

ESRC
Rethinking Retirement
Series

**Reviewing the Development
of Life Planning theory**

Anthony Chiva
**Director MSc in Life and Retirement
Planning**

Reviewing Life Planning theory

Theory relevant to Life planning and Retirement originates in the fields of:

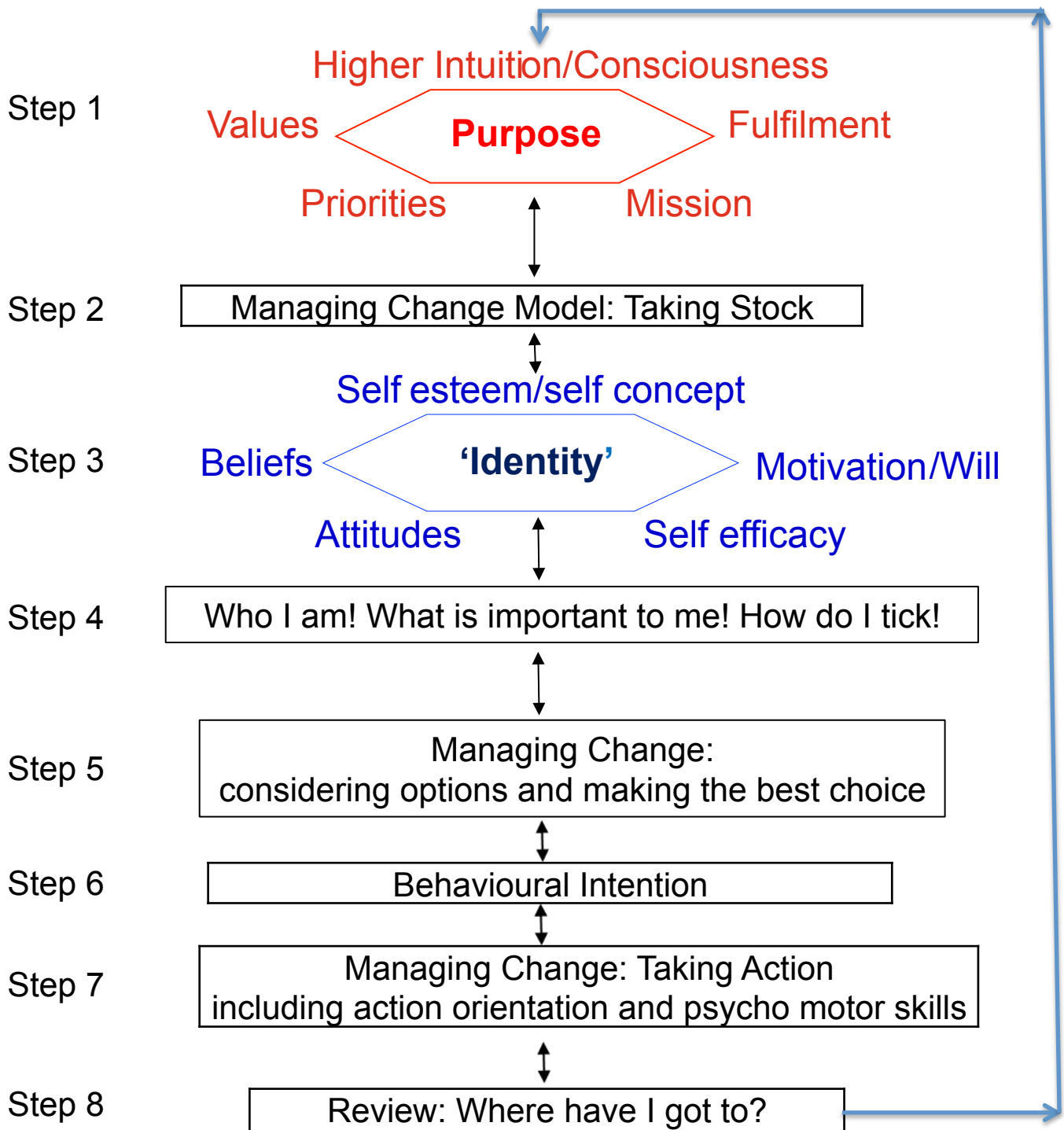
- Sociology – life course development, critical gerontology,
- Psychology – developmental, humanistic, health, transpersonal
- Change management – individual
- Education

