

RETIREMENT TRAINING AS A POSITIVE EDUCATIONAL INTERVENTION: MITIGATING AGEISM AND ENHANCING EUDAIMONIC WELL-BEING THROUGH MULTIDIMENSIONAL LEARNING

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Abstract: *The transition into retirement represents a profound developmental and psychosocial status passage that alters an individual's identity, daily structure, and social matrix. Within contemporary longevity societies, this transition is increasingly complicated by structural ageism and stereotype threat, which can significantly undermine older adults' psychological resilience. Moving beyond traditional financial and administrative pre-retirement planning, this conceptual paper presents an integrated pedagogical and psychological framework that repositions retirement preparation as a structured "Positive Educational Intervention." Drawing upon Social Cognitive Theory, Role Theory, and Ryff's Eudaimonic Positive Psychology matrix, we propose a mediation model wherein systematic pre-retirement training serves as a catalytic generator of cognitive, social, and health resources. This paper analyzes how specialized learning and developmental guidance drive multidimensional adjustment across physical, familial, social, and professional anchors, subsequently predicting high levels of eudaimonic psychological well-being among Israeli retirees aged 60–70. By framing retirement preparation as a transformative learning environment, the proposed model addresses a critical gap in Scopus-indexed educational gerontology literature, providing solid theoretical pathways for policymakers, human resource directors, and adult education practitioners seeking to promote successful retirement adaptation and psychological well-being.*

Keywords: *Positive Educational Interventions, Pre-Retirement Training, Eudaimonic Well-Being, Multidimensional Adaptation, Structural Ageism, Educational Gerontology.*

1. Introduction

Retirement is no longer conceptualized as a static administrative milestone or a passive cessation of employment; rather, it is recognized as a highly complex, dynamic psychosocial process requiring active transformation across interconnected life domains (Cassanet et al., 2023; Wang & Shi, 2014). As life expectancy continues to climb globally and specifically within

Israel—where contemporary benchmarks reach approximately 81.7 years for men and 85.7 years for women (Israeli Ministry of Health, 2023)—the post-work chapter spans several decades. Consequently, facilitating successful adaptation during this extended phase of longevity has emerged as a premier challenge for educational gerontologists, organizational psychologists, and public policy practitioners.

When individuals exit their long-held occupational roles, they do not merely leave a workplace; they navigate a substantial shift in social status, structural routine, and self-definition (Fadeeva et al., 2025). Within westernized and industrialized socio-economic environments, this transition is frequently exacerbated by pervasive structural ageism and institutional stereotypes that characterize older adults through lenses of decline or dependency (Hazan, 2011; Palmore, 2015). To prevent the erosion of psychological resources, modern intervention strategies must shift from passive retirement planning toward proactive, structured learning environments.

Psychological well-being, viewed through the lens of positive psychology, extends far beyond the hedonistic avoidance of discomfort or the mere absence of psychiatric distress; it is anchored in eudaimonia—the realization of human potential through purpose in life, environmental mastery, autonomy, personal growth, self-acceptance, and positive interpersonal relations (Ryff, 1989; Shoushtari-Moghaddam et al., 2025). This conceptual paper articulates how structured pre-retirement training courses operate as high-impact educational interventions that deliberately foster these eudaimonic dimensions by equipping retirees with the cognitive, social, and health-promoting resources required for multidimensional adaptation.

1.1 Research Gap

Despite an expanding body of literature tracking retirement trajectories, three distinct limitations persist within contemporary international and Israeli research:

1. **The Financial Bias:** The vast majority of corporate and institutional retirement preparation programs focus almost exclusively on actuarial, pension, and financial literacy vectors, systematically neglecting the socio-cognitive, emotional, and identity-related dimensions of the transition.
2. **Pedagogical Isolation:** Traditional research rarely evaluates retirement programs through the explicit lens of instructional design and positive educational interventions, missing the opportunity to leverage adult learning principles (andragogy) to catalyze psychological

well-being.

