The Role of OAUPs in the Preparation of Retirement: Perceptions and Necessities of Older Adults in Spain.

1. Introduction.

The present scenario in Spain is characterised by a massive presence of University Programmes for Seniors, all of them linked to public and private universities. This offer is differentiated from other initiatives such as Universidades Populares (Popular Universities), Aulas de la Tercera Edad (Third-Age Classrooms) or Educación Permanente de Adultos, (Permanent Adult Education). The difference lies, amongst other aspects, in their academic organisation, the study-linked research and their international projection.

Universities have traditionally been associated with ‘lifelong learning’ in the strict sense of ongoing learning, i.e. pursuing a professionalising aim and particularly focused on constantly updating technological, scientific and educational innovation. However, for some time now, quite a few universities have adopted a concept of lifelong education and learning aimed at improving older adults’ quality of life and at encouraging them to participate in their immediate social environment. Yet, if the university wants to play a key role in the creation of a lifelong learning culture, it must start by rethinking the structures that define and rule our current learning processes. Universities should not only offer efficient, appropriate and coherent learning opportunities suited to society’s needs, thus building a learning ‘continuum’ from undergraduate to lifelong and post-graduate education, but also contribute to lay the foundations that allow for the development of a society that never stops learning. The university, as an institution, must become a ‘lifelong learning community.’

The transformation into genuine lifelong learning institutions requires a holistic approach that: a) supports society and its institutions, so that they can become true lifelong learning communities by themselves; b) includes academic, financial and administrative elements; c) provides structures responsible for the development of organisational, team-and student-related as well as curricular matters, and for

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1 This study has been carried out within the framework of the BALL project (www.ball-project.eu) and has been funded by the European Commission through the Erasmus + Programme.
community commitment, and d) fine-tunes the different support structures to the new mission that universities will have in learning and knowledge societies.

Universities and Older Adult University Programmes (OAUPs) have met this demand and opened the doors to older adults in a more institutionalised way offering several specific programmes, which are not considered ‘exclusive’ or competitive, but complementary to the existing programmes. To sum up, a new space for university education with a global character and addressed to older adults has been created. It is a type of learning that has nothing to do with ‘professionalism’ or ‘competitiveness’ in the labour market, even though one cannot rule out this possibility depending on the dynamics and changes that the labour market and the social context may go through.²

At present, Spain has the Asociación Nacional de Programas Universitarios para Mayores (AEPUM) [State (National) Association of University Programmes for Older Adults] that train over 48,000 people aged 50+, who attend courses specifically designed for them. The Permanent University of the University of Alicante belongs to AEPUM and constitutes an example of this new formative reality placed within the framework, on the one hand, of the European Area of Lifelong Learning (EALL) and, on the other hand, of the European Higher Education Area (EHEA). Older Adult University Programmes (OAUPs) were born in Spain in the early 1990s as a response to the social and educational demands to meet the needs of 50+ adults in every possible field inside the university context³. The aim sought was to fulfil a particularly relevant social function, that of opening the doors of university to people of all ages, going well beyond the training of professionals –another of the important tasks entrusted to it. This is the training-oriented university context where new educational innovation processes which are in keeping with lines of research like that developed in the BALL project arise.

Furthermore, a sociodemographic analysis of the 21st century reveals the emergence of a different society and an ever-changing profile which faces us with new, unknown challenges, all of which stresses the need for the availability of lifelong learning and the outstanding role that Older Adult University Programmes are meant to play in the achievement of this goal. The following trends and realities need to be highlighted in this respect:

a) The ageing process in Spain will continue to intensify due to a variety of factors. This ageing process has already reached a situation of negative vegetative development and total population decrease. The new reality makes the adaptation of educational and social policies, and even economic activities, to the new situation become a priority task. And the role of training will be of paramount importance too.