Implications of Theory

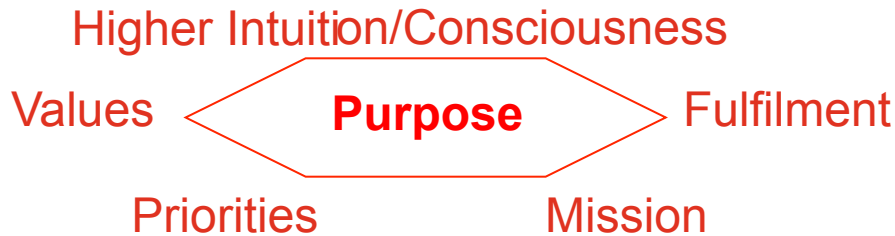
Main implications:

- An integrative holistic life planning model is needed incorporating the best approaches, underpinned by theory
- Life and Retirement Planning arise within individual, social, societal and environmental contexts
- Life Planning needs to be used across the life course – a spiral curriculum is suggested

Life Planning Theory and Models for the 21st Century



Exploring Step 1



1.1. Higher Consciousness means a level of awareness outside oneself and connected with wider aspects of the universe. This level provides higher intuitive guidance. *What is my place in the universe? What perceptions/intuitions do I get? What would I like to achieve at the highest level?*

1.2. Values are the things, concepts or attitudes given importance by the individual in their life. *What are the principles and values by which I live?*

1.3. Fulfillment refers to aspects of life that give deep satisfaction, happiness or joy. *What in my life gives me fulfillment, joy or happiness?*

1.4. Priorities aspects of life which are given the highest importance. *What is most important to me?*

1.5 Mission is the overall purpose in life. *Considering your main roles, What are the key things you are really about? (Stephen Covey (1997) suggests up to seven main roles, and to identify three key purposes for each).* Such as: Role 1 – bread winner – support family, provide security, allow ‘treats’

The societal and environmental contexts could arise in each of these areas. For example in fulfillment or priorities or mission – ‘I want to give back to my community’ or ‘I realise I am not alone in this world and care needs to be taken with what is around me and how I relate to it’.

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Exploring Step 2

Managing Change Model: Taking Stock

Taking stock of feelings, issues and understanding

2a. How do I feel about this change?

Write down the feelings. Are the feelings positive, negative or neutral? Have other feelings been triggered? What are they?

2b. What are the issues for me?

What issues do I have about this?

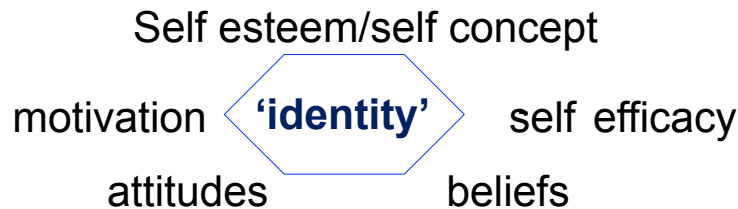
2c. How does the environment in which I find myself impact on these issues? (home, work, economic, political, community, etc)

2d. What do these issues mean to me?

What understanding do I have of these issues?

The societal and environmental contexts could arise in the issues and their meanings. For example in taking stock of money or health, government policy, public or private services and their costs all significantly can impact on the individual or their family.

Exploring Step 3



3a. Self-esteem.

How confident do I feel on a scale of 0 – 10?

If your score is less than 6, you may want to enhance your self-esteem. Think about the things you have done well in your life – these are self-esteem builders.

3b. Beliefs and attitudes.

What are the main ways I think about the issues identified in 2? What are my preferred ways of relating to these? What do important people around me think about these things?

