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INTRODUCTION

BALL (Be Active Through Lifelong Learning) is an Erasmus + project of the European Union with the chief objective of analysing the degree of Preparation for Retirement of European citizens.

The team working for this project, funded by the EU, is composed of organizations from three European countries (Poland, Iceland and Spain). Continuing with the objectives of the project, one of the considered tasks is the thorough analysis and description of the state of the issue regarding “The Preparation for Retirement” in each of the countries that are part of this project.

This study requires a previous step of “mapping” based on direct surveys with the aim of having first-hand access to the citizens’ perception regarding the preparation for retirement. For this purpose, the organizations working with training programmes for aged people in the three countries that are part of this project have carried out a survey.

The results of the aforesaid survey will allow the team of the BALL project to design learning tools (contents, competences/skills and materials) that will help the European citizens to get ready for their retirement, as well as being active and enjoy it.

The study about the survey made to the 3 countries, as well as other specific reports of each country and the materials of investigation and communication, can be found at http://www.ball-project.eu/

STUDY

The objective of the study is to offer a wide perspective of the situation based on the active and retired population. The study established the carrying out of the survey to 3,000 aged people in total as a minimum, being the universe used in the surveys people over 50 years old of both genders and resident in the three associated countries.

Surveys were sent to more than 9,000 stakeholders. The period comprised the months of March and April of 2015. The survey’s target groups were selected from different stakeholders: academic and administrative staff of the University of Alicante, alumni from the Permanent University of the University of Alicante, senior alumni associations, and other third-age university programmes—as well as representatives of trade unions and professionals from public and private enterprises. The survey was conducted online after a previous information campaign that promoted the objectives of this project. The campaign was also published in the media and in social networks. All in all, a total of 1,391 50-year old and older people participated in the project, of whom 558 were still active and 833 retirees. Therefore, the response rate was situated around 15.5%.

The aim of the survey was to elicit the differences of opinion between active and retired people. The answers were given anonymously and were differentiated into two target groups: retired/early retired people and active people. The survey filled in by the retired/early retired people
consisted of 45 questions whereas the one directed to active people was made up of 40 questions.

Among the questions the study dealt with, the different attitudes towards the preparation for retirement are included, as well as the function that the governments and firms execute when providing support to retirement.

The areas of analysis in which the survey is divided into are the following:

- Interviewee’s profile (Age, Gender, Level of education, Current Situation, Domestic Situation).
- Attitude and perception of retirement.
- Degree of preparation for retirement.
- Services for the preparation for retirement.
- Preferred format to develop actions aimed at the preparation for retirement.

All the answers and conclusions gathered in this report attempt to offer a general overview of the situation.
The total number of surveys completed by non-retired people in Spain were 558, 60% of them women and 40% men; whereas regarding retired people, 833 responses were gathered, 48% women and 52% men. The survey was addressed to both retired and non-retired people and the age range extended from 50 to 80 years of age. The following table no 1 summarizes the total percentages per age group.

Table 1: Participants according to age groups in %

<table>
<thead>
<tr>
<th>No.</th>
<th>Age subgroups in %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under 50</td>
</tr>
<tr>
<td>Retired</td>
<td>833</td>
</tr>
<tr>
<td>Non-retired</td>
<td>558</td>
</tr>
</tbody>
</table>

Figure 1: Spanish survey participants

Figure 2: Participants according to gender in percentage
As regards age distribution, most non-retirees, 41%, are under 50 years and 40% from 50-to-64-year-olds, 4% have 65 to 74 years of age. None is over 74 years. With regard to retirees, 60% are between 65 to 74 years old and a significant number of retirees 25% from 60-64 years. No one is younger than 50, 1% are comprised between 50 to 54 years of age, and 2% are older than 80.

With regard to area of residence, 63% of non-retired respondents reside in large populations, with more than 100,000 inhabitants, and 30% live in municipalities with a population between 10,001 and 100,000 people. Among the retired group, most of them live in large cities (80%) and just 15% live in municipalities with a population between 10,001 and 100,000 people.
Regarding level of education, the group with a university degree stands out in first place, represented by 45% of the non-retired sample, and 60% in the retired sample. These are followed by individuals with a post-graduate degree at university with 36% and 12% respectively, and those participants who hold a secondary school qualification –24% for retirees and 18% for non-retirees. These results do not fit in with the general educational level trends in Spanish official demographic data, and suppose a bias in the configuration of our sample profile. The results highlight the fact that the survey has not been able to attract the attention of the subgroup of population with lower qualifications.