It goes without saying that the growth of segments such as that of 100+ or 85+ people acquires special relevance but, in the population as a whole, the main concerns derived from this increased ageing will not be represented by them, but by the citizens with ages comprised between 55 and 74 years, the generations linked to the last years of work activity and to the first years after the arrival of the legal retirement age, a process which does not collectively take place all of a sudden but rather in a gradual way (pre-retirement schemes, long unemployment periods, different retirement ages depending on each person’s profession and situation, etc.). Men and women belonging to this age-group not only will increase their relevance inside society but will also become essential in various social spheres –to quote but a few, electoral weight, state social expenditure, or support to younger generations. This demographic situation clearly seems to have already become structural as well as long-lasting, which in turn strengthens the urge for preparing new older generations for retirement.

Not only life expectancy is increasing on an ongoing basis; there is also an improvement of the presumable life expectancy for people who have reached the age of 65, which is coming closer to 82 years amongst males and 86 amongst females in Spain –as a matter of fact, both sexes will most probably increase their life expectancy by 3-4 more years in fifteen years’ time. In addition to this, a significant improvement can be foreseen with regard to the
number of expectable years after retirement: in only twelve years –around 2028– men arrived at the age of retirement will live for two more decades; and women, for another quarter of a century, according to the data offered by Spain’s INE [National Statistics Institute].

b) The new segments of older persons largely differ from those belonging to previous generations for their remarkably higher educational level, with high percentages of people who own a significant academic training, and amongst whom women have acquired a prominent role similar to that of men. The balanced study level of most 55-to-74-year-olds across both sexes encourages even to a greater extent their participation in high-quality training activities – beyond those merely oriented towards fun or entertainment.

c) Finally, the need to offer participation and social activity to a population segment that is becoming more and more important from a demographic point of view in Spain is complemented by their own willingness to keep playing a significant role both within their own family network, helping their descendants, and in society, where they strive to integrate themselves – social support, access to the Internet and to its participatory networks, etc. It is additionally worth highlighting in demographic terms that the transition period from working life to retirement clearly seems to take an extremely long time. All these circumstances undoubtedly constitute challenges that need to be assumed, but also unquestionable opportunities for a senior training that will have to gradually adapt to these ever-transforming social groups.

In their capacity as reference institutions regarding all that has to do with education, universities face the great challenge of playing a significant role before population ageing through the promotion of new adult education formats through all the stages of our life cycle, training the professionals who work with seniors or supporting the other institutions with competences in ageing matters to adapt to demographic changes.

OAUPs additionally provide a unique chance for ‘unconventional’ older adult students to arrive at university classrooms – especially when the young population,

and accordingly the number of conventional students, is steadily decreasing to which must be added that older adults’ incorporation into these Training Programmes will definitely have a strong socio-educational, socio-medical, and socio-economic impact that foresees:

- more seniors at university with an increased registration rate;
- an active ageing dynamic strategy that has positive effects on quality of life and on healthcare savings;
- an inclusive society and a recovery of intergenerational awareness;
- a transfer of knowledge and experience from the students enrolled in these programmes to conventional university students and vice versa;
- a high impact on the third sector thanks to a senior voluntary service promoted and trained from OAUPs; and
- new senior entrepreneurs who rediscover and reinvent themselves on the basis of the training and stimulus provided by these Programmes and appear as key figures when it comes to generating social transformations.

More precisely, education at OAUPs not only implies an educational responsibility within the framework of Lifelong Learning and the reduction of social inequalities but also plays a key role in the construction of an intergenerational inclusive society and constitutes a strategic axis in the political and socio-educational context to achieve an urgent adaptation to demographic changes in 4 main ways:

1) leading change towards a new form of ageing for the 21st century which revolves around the promotion of active citizenship;
2) planning the two decades which lie ahead at the very least after retirement;
3) releasing the mental and experiential capital that seniors have accumulated throughout their years of experience and promoting welfare during the third age; and
4) providing support to the professionals, entrepreneurs, and volunteers with whom seniors work and collaborate.

Learning at University Programmes for Seniors brings increased self-effectiveness in the ability to cope with the changes associated with the ageing process and leads to a higher degree of life satisfaction, which represents the first step towards the goal of favouring personal autonomy and active citizenship amongst older adults.