3. **Contextually Scarce Models:** There remains a severe shortage of integrated, multidimensional mediation models validated within the unique, multicultural, and highly collectivistic socio-cultural fabric of Israel.

This paper directly addresses these theoretical and practical gaps by introducing a comprehensive conceptual framework illustrating how instructional pre-retirement interventions drive multidimensional adjustment, counter stereotype threat, and systematically predict robust eudaimonic well-being.

2. Theoretical Framework and Literature Review

2.1 Pre-Retirement Training as a Positive Educational Intervention

From the perspective of educational psychology and instructional design, pre-retirement programs are structural learning environments specifically engineered to facilitate critical role transitions. Rather than acting as informational briefings, effective training programs are designed around adult learning principles (andragogy) that emphasize self-directedness, experiential reframing, and immediate real-world application.

When aligned with Positive Psychology, these programs function as Positive Educational Interventions (PEIs). PEIs do not merely target problem-solving or deficit reduction; they are explicitly structured to amplify character strengths, build psychological capital (PsyCap—comprising hope, efficacy, resilience, and optimism), and cultivate new cognitive frameworks. Through cooperative peer learning, expert-guided workshops, and goal-setting modules, these training programs alter the participant's mental model of aging, transforming retirement from an experience of structural loss into an intentional developmental epoch.

2.2 Role Transition, Identity Work, and Cognitive Reframing

According to Role Theory and the classic sociology of transitions, the workplace serves as an individual's primary "social script," dictating their prestige, structured temporal orientation, and core interpersonal validation (Ebaugh, 1988). The cessation of this script initiates a phase of "Role Exit," which often precipitates a destabilizing "Role Vacuum" (Lowenstein, 2015).

To successfully resolve this identity crisis, retirees must engage in active "Identity Work" to construct an autonomous, coherent self-narrative independent of organizational affiliation

(Fadeeva et al., 2025). Pre-retirement training facilitates this by providing specific cognitive-behavioral tools for cognitive reframing. Through structured educational exercises, participants learn to uncouple their self-worth from occupational productivity and re-anchor it in personal values, creative pursuits, and community engagement, thereby directly preventing retirement-induced identity fragmentation.

2.3 Deconstructing Structural Ageism and Stereotype Threat

One of the most insidious barriers to successful aging is the requirement to navigate deeply entrenched structural ageism (Hazan, 2011). Westernized societal paradigms frequently project negative stereotypes onto older cohorts, subtly framing them as obsolete or economically burdensome (Palmore, 2015). Social psychological research demonstrates that these external environmental cues manifest internally through mechanisms of Stereotype Threat and Internalized Ageism (Steele & Aronson, 1995).

When older adults internalize these negative social representations, their self-efficacy plummets, creating a self-fulfilling cycle of withdrawal and diminished self-esteem. Pre-retirement training functions as a vital socio-cognitive shield. By demystifying the biological and psychological realities of aging, exposing ageist socio-cultural constructs, and highlighting positive counter-models, the training context allows retirees to critically deconstruct these stereotypes. This educational empowerment fosters higher self-acceptance and shields personal resilience from societal bias.

2.4 The Adoption of Healthy Lifestyles: A Socio-Cognitive Approach

The integration of a sustained healthy lifestyle (encompassing physical activity, balanced nutrition, and systematic sleep hygiene) into the retirement routine is a core determinant of longevity and quality of life (Eisenberg, 2018). According to the Theory of Planned Behavior (TPB), an individual's behavioral intentions are heavily dictated by subjective norms—the perceived social pressure and expectations of significant reference groups (Fishbein & Ajzen, 2011). Furthermore, Bandura's (2005) Social Cognitive Theory underscores that the long-term maintenance of health behaviors relies fundamentally on personal self-efficacy and the presence of vibrant social modeling.