As regards career and former profession, 86% of non-retired respondents were still active, from which 7% were self-employed and only 7% were unemployed.
As regards retired participants, 83% were retired and 17% were early-retired. 56% had accessed to retirement through voluntary retirement, 31% through compulsory retirement and 13% were retired through an adjustment plan.

56% accessed to retirement through voluntary retirement, 31% through compulsory retirement and 13% through redundancy dismissal procedures.

As regards domestic situation, a high percentage of retired people (69%) lives with their partner or spouse, 33% live with their children and 18% live alone. The findings are very similar in the case of non-retired, a high percentage (68%) lives with their partner or spouse and 26% live alone. This reflects the cultural and traditional values of the country that supports the family structure of society.
As for retired people’s former occupation, most the respondents fit within the professional sector of arts, science and technology with 37%, followed by administrative jobs that account for the 31% of the sample, and technical professions, with 15%. Concerning managerial positions, 9% of the surveyed respondents have carried out one throughout their labour life. Likewise, the majority of non-retirees come from the professional sector of arts, science and technology with 36%, followed by administrative jobs with 20%, and technical ones with 18%. As regards managerial positions, the results are similar to the other group (7%).
ATTITUDES AND PERCEPTION OF RETIREMENT

Do you think that the situation of future generations of retirees will be better or worse than that of today’s retirees?

NON-RETIRED: Regarding the survey respondents’ perception of future generations, 70% consider that their situation will be worse than that of today’s retirees and only 11% consider it will improve.

RETIRED: Regarding the survey respondents’ perception of future generations, 65% consider that their situation will be worse than that of today’s retirees and only 10% consider it will improve.

Which of the following terms would you associate to your future retirement?

NON-RETIRED: In relation to the terms the respondents associate to retirement, the following ones stand out: free time (chosen by almost all the respondents), learning, activity and autonomy. An outstanding fact is that the terms with negative connotations have been chosen by less than 9% of the respondents, such is the case of bad health, boredom, dependency or loneliness.

RETIRED: In relation to the terms the respondents associate to retirement, the following ones stand out: free time (chosen by almost all the respondents), learning, activity and autonomy. An outstanding fact is that the terms with negative connotations have been chosen by less than 5% of the respondents, such is the case of bad health, boredom, dependency or loneliness.
What would make you think of start to prepare/plan for retirement?

NON-RETIRED: Regarding the reasons that would make the respondents contemplate retirement stands out the choice of having free time to cultivate their hobbies with 65% of the answers, followed by doing something new or different.

RETIRED: Regarding the reasons that would make the respondents contemplate retirement, stands out the choice of having free time to cultivate their hobbies with more than 50% of the answers.
Do you think attitudes of people towards the retirement need to be changed in a more positive way?

**NON-RETIRED:** The great majority of the respondents consider that people’s attitude regarding retirement should change into a more positive stance. Among the means that should be used, they value the following: making the competence and experience of retirees more visible by hiring them, marketing campaigns or with the support of the legislation of the state.

**RETIRED:** The great majority of the respondents consider that people’s attitude regarding retirement should change into a more positive stance. Among the means that should be used, they value the following: making the competence and experience of retirees more visible by hiring them, marketing campaigns or with the support of the legislation of the state.

![Figure 13: Do you think attitudes of people towards the retirement need to be changed in a more positive way?](image)

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Do you think planning/preparing for the retirement is necessary?

**NON-RETIRED:** A high percentage of the respondents (76%) consider that a planning or preparation for retirement is necessary, opposite to 11% who do not consider it necessary.

**RETIRED:** A high percentage of the respondents (79%) consider that a planning or preparation for retirement is necessary, opposite to 21% who do not consider it necessary.
Do you think planning/preparing for the retirement is necessary?

NON-RETIRED: In the section corresponding to the economic situation, a high number of interviewees (48%) contemplate with uncertainty their economic future, whereas 31% think that they will not have to economically support their family after retiring.