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7 G. M. Boulton-Lewisa, L. Buysa, J. Lovie-Kitchina, Learning and active ageing, Educational Gerontology, 32 (4), 2006.
Numerous research works undertaken from such varied areas as pedagogy, social psychology, economy or health sciences, have offered analyses to confirm the benefits derived from the participation in OAUPs in the Spanish context.8

The importance of the Programmes described above is thus stated, as well as the need to promote them from public universities as a means to achieve that necessary adaptation to socio-demographic changes which should include training for the preparation to retirement and for ageing management amongst its fundamental axes.

Preparation for retirement is nowadays a challenge as few or nearly no schemes are implemented in the majority of European countries. The OAUPs could become the agents who foster this preparation, but little research has been carried out about what is needed for the present context of adult generations in Spain. Therefore, this work aims to shed some light on how this preparation should be implemented and what are the perceptions and needs of older adults before or after actual retirement.

2. Methodology.

The study is based on an online survey and, as it has been mentioned in the introduction, is aimed at eliciting the differences of opinion between active and retired people with regard to the necessity of preparation for retirement and how this preparation should be carried out. The target group was citizens of more than 50 years old and the answers were grouped into two population segments: (1) those already retired, which also included a group of early-retired people who although had not arrived to the official age of retirement, had retired early due to special pension schemes offered by their companies; and (2) active people. It was essential to gather

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C. Vilaplana Prieto, Relación entre los Programas Universitarios para Mayores, la satisfacción durante la jubilación y la calidad de vida, Revista de Investigación Educativa, 28, 2010.
and compare both groups, as the first could offer insight about how preparation could have been useful to them and the second could shed light on their necessities and real circumstances at an age when this preparation should be preferably implemented.

After a pilot implementation of the survey and its corresponding amendments, the final version of the survey (version 8) consisted of two sections, one addressed retired people with 45 questions and the second, which was made up of 40 questions, active people. The majority of the questions were multiple-choice or drop-list questions. There were no open questions as the previous work with the pilot surveys was used to refine the items and possible answers in order to avoid qualitative evaluation, but some included the option of ‘other’.

The topics of the questions were especially focused on the different attitudes the respondents had towards the preparation for retirement, but also included other related issues such as how the already retired interviewees prepared themselves, how the implication of governments and firms was, or the current knowledge about existing programmes or offers. The main theme areas of the surveys were namely: (1) the Interviewees’ profile; (2) attitude and perception about retirement; (3) degree of preparation for retirement, (4) services for the preparation for retirement; and, (5) preferred format to develop actions aimed at the preparation for retirement. These topics have been essential in defining the state of the art of the current schemes for the preparation for retirement and in outlining how future actions are to be designed.

2.1. Delivery
The survey was conducted online after a previous information campaign that promoted the objectives of the project. The campaign was sent to 9,000 potential respondents and was also published in the media and social networks. The period of delivery comprised the months of March and April of 2015. The survey 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 from representatives of trade unions and professionals from public and private enterprises. All in all, a total of 1,391 people participated in the project, of whom 558 were still active and 833 were retirees (see Figure 1). Therefore, the response rate was situated around 15.5%.
As regards gender, the number of respondents was balanced. This was important for the aims of the study as women have been traditionally neglected in the schemes for the preparation for retirement. In previous generations the majority of women in Spain were housewives, so their pass to retirement was not obvious as they continued with the same responsibilities and duties. New generations are quite different, there is a greater percentage of working women and we can see how their interest in these issues surpasses the men’s in the non-retired group; in fact, the contrary happens in the retired group.

As regards age distribution, the majority of non-retirees, 41%, were under 50 years old, none was over 74 and only 3% were between 65-69. With regard to retirees, 60% were between 65 to 74 years old and a significant number of retirees, 25%, was from 60-64 years. In this group none was younger than 50, less than 1% were comprised between 50 to 54 years of age, and only 2% were older than 80.
Finally, further to education, the majority of respondents held a university degree, 60% of retirees and 45% of non-retired, or at least had completed the secondary school, 24% of retirees and 18% of non-retired. A very small percentage of the sample had only primary studies and there was no one with no studies at all.

