PAPM is that the expected return of any security is a linear function of not only its systematic risk beta but also of all security characteristics that investors care about The other major contribution of the book is new empirical work that while confirming the well known premiums such as size value and liquidity in a popularity context supports the popularity hypothesis on the basis of portfolios of stocks based on such characteristics as brand value sustainable competitive advantage and reputation Popularity unifies the factors that affect price in classical finance with those that drive price in behavioral finance thus creating a unifying theory or bridge between classical and behavioral finance *Research in Education*, 1972 [Proceedings of the 11th International Conference on Business, Accounting, Finance and Economics \(BAFE 2023\)](#) Yuen Onn Choong, Fanyu Chen, Keng Soon William Choo, Voon Hsien Lee, Chooi Yi Wei, 2023-12-29 This is an open access book The Faculty of Business and Finance Universiti Tunku Abdul Rahman UTAR is pleased to organize the 11th International Conference on Business Accounting Finance and Economics BAFE 2023 on 25th October 2023 in hybrid mode via Online meeting with Zoom platform and physical mode at UTAR Kampar Campus This conference aims to bring together researchers to present up to date works that contribute to new theoretical methodological and empirical knowledge

Handbook of the Economics of Population Aging John Piggott, Alan Woodland, 2016-12-01 Handbook of the Economics of Population Aging Volume 1B provides the economic literature on aging and associated subjects presenting comprehensive portraits of both social and theoretical issues As the second of two volumes in this series on the economics of

population aging it continues the discussion delving deeper into topics such as the labor market and human resource issues gerontology history and the sociological and political ramifications of this fascinating topic whose inception dates back to the late 1970 s This volume includes literature that has appeared in general economics journals in various field journals in economics especially but not exclusively those covering labor market and human resource issues information from interdisciplinary social science and life science journals and data presented in papers by economists published in journals associated with gerontology history sociology political science and demography amongst others Presents comprehensive portraits of social and theoretical issues that can be used by both policymakers and scholars Readers receive diverse perspectives on subjects that can be closely associated with national and regional concerns Chapters offer comprehensive critical reviews and expositions on the essential aspects of the economics of population aging **Personnel Literature**
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