RETIRED: In the section corresponding to the economic situation, 30% support economically their family after retiring, whereas a high number of interviewees (70%) do not.

Figure 14: Do you think planning/preparing for the retirement is necessary?

Do you think you will have to provide economic support to your family during your retirement? (excluding your spouse/partner)

Figure 15: Do you think you will have to provide economic support to your family during your retirement?
Do you think you will have to receive economic support from your family when you retire?

**NON-RETIRED:** 55% of the respondents think that they will not need economical support from their family when they retire.

**RETIRED:** Currently, 96% of the addressees of the survey do not receive economical support from their family during their retirement.

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**Figure 16:** Do you think you will have to receive economic support from your family when you retire?

How long did it take you to adapt to the post-work situation?

**RETIRED:** Regarding the adaptation to labour inactivity, 73% consider that it took them 3 months the change into post-work situation, for 10% it took 6 months and only 6% is still trying to adapt themselves.

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**Figure 17:** How long did it take you to adapt to the post-work situation?
How do you rate your quality of life after retirement compared to the one you had when you still worked?

**RETIRED:** Considering the quality of life compared to the one they had when they still worked, the perception is positive since they have maintained or improved it regarding physical health, mental health, relationship with their family and social relationships. The only worsen facet, with more than 52% of the answers, has been in the section of economic resources.

![Figure 18: How do you rate your quality of life after retirement compared to the one you had when you still worked?](image)
DEGREE OF PREPARATION FOR RETIREMENT

Do you think that a specific preparation for the retirement is important for well-being/happiness in retirement?

NON-RETIRED: 44% consider that specific preparation is very important for the well-being or happiness in retirement, and 32% consider that it is rather important. Only 14% do not consider it important.

RETIRED: 42% consider that specific preparation is rather important for the well-being or happiness in retirement, and 30% consider that it is very important. Only 18% do not consider it important.

Do you feel that the rapid changes in technology will influence your preparation for the retirement?

NON-RETIRED: Regarding new technologies, more than a half of the respondents do not consider that technological advances affect their preparation for retirement.

RETIRED: Regarding new technologies, more than a half of the respondents do not consider that technological advances affect their preparation for retirement.
At what age do you think you will start to prepare your retirement?

**NON-RETIRED:** When contemplating preparation for retirement, more than a half of the respondents consider the age range between 60 and 64 the most suitable one, followed by the one between 55 and 59.

**RETIRED:** In relation to the age in which they started preparing for retirement, 37% of the respondents did not prepare for it. Among the respondents who prepared for it, 28% began in the age range between 60 and 64, and 18% between 55 and 59 years.
People can prepare for retirement in many ways. Make a mark on appropriate options which you think are most suitable.

NON-RETIRED: Considering the different initiatives or activities in preparation for retirement, the answer has been very diverse, being the main options: working fewer hours, taking a course in self-awareness/consultation as to formulate a policy on the retirement or taking courses in preparation for retirement.

RETIRED: From the respondents’ point of view (38%), for a good preparation for retirement, other activities that have not been mentioned in the survey should be carried out. 25% consider that working fewer hours should be taken into account and 21% think that in would be a good idea to attend a course.

!! Figure 22: People can prepare for retirement in many ways. Make a mark on appropriate options which you think are most suitable

FINANCES

Has your employer offered you any of the possibilities below? Make a mark on appropriate options.

NON-RETIRED: Talking about the implication of firms in the preparation for retirement of the employees, 74% of the respondents have not received any offer from their employer’s part in preparing for the post-work phase. Only a small percentage of them (19%) have received the possibility of working fewer hours as a way of adapting.

RETIRED: Talking about the implication of employers in the preparation for retirement of the employees, 77% of the respondents have not received any offer from the employer’s part in preparing for the post-work phase. Only a small percentage (5%) of them have received the possibility of working fewer hours as a way of adapting.
Has your current employer or the pension plan managers who works for your employer offered you any of the following services to help you prepare your financial retirement and pension plans?

**NON-RETIRED:** In relation to the services offered by the employers or the representatives of pension plans, it is outstanding the fact that 58% of the interviewees have not received any type of service and only 25% an annual statement on the pension plan.