Pre-retirement preparation courses leverage these precise socio-cognitive dynamics. By embedding health education within a cohort-based instructional framework, these programs

cultivate a new, immediate reference group that actively models and reinforces wellness behaviors. The adoption of a healthy lifestyle ceases to be an isolated individual chore; it becomes an interactive social norm, boosting the participant's sense of agency, body-efficacy, and personal autonomy during a period of structural disruption.

3. The Conceptual Mediation Model

This paper advances an integrated Conceptual Mediation Model designed to map the structural, predictive, and explanatory pathways guiding eudaimonic well-being in later life:

- **The Predictor Variable:** Institutional participation in a structured, multidimensional pre-retirement preparation program (comparing trained cohorts against non-prepared cohorts).
- **The Mediating Variables (The Operational Arenas of Adaptation):**
 1. **Multidimensional Retirement Adjustment:** Measured across specialized socio-psychological anchors via the Retirement Adjustment Scale (RAS), focusing on Mental-Psychological, Familial (marital role renegotiation), Social (network maintenance), and Professional (navigating bridge employment or continuous community volunteering) adaptation.
 2. **Healthy Lifestyle Adoption:** The behavioral frequency of health-promoting habits, physical vitality, and proactive wellness strategies embraced as a collective social norm.
- **The Outcome Variable:** Eudaimonic Psychological Well-Being, comprehensively operationalized through Ryff's six-dimensional framework (Autonomy, Environmental Mastery, Personal Growth, Positive Relations with Others, Purpose in Life, and Self-Acceptance).