3c. Motivation

How motivated or how much energy will I put into this issue in my life?

3d. Self-efficacy How able do I feel to achieve actions in the world? And How able do I feel to achieve the specific actions required?

This area called 'identity' closely relates to the way resilience is described. The societal and environmental contexts could impact on all aspects, eg being made redundant, or fall in value of savings and investments threatening sense of security.

Exploring Step 4

Who I am! What is important to me! How do I tick!

The fourth level of factors involves considering:

Who am I and what makes me tick?

This is really an integrative step linking together the personal understanding from Steps 1-3, and will take into account normative impacts and changes in society.

Exploring Step 5

Managing Change: Considering Options and Making Choices

5 Considering Options and Making Choices

5.1 What are my options for managing this change? List the options in detail.

5.2. What impacts does the environment and context have on the options and choices?

5.3. What is the best choice for me?

5.4. How will I decide?- (What are my values – does the option relate to these? What are my overall attitudes to this? – Does this accord with my mission in life or my priorities? What do I think other people may say if I do this? – Will this affect my motivation? What additional information, advice or guidance do I need?)

5.5. How confident do I feel in putting this choice into action? (Will this enhance my self esteem and Can I maintain the momentum and positive thinking required? Do I think I can complete the task according to my priorities?)

5.6. What will motivate me to complete this task in terms of fulfillment, When will I know I have achieved this?

In these steps the societal and environmental contexts will need to be taken into account and their implications seriously considered.

Exploring Step 6

Behavioural Intention

The responses to the questions in the previous step, leads to an intention to act or behave in a certain way.

As we know, intention does not equal action.

6.1. What factors will make this behaviour more likely to take place? How do I enhance these?

6.2. What factors will make this action less likely to take place? How can I reduce these?

Exploring Step 7

Managing Change: Taking Action
including action orientation and psycho motor skills

7.1. What are the best ways to take action?

7.2. What resources do I need?

7.3. What are the most appropriate skills to use? Have I got these skills? Can I develop them? or Do I need help?

7.4. To sum this step:

- What needs to be done?
- By when? By whom? Where?
- What will it look like?
- How will reward myself for its completion?

Exploring Step 8

Review: where have I got to?