**RETIRED:** In relation to the services offered by the employers or the representatives of pension plans, it is outstanding the fact that 71% of the respondents have not received any type of service and only 12% an annual statement on the pension plan.
Which of the following services, if they exist, has your employer offered to help the employees enter their retirement gradually?

**NON-RETIRED:** Regarding the means for gradual adaptation to retirement or early retirement, 63% of the respondents have not received any kind of service from the employers’ part and only 11% have been offered the possibility to change from full-time to part-time job.

**RETIRED:** Regarding the means for gradual adaptation to retirement or early retirement, 72% of the respondents have not received any kind of service from the firms’ part and only 17% have been offered none of the mentioned services.

![Bar chart showing the distribution of services offered](chart.png)

Figure 25: Which of the following services, if they exist, has your employer offered to help the employees enter their retirement gradually?

**LEARNING**

Do you consider that preparation for retirement is necessary?

**NON-RETIRED:** A high percentage of the respondents (77%) consider the planning or preparation for retirement necessary, opposite to 23% who do not consider it necessary.

**RETIRED:** A high percentage of the interviewees (68%) consider the planning or preparation for retirement necessary, opposite to 32% who do not consider it necessary.
Are you going to prepare yourself for retirement?

**NON-RETIRED:** A high number of the respondents (70%) have the intention of preparing themselves for retirement.

**RETIRED:** Regarding the question about whether they have prepared for retirement, 54% of the respondents have prepared for it whereas 46% do not.

If the answer is yes, how will you most likely prepare yourself for retirement?

**NON-RETIRED:** The most selected answers are that respondents have in mind to prepare for it on their own or by taking courses in preparing for retirement in their firm or other places or also by reading.
RETIRED: A high number of the interviewees (388) have not prepared for retirement and the ones who did prepare, 341 did it on their own or through the advice of other retirees or relatives. The fact that less than 18 interviewees has attended courses in preparation for retirement is surprising.

Who should assist you in your preparation for retirement?

NON-RETIRED: When taking into account who should help in the preparation for retirement, 62% consider doing it by themselves, followed by the public administration and the employers.

RETIRED: When taking into account who should help in the preparation for retirement, 54% consider doing it on their own, followed by the public administration and the employers.
How long before retirement should this preparation be ready and available?

**NON-RETIRED:** The majority of the respondents (35%) think that the preparation for retirement should be carried out a year before retirement, although 24% consider that it should be prepared three years before retirement.

**RETIRED:** A high percentage of the interviewees (40%) think that the preparation for retirement should be carried out a year before retirement.

![Figure 30: How long before retirement should this preparation be ready and available?](image)

PERSONAL DEVELOPMENT

Do you consider that a preparation for retirement will facilitate your own social integration after your retirement?

**NON-RETIRED:** Regarding the preparation for retirement as a way to facilitate social integration, the great majority (79%) consider that it will be positive.

**RETIRED:** Regarding the preparation for retirement as a means to facilitate social integration, more than a half of the interviewees do not perceive it in that way (59%).
Which areas do you consider the most important for your own preparation to retirement?

Taking into account both groups of respondents, there are important differences regarding the first choices. Non-retired people consider “health” on first place, while this term holds the fifth position among retired people. This dissimilarity appears also with “time management”, which is highly valued for retired people, while this occupies the last position for non-retired people. It is worth stressing in this respect that a considerable difference exists between retired and non-retired interviewees regarding their learning priorities and although they coincide in some aspects, they required different approaches.

NON-RETIRED: In relation to the most important areas for the preparation to retirement, the respondents have highlighted: health, leisure and culture, economy, emotional intelligence, family and social relations, and time management.

RETIRED: In relation to the most important areas for the preparation to retirement, the respondents have highlighted: leisure and culture, time management, family and social relations, emotional intelligence, economy, and health.
Who should organize your preparation to retirement?

**NON-RETIRED**: In the same way, regarding the organization of retirement, 69% think that it should be organized by themselves, followed by the public administration.

**RETIRED**: In the same way, regarding the organization of retirement, 59% think that it should be organized by themselves, followed by the public administration.
ACTIVE RETIREMENT

Do you know of the benefits of preparation for active retirement?

NON-RETIRED: It stands out from the results of the survey that a high percentage (76%) is ignorant of the benefits of the preparation for active retirement.