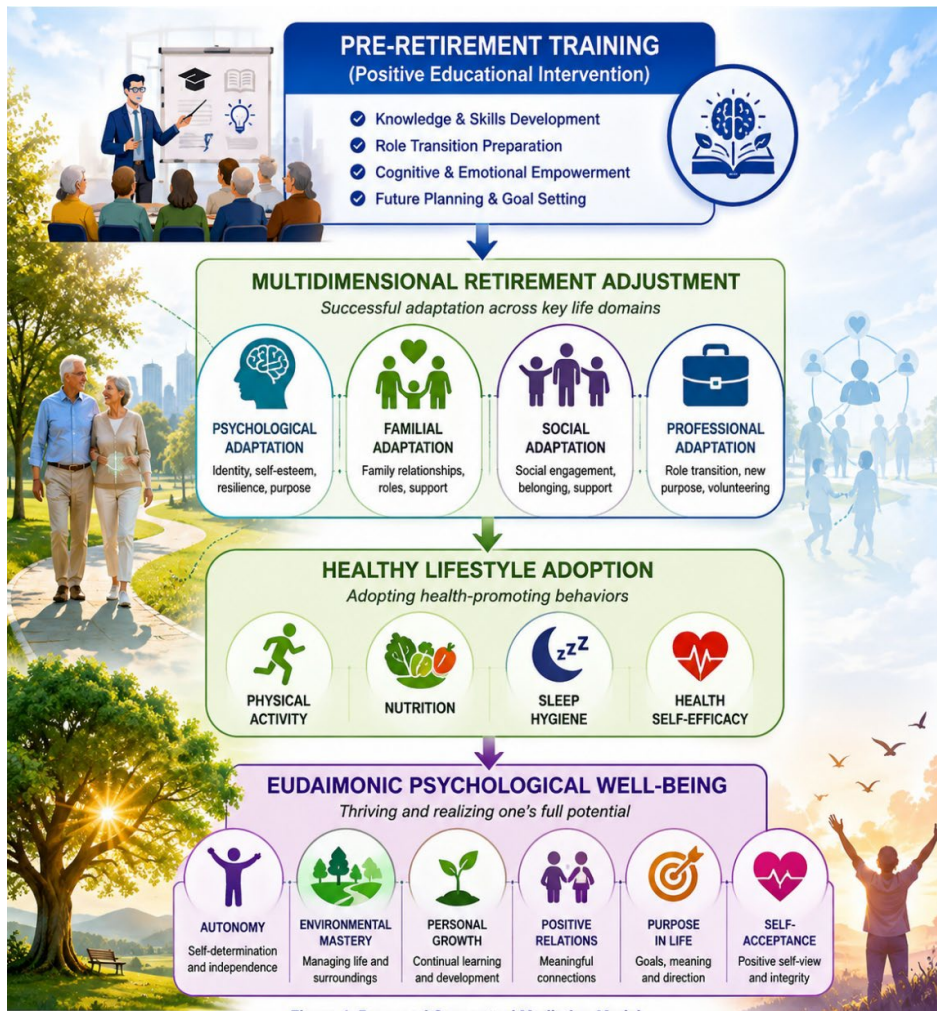


Figure 1. Proposed Conceptual Mediation Model
 Linking Pre-Retirement Training, Multidimensional Retirement Adjustment,
 Healthy Lifestyle Adoption, and Eudaimonic Psychological Well-Being

Figure 1. Proposed Conceptual Mediation Model Linking Pre-Retirement Training, Multidimensional Retirement Adjustment, Healthy Lifestyle Adoption, and Eudaimonic Psychological Well-Being among Israeli Retirees.

3.1 Research Questions

1. Is there a statistically significant difference in the level of multidimensional retirement adaptation (mental, familial, social, professional, and health) between Israeli retirees aged 60–70 who engaged in a structured pre-retirement training intervention and those who did not?
2. Do participants in positive educational pre-retirement programs exhibit significantly higher levels of health self-efficacy, financial literacy, and motivation to pursue bridge employment or community-based social activity?

3. Does multidimensional retirement adaptation statistically mediate the relationship between participation in pre-retirement training and the attainment of eudaimonic psychological well-being?

3.2 Research Hypotheses

- **H1:** Retirees who participate in a comprehensive pre-retirement educational program will demonstrate significantly higher levels of multidimensional adaptation than those who did not receive formal training.
- **H2:** Prepared retirees will report significantly superior profiles of eudaimonic psychological well-being (Ryff's PWB) compared to non-prepared peers.
- **H3:** Participation in pre-retirement training will positively and significantly predict multidimensional adaptation across psychological, familial, social-professional, and health domains.
- **H4:** Higher scores in multidimensional adaptation domains will positively predict overall eudaimonic psychological well-being.
- **H5:** Multidimensional adaptation and healthy lifestyle adoption will significantly mediate the relationship between pre-retirement educational interventions and subsequent eudaimonic well-being.

4. Proposed Empirical Methodology

4.1 Participants and Sampling Strategy

To empirically validate the proposed conceptual framework, the target sample will comprise Israeli retirees within the critical developmental age bracket of 60–70 years. This specific cohort reflects the modern labor dynamics of Israel, where the official statutory retirement ages are positioned at 62–65 for women and 67 for men (OECD, 2023).

A quasi-experimental, cross-sectional design will utilize a comparative sampling strategy, dividing participants into two distinct groups: An Intervention Group consisting of individuals who completed a multi-session, institutional pre-retirement training course within the past 24 months, and a Control Group consisting of individuals who transitioned out of the workforce without any formal preparatory guidance. The sample will deliberately recruit from diverse

secular, traditional, and multicultural sectors across Israel to guarantee wide national representation and high external validity.

4.2 Measurement Tools

- **Demographic, Educational, and Occupational Inventory:** Documenting age, chronological gender, formal educational level, socio-economic bracket, pension status, and whether the nature of their retirement was entirely voluntary or involuntary.
- **Retirement Adjustment Scale (RAS):** A psychometrically validated instrument engineered to quantify adaptation across the essential transitional spheres (mental-psychological comfort, marital and domestic role restructuring, social network integrity, and occupational reorientation).
- **Ryff's Scales of Psychological Well-Being (PWB):** The gold-standard 42-item psychometric inventory designed to measure the six distinct structural pillars of eudaimonic positive functioning.
- **Health Promotion Lifestyle Profile (HPLP-II) / SF-12:** Standardized instruments to evaluate the empirical frequency of health-promoting behaviors (nutritional accountability, physical exercise tracking) and subjective physical quality of life.