8.1. What progress have I made in taking these actions?

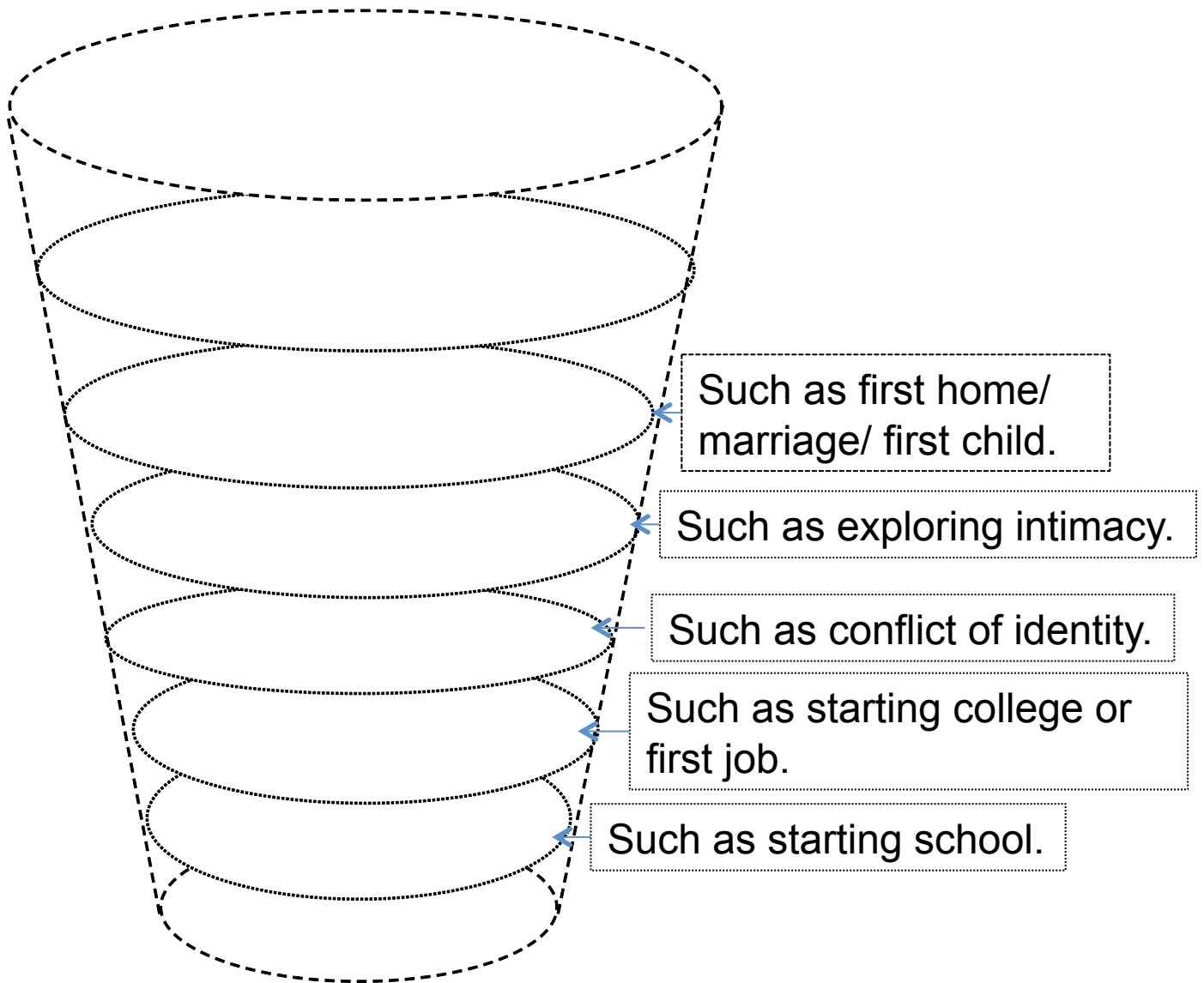
8.2. What do I still need to do to complete the actions successfully?

8.3. Where do I need to go from here? Do I need to return to other steps in the model? If so which ones?

Summary

- The life planning model involves the managing change process, building in the requirement to use the dimensions of higher consciousness and intuition, and other internal variants which are often the drives to success in managing change.
- Next we will look at the Life course and the way in which life planning can be used.

Life planning across the life course – a spiral curriculum



The number of spirals occurring will depend on the person's life, their normative changes, and the challenges they face, and their need to review and re-plan their life course.

And of course their age.

Implications for Life Course Life Planning

How can the model be applied
across the life course?

In a spiral curriculum an individual will revisit their life planning at different ages and stages, and similar processes are used on each occasion.

The Life Planning Model is generic so it can be applied by an individual for any aspect of life planning.

If a themes of change approach is considered (such as money, use of time, relationships, health). Then the aspects of these relevant to the individual will be explored at each age or stage.

Case Study: Bernice

Bernice is a 35yr old women who has one child. She has recently been treated for breast cancer and her prognosis is good. The cancer experience has led Bernice to review her life.

Step 1. Bernice is not sure what to believe. Her instinct is her to review her life, change her priorities, and see if she can prevent the recurrence of cancer and live long enough to see her child grow up.

Her family and partner were always important and now more so. She has always been in good spirits, though the treatment for cancer has often left her energy less and somewhat depressed.

In terms of roles Bernice, like many professional women, have learned how to balance work and family life. In reviewing (1.5) her mission is to enable growth in others

Step 2. Bernice feels uncertain about what exactly is required now. She knows a change is needed. The issues are: Can I give up work, or change it, to spend more time with my family? Can we afford to do this? Can I ensure I remain healthy? How are people around me handling my ill-health?

Bernice has always managed the household, and its budget. Her