RETIRED: It stands out in the results of the survey that a high percentage (65%) is ignorant of the benefits of the preparation for active retirement.

What kind of activities do you carry out now to be active?

NON-RETIRED: Regarding the kind of activities the respondents carry out to be active, the most outstanding ones are: physical exercise, workshops and courses and travelling.

RETIRED: Regarding the kind of activities the respondents carry out to be active, the following ones stand out: physical exercise, workshops and courses and travelling.

We wanted to know “What kind of activities do you carry out now to be active?” because there is no doubt that a large part of the senior population (both retired and non-retired) carries out activities to keep fit or relax, etc. And above all, because these activities—which have been ‘chosen’ beforehand by seniors—can give us some guidance about their needs and wishes when it comes to reinforcement, implementation, better structure or organization, and with a view to achieve a better preparation for retirement.
If a gender-based analysis is carried out with regard to this same consultation, it would become necessary to stress the dissymmetry existing in some of the options for both groups. In the case of NR, the greatest difference appears in the perception of women (62%) as opposed to men (44%) – which means a 18-point difference in percentage for participation in courses and workshops (languages, health, ICTs...).

Instead, the group of retired interviewees shows a different criterion (17% among men and 26% for women) in the choice of Volunteering as the kind of activity that this group of respondents carry out at present to stay active.
Do you know about places in your neighbourhood that provide learning activities to prepare for retirement?

**NON-RETIRED:** When demonstrating their knowledge about services for the preparation to retirement near them, it attracts the attention that 94% are ignorant of the activities that their neighbourhood has for this purpose.

**RETIRED:** When demonstrating their knowledge about services for the preparation to retirement near them, it attracts the attention that 86% are ignorant of the activities that their neighbourhood has for this purpose.
If yes, would you like to attend these learning activities to prepare for retirement?

Although 81% of the respondents would like to take part.

Figure 37: If yes, would you like to attend these learning activities to prepare for retirement?

Have you visited the doctor due to your retirement?

The majority of the respondents (90%) have not had to visit their doctor after their retirement, although a small percentage (10%) has visited their doctor.

Figure 38: Have you visited the doctor due to your retirement?
Do you take nowadays some medicine that you did not take before your retirement?

In relation to taking medicine, 72% do not take any additional medicine from the ones they already took during their labour life. It is remarkable that 28% take more medicines.

![Figure 39: Do you take nowadays some medicine that you did not take before your retirement?](image)

Have you ever needed or do you need psychological support after your retirement?

Only 64% of the respondents have expressed that they have needed or need psychological support after their retirement.

![Figure 40: Have you ever needed or do you need psychological support after your retirement?](image)
SOCIAL SERVICES

Do you know if the social services in your neighborhood provide support to preparation for retirement?

NON-RETIRED: Regarding the social services in their neighbourhood, the percentage of people who do not know if there is support to preparation for retirement is superior, reaching 97%.

RETIRED: Regarding the social services in their neighbourhood, the percentage of people who do not know if there is support to preparation for retirement is rather high, reaching 97%.

![Figure 41](image)

If your personal independence has been deteriorated after your retirement, do you receive support from the social services in your area?

RETIRED: The great majority of the respondents (97%) do not consider that their personal independence has been deteriorated after their retirement and do not need support from the social services of their area. Only 3% of the interviewees need support from the social services.

![Figure 42](image)
PREFERRED FORMAT TO DEVELOP ACTIONS AIMED AT PREPARATION FOR RETIREMENT

What type of learning do you prefer in training activities for preparation for retirement?

**NON-RETIRED:** In relation to the type of learning they prefer in training activities for preparation for retirement, almost a half chooses the preparation with a coach, followed by learning from active retirees.

**RETIRED:** Regarding the type of learning they would prefer in training activities for the preparation to retirement, the preferred options are: a course, followed by learning from active retirees or the preparation with a coach.

![Bar chart](image)

*Figure 43: What type of learning do you prefer in training activities for preparation for retirement?*

Do you use computer and other technological devices?

![Bar chart](image)

*Figure 44: Do you use computer and other technological devices?*
Do you have access to the Internet?

**NON-RETIRED:** In the section of new technologies, it surprises that 99% of the respondents use the computer and other kind of technological devise and practically the same percentage of respondents have access to the Internet.