4.3 Statistical Data Analysis Plan

The data will be analyzed using SPSS v.28 and AMOS software. Descriptive metrics (means, standard deviations, frequencies) will establish baseline participant profiles. To examine primary group differences (H1 and H2), independent-sample *t*-tests and Multivariate Analysis of Variance (MANOVA) will be executed to compare the prepared and unprepared cohorts across the six dimensions of adaptation. Hierarchical Multiple Regression analyses will determine the predictive power of retirement training on eudaimonic well-being while rigorously controlling for confounding demographic variances (such as income and voluntary status). Finally, Structural Equation Modeling (SEM) utilizing bootstrapping techniques will be deployed to confirm the validity of the multidimensional mediation pathway (H5).

5. Discussion and Theoretical Implications

5.1 The "Resource Caravan" and Conservation of Resources (COR) Theory

The dynamics of the proposed mediation model align closely with Hobfoll's (1989) Conservation of Resources (COR) theory. COR theory posits that psychological stress occurs when individuals face an imminent or actual loss of their core resource reservoir. Because retirement naturally threatens an individual's commercial identity, organizational prestige, and social capital, it can easily trigger a spiral of resource depletion.

The proposed model suggests that pre-retirement training interventions may operate as an institutional "Resource Caravan".

Rather than allowing the retiree to slide into passivity (Disengagement Theory), the training environment actively injects new social, cognitive, and health-related resources into their reservoir. Physical vitality and the adoption of fitness and nutritional regimens are defined here as Social Health Capital. A retiree who possesses high physical health capital retains the energy and agency necessary to remain socially integrated—undertaking voluntary leadership, participating in intergenerational mentoring, and reinforcing familial networks, which ultimately drives high eudaimonic satisfaction.

5.2 Successful Aging as Implicit Social Activism

Through an interactionist sociological and positive psychological lens, the conscious adoption of a healthy, active, and purposeful lifestyle post-retirement represents a profound form of implicit social activism against ageism. By visibly manifesting the traits of "Successful Aging"—remaining autonomous, cognitively engaged, physically resilient, and socially visible—trained retirees actively disrupt the negative, deficit-based social scripts often assigned to older populations by their broader environment (Rowe & Kahn, 1997). This collective shift reduces the localized power of stereotype threat, allowing retirees to achieve deep self-acceptance and continuous personal growth during their post-work years.

5.3 Implications for Adult Education, Training, and Public Policy

The practical and organizational insights yielded by this framework necessitate a major paradigm shift among policymakers, corporate human resource executives, and healthcare organizers (Schnitt, 2020). Retirement preparation must break free from the restrictive confines

of financial pension planning. Human resource departments should treat retirement preparation as an essential branch of corporate training and development, implementing structured modules focusing on emotional intelligence, cognitive reframing of status loss, and the creation of "Social Health Networks".

By harnessing positive peer modeling and group dynamics within these training cohorts, organizations can foster sustainable health habits, prevent post-retirement social isolation, and significantly fortify the macroeconomic and psychosocial resilience of the rapidly aging population.

6. Conclusion

Protecting the psychological dignity and maximizing the developmental potential of aging populations requires a sophisticated understanding of retirement as a complex, multidimensional role transition. This conceptual framework proposes that successful retirement adaptation is not an isolated administrative event, but an ongoing educational and psychological process that unfolds across mental, familial, social, occupational, and health-related domains.

By positioning retirement preparation as a positive educational intervention and establishing clear empirical pathways to contrast prepared and unprepared cohorts using validated instruments such as the RAS and Ryff's PWB, this model offers a critical, original contribution at the intersection of instructional design, adult training, and developmental gerontology. Investing in holistic, multi-session pre-retirement training represents a vital societal shift toward building a supportive ecosystem that honors the autonomy, purpose, and eudaimonic well-being of individuals throughout the mature chapters of their lives.

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