The survey also included questions about the area of residence, their domestic situation or their former or current employment. With regard to the area of residence, the majority resided in large populations, with more than 100,000 inhabitants, or lived in municipalities with a population between 10,001 and 100,000 people. In relation with their domestic situation, a high percentage of respondents lived with their partner or spouse, 7% of retirees and 33% of non-retired lived with their children and 18% of non-retired and 26% of retirees lived alone. This reflects the cultural and traditional values of the country that supports the family structure of society. Finally, as for their professional occupation, the majority of respondents worked or were working within the professional sector of arts, science and technology (37% of retirees and 36% of non-retired), followed by administrative jobs that accounted for 31% of the sample in the case of retirees and 20% for non-retired respondents.

All in all, it can be stated that the sample was quite balanced. As regards gender, it was important to involve women in the study as this current generation of retired women are the first in Spain to have really suffered the changes from the working life to retirement and can offer an interesting insight to gender issues in this context. In fact, the relevance of these issues is also reflected in the high percentage of non-retired women who participated in this study. Further to age distribution, the sample reflects the situation of the general population who retire typically at the age between 65-67 with the exception of a few who still remain active. Nevertheless, there is a bias in the sample that has to be taken into account for the analysis of results, as the
majority of the respondents lived in urban areas, had a high level of education and worked or have worked in similar sectors.

3. Results

3.2. Attitudes and Perceptions about Retirement

In general, the perception about retirement is very positive for both groups. To the question related 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 were chosen by less than 15% of the respondents. Nevertheless, it is also relevant to analyse which negative terms are typically linked to retirement. Those are namely, poverty, bad health, boredom, dependency or loneliness. It is interesting to see that non-retired respondents were more concerned with economic sustainability and with bad health, which were considered the more negative aspects; whereas retirees had a more positive vision (see Figure 5).

![Figure 5: Which of the following terms would you associate to your future/current retirement?](image)

Another question enquired about the reasons that had pulled them to choose for retirement or to start planning for retirement. The main reason was that they wanted to have more time for hobbies, selected by 65% of non-retirees and 50% of retirees, followed by the need of doing something new or different.

![Figure 6: What did make you think about preparing/planning for retirement?](image)
The final question of this section of the survey was only addressed to retired respondents and was focused on the improvement or deterioration of the quality of life after retirement. The overall results were quite positive with the exception of economic resources which were considered to have worsen after retirement by 52% of the respondents (see Table 1).

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Table 1: How do you rate your quality of life after retirement compared to the one you had when you still worked?

3.3. Degree of preparation for retirement

The majority of the respondents stated that it is important to prepare oneself prior to retirement (79% of retirees and 76% of non-retirees). Just 21% of retired and 11% of non-retired interviewees considered it was not necessary. When asked about the best age for this preparation, there were also no major differences between the sub-groups; the majority answered that the best age was between 60-65 years old, followed by the age span of 55-59 years old. This leaves a period of 10 years before actual retirement age for the preparation.

3.4. Services for the preparation of retirement

When asked about the current services that were offered to active workers or had been offered to retirees, the situation showed that there were not many supporting services available at work, except for the option of reducing working hours or of receiving some financial advice about pension schemes (see Figure 7). The same happened with the services offered by social services in their neighbourhood. 97% of respondents, from both groups, stated that they did not know about any social services offered to provide support for the preparation for retirement. In fact, when enquired about their own experience, half of the retirees responded that they had had some kind of preparation (54%), albeit on their own without receiving formal preparation.
As regards the respondents’ opinion about what type of offer or schemes were suitable for the preparation for retirement, the most selected options were to work fewer hours, or to reduce responsibilities, followed by taking courses. Only a minority (13% of retirees and 10% of non- retirees) preferred to deter retirement by extending their working life over the obligatory age (see Figure 8).