**RETIRED:** In the section of new technologies, it surprises that 100% of the respondents use the computer and other kind of technological devise and practically the same percentage of respondents have access to the Internet.

Would you be comfortable with preparation to retirement done in the form of on-line learning?

**NON-RETIRED:** From this, it can be deduced that 64% would feel comfortable with a preparation to retirement through the Internet. However, 14% would not choose this option as a way of learning and 22% do not know if it would be feasible to follow the course in this format.

**RETIRED:** From this, it can be deduced that 28% would feel comfortable with a preparation to retirement through the Internet. However, 33% would not choose this option as a way of learning and 39% do not know if it would be feasible to follow the course in this format.

![Figure 45: Do you have access to the Internet?](image)

![Figure 46: Would you be comfortable with preparation to retirement done in the form of on-line learning?](image)
CONCLUSION

PARTICIPANTS

PARTICIPANTS:
1391 RESPONDENTS +50: 558 Working & 833 Retirees

BALANCE BETWEEN RESPONDENTS

GENRE: AGÉ:
NO RETIREES ➔ Women 60% Men 40% -50 years old
RETIREES ➔ Women 48% Men 52%

PLACE OF RES.: Urban Areas

STUDIES:
Tertiary degrees

FAMILY UNIT: couple & children 68%

PROFESSION: liberal (edu. arts tech) + administrative

PERCEPTION

The terms related to retirement are generally positive: free time, learning, activity and autonomy, standing out the fact that the terms with negative connotation have hardly been chosen.

There is the perception that the situation of the future generations will be worse than that of today’s retirees.

The main access to retirement is voluntary retirement and the main reasons are the desire for free time to cultivate hobbies and to do something new or different.

The adaptation to labour inactivity takes between from 3-6 months and a year.

PERCEPTIONS: RETIREMENT IS POSITIVE (both groups)
1st Leisure Time, 2nd Learning, 3rd Activity, 4th Help Family, Opportunity
Future: Worsen Adaptation: 3-6 m. and year
Perc. Changes: State support & Laboral contracts (both groups)
Family Eco. Support: YES ➔ Life Quality
The preparation or planning for retirement is necessary, being considered rather important for the well-being or happiness during retirement and the most suitable age range for retirement is between 60 and 64 years, followed by the range between 55 and 59 years.

The preparation for retirement should be carried out at least a year before retirement.

A third of the retirees have not been prepared for retirement. However, two-thirds of the active people have the intention of preparing for retirement, by their own or through the advice of other retirees or their relatives. There is an outstanding change regarding the preoccupation for the preparation for retirement and the people who are active are more interested in preparing their post-labour future than previous generations.

Regarding the different initiatives or activities for the preparation to retirement, the main mentioned options are: changing work responsibilities and accepting an easier job, working fewer hours or taking courses to prepare for retirement.

A scarce percentage of the interviewees have attended courses in preparation for retirement.

IMPLICATED SECTORS

In the preparation for retirement, the following sectors should be implicated: citizens, public administrations and employers.

The implication of employers in the preparation for retirement of their employees is practically inexistent. They do not have been offered any service or measures for their gradual adaptation to retirement or early retirement. Only a small percentage has received the possibility of working fewer hours as a way of adapting.

ACTUAL PREP.: NONE, but PENSION SCHEME (both groups)
COMPANIES IMPL.: NONE

NON RETIREES: PREP. NECESSARY
RETIREES: 54% did it
PERSONAL DECISION
HOW TO PREPARE:

**Retirees**
- NO PREP. → ON THEIR OWN
- ON THEIR OWN → READINGS (3)
- READINGS (3) → COURSES
- FAMILY, FRIENDS ADV (2) → FAMILY, FRIENDS ADV.
- PROFESSIONAL ADV. → PROFESSIONAL ADV.
- (pract. none WORK COURSE GROUP) → (VARIED, FLEXIBLE, DIFF. METHODS)

**Non-Retirees (EXPECT.)**
- NO PREP. → ON THEIR OWN
- ON THEIR OWN → READINGS
- READINGS → COURSES
- FAMILY, FRIENDS ADV. → FAMILY, FRIENDS ADV.
- PROFESSIONAL ADV. → PROFESSIONAL ADV.
- (VARIED, FLEXIBLE, DIFF. METHODS)

PREPARATION / SOCIAL INCLUSION:
- RETIREES: NO (59%)
- NON-RETIREES: YES (79%)

WHO’S RESPONSIBLE?: (both)
- ONESELF → ADMINISTRATION → COMPANY / EMPLOYER

ACTIVE RETIREMENT AND QUALITY OF LIFE

There is a high ignorance regarding the benefits of the preparation for active retirement, as well as of the activities offered by the neighbourhoods or the social services. However, two-thirds of the interviewees are willing to receive support from those services in the preparation for retirement.

In relation to the type of activities the respondents carry out to stay active: physical activity, workshops and courses and travelling.

Regarding the quality of life, in comparison to the one they had when they were still active, the perception is positive, since they have maintained or improved it regarding physical health, mental health, relationship with their family and social relationships. The only worsen facet, with more than a half of the answers, has been in the section of economic resources.

A third of the interviewees maintain their family economically after retirement, whereas almost half of the addressees of the survey do not receive economical support from their family during retirement.

Only 5% of the respondents have expressed that they have needed or need psychological support after their retirement.
The great majority of the respondents (97%) do not consider that their personal independence has been deteriorated after their retirement and only 3% of the interviewees need support from the social services.

**MOST IMPORTANT AREAS FOR PREPARING RETIREMENT**

**AREAS OF INTEREST:**

<table>
<thead>
<tr>
<th>Retirees</th>
<th>Non-Retirees (EXPECT.)</th>
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<td>1&lt;sup&gt;st&lt;/sup&gt; LEISURES</td>
<td>HEALTH</td>
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<td>LEISURE</td>
</tr>
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<td>3&lt;sup&gt;rd&lt;/sup&gt; FAMILY / SOCIAL</td>
<td>ECONOMY</td>
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<td>4&lt;sup&gt;th&lt;/sup&gt; EMOTIONAL INT.</td>
<td>EMOTIONAL INT.</td>
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<tr>
<td>5&lt;sup&gt;th&lt;/sup&gt; ECONOMY</td>
<td>FAMILY / SOCIAL</td>
</tr>
<tr>
<td>6&lt;sup&gt;th&lt;/sup&gt; HEALTH</td>
<td>TIME MGT.</td>
</tr>
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</table>

**2 CLEARLY DIFFERENT GROUPS**

In relation to the most important areas for preparing retirement, respondents have highlighted certain key topics. In the opinion non-retirees, their priorities go from (1) health, as their main priority, followed by, (2) leisure and culture, (3) economy, (4) emotional intelligence, (4) family and social relations, to their less important topic that is (5) time management. In contrast retirees show a different priority order. For them, the main issue is (1) culture and leisure, followed by (2) time management, (3) family and social relations, (4) emotional intelligence, (5) health, and finally, (6) economy. These differences on opinion and necessity result in the configuration of two target groups that will have to be taken into account for training and learning purposes.

**TRAINING FORMAT AND NEW TECHNOLOGIES**

In relation to the type of learning they prefer in training activities for preparation for retirement, more than a half chooses the preparation with a couch, followed by learning from active retirees.

<table>
<thead>
<tr>
<th>FORMAT:</th>
<th>WITH TRAINER</th>
<th>WITH OTHER PEERS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Open and Flexible</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>E-LEARNING:</th>
<th>RETIREES</th>
<th>NON-RETIREES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet Access:</td>
<td>YES</td>
<td>99.28%</td>
</tr>
<tr>
<td>Willingness:</td>
<td>YES</td>
<td>63.98%</td>
</tr>
</tbody>
</table>
In the section of new technologies, it surprises that nearly 100% of the respondents use the computer and other kind of technological devise and practically the same percentage of respondents have access to the Internet. Afterwards when inquired about their willingness to take up online courses, 64% commented that they would feel comfortable with a preparation to retirement through the Internet. However, a third of the respondents would not choose this option as a way of learning and 22% did not know if it would be feasible to follow the course in this format.

These results also add up to the notion that we are dealing with two groups of potential learners that have a differentiated profile. They prioritize topics of interest in a different way and also some of them fell not so comfortable with the use of online learning nowadays. Although these trends may change in the future, it is essential that the training program that we offer caters for all these dissimilarities.