The following question was designed to elicit the areas of knowledge or practice that were important in order to prepare successfully for retirement (see Figure 9). In this case, there are interesting differences in the answers of both subgroups. On the one hand, non- retirees considered essential to be prepared in three basic topics: health (60%), leisure (57%) and economy (52%). These results make sense with some of the previous results in which the concern about these areas was also expressed. On the other hand, retirees saw other necessities, which is significant as they have already lived through the passage from being active workers to retirement. For them, health issues are not so important as they were only selected by 29% of the respondents. They agreed with non- retirees in that leisure is a key area (chosen by 57%), but they did not see economy as relevant, only selected by 28%. For them, the second key issue is Time Management (chosen by 52%), which curiously enough scored the 6th place for non- retired. These results open a significant debate between
expected necessities at retirement and actual necessities. This debate has to be solved in the offer of training and preparation for retirement which has to answer to the expectations of non-retirees, the target group; albeit preparing them for actual necessities.

Figure 9: Which areas do you consider the most important for your own preparation for retirement?

3.5. Preferred format to develop actions aimed at the preparation for retirement.

Finally, the last section of the survey enquired about the preferred format for support actions and training aimed at the preparation for retirement. Notwithstanding the fact that the opinions were relatively diverse, it can be inferred that the majority of respondents preferred face-to-face actions instead of online courses, which correlates with the necessity of socialization and the prevention of isolation that most older adults suffer during retirement (see Figure 10). This is significant, as the majority stated that they had full access to the internet (99.28% of retirees and 99.76% of non-retirees), albeit not being this the favourite option. For non-retirees the preferred option is coaching, whereas courses are preferable for retirees. It is also worth noticing how other training configurations that depart from traditional methods, such as peer-training, also scored to the top positions.
4. Conclusions and Discussion

As it was highlighted in the introduction, the ageing process in Spain is expected to maintain its acceleration if the confluence of different phenomena that aim to that direction continues. Therefore, there is a clear need for preparing these generations for retirement, a period which is likely to become, thanks to increased life expectancy, a third part of their lives. All in all, this is a new situation in comparison with former generations and the adequacy of social policies, support services and economic activity must be a priority for all developed countries.

Previous studies have shown that notwithstanding the necessity for the preparation for retirement, few support services or training programmes are currently available in Spain\(^9\), or in other European countries\(^10\). Only a few private companies are preparing older adults to face retirement within their own health and social responsibility programmes. Other schemes are based on the possibility for over-60s to progressively reduce their working hours, keeping their entire pay, up to a maximum of two hours per day. Nevertheless, this is unfortunately neither a widespread trend in the Spanish society nor a representative image of what is actually happening. At present, neither public nor private educational and training centres have set as their goal to offer this type of initiative to society as a whole.

Consequently, all these circumstances, which are also opportunities, are undeniable challenges for the training of the new generations of senior citizens. Thereby, training not only has to be forcefully adapted to cover the inadequacy of the current schemes and offer, but also has to consider evolving demographic changes in order to be successful. Knowing the expectations and needs of these new generations has become crucial in order to prepare them for a successful and fulfilling retirement.

The present study has tried to disclose the necessities and perceptions of older adults when facing retirement. The sample obtained is fairly representative of the older adult generation and the generation approaching retirement as regards age and


gender. Nevertheless, the survey has only reached citizens living in urban areas whose level of education was relatively high, secondary or tertiary. This conforms a very special sample of people that have been very active during their working life and that have occupied positions of responsibility in areas of liberal arts, business, or administration. Therefore, the results of the survey are only representative of the population that share these characteristics and should not be extended, for example, to rural areas or lower class. Further studies will be necessary to complement the results obtained in this survey.

The main result is that there is a common consensus that preparation or planning for retirement is necessary, being considered rather important for the well-being or happiness during that period. Moreover, the most suitable age range for retirement is between 60 and 64 years, followed by the range between 55 and 59 years. Notwithstanding that a third of the retirees did not prepare themselves for retirement due to lack of opportunities or offer of support services, the majority considered that preparation is necessary. In fact, there is an outstanding change regarding the preoccupation for the preparation for retirement and current active citizens are more interested in preparing their post-labour future than previous generations, as two thirds of non-retirees expressed their formal intention of preparing for retirement.

In general, the terms related to retirement are significantly positive: free time, learning, activity and autonomy. The negative terms scored on the last positions, although it is important to highlight which were the most chosen as they shed light on the main concerns that population has about retirement. The most selected negative terms were, namely, poverty, bad health, boredom, dependency or loneliness. Programmes for the preparation for retirement should also aim to minimize these drawbacks in order to work for a fulfilling and rich retirement.

Regarding the different initiatives or activities for the preparation to retirement, the main mentioned options were: working fewer hours, changing work responsibilities and accepting an easier job, or taking courses to prepare for retirement. At this respect, the main problem is the practically inexistent implication of employers in the preparation for the retirement of their employees. The respondents highlighted that they had not been offered any services or measures for their gradual adaptation to retirement or early retirement. Only a small percentage received the possibility of working fewer hours as a way of adapting. This is a major hindrance in the
implementation of programmes for the preparation for retirement as employers, companies, unions and governments should be the main social actors implicated in the promotion of these schemes.

In relation to the most important areas for preparing retirement, respondents pinpointed certain key topics. Interestingly enough, the responses of retirees and non-retirees differed in the preferred order of these areas. In the opinion of non-retirees, their priorities go from (1) health, as their main concern, followed by, (2) leisure and culture, (3) economy, (3) 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 of opinion and necessity result in the configuration of two target groups that will have to be offered a different treatment in the training and learning offer. In addition, it is important to find a balance between the expectations of what is going to be needed during retirement and the actual necessities. In this regard, the case of Time Management is paradigmatic. This occupies the last position in preferences of non-retirees, but the second in the case of retirees, which means that is a crucial issue during retirement, although maybe it cannot be foreseen. Undoubtedly, future training programmes should cater for these necessities in spite of the fact that they may not be understood a priori with the same level of necessity by all stakeholders.

Finally, further to the format of actions of the preparation for retirement, the majority preferred face-to-face actions including peer-to-peer training, albeit the availability of the Internet access. The most selected options were coaching or taking specialized courses. This is relevant as it counteracts the negative consequences of isolation, which is one of the major concerns of older age.

All in all, the results of the present study offer an overview of what is needed and which is the way in which further actions for the preparation of retirement have to be conducted. Firstly, it is necessary to further implicate employers, companies, unions, and governments, as they are the social actors that can facilitate and implement these actions. Moreover, it is important to design schemes and programmes, which are practically inexistent, that go from the changing of work responsibilities, passing through a reduction of work-hours to the offer of specialized courses. These actions
should minimize typical concerns and drawbacks of the old age, trying to foster active ageing and the full inclusion of older adults in society. At the same time, they should meet the expectations of the target groups and the actual necessities of old age.

The current situation in Spain, similar to other European countries\textsuperscript{11}, needs further investment and interest and it is essential to offer to the new generations of older people the preparation and training they need to better face the changes that retirement poses in everyone’s life. In Spain, at least, an advantage is to count with an already established network of OAUPs which can be committed to initiate these new preparation schemes. Being better prepared for the changes, minimizing the negative aspects and fostering an active participation of older generations can result in a rich and satisfying retirement.

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Summary:

The demographic changes that Europe is suffering are changing the typical pyramidal shape of the population, leading to an irreversible ageing process, which is posing new challenges and threats to the new generations of older adults who are approaching the age of retirement. These generations expect to enjoy a longer period of retirement due to the improvement of health conditions and also to the increase in life expectancy. Nevertheless, no preparation is carried out in the majority of European countries, even though this is a crucial change in life. This study tries to disclose how OAUPs can be involved in this process in Spain and what are the areas of interest where this preparation should be focused on.

Keywords: OAUPs, retirement, active ageing, preparation for retirement, life-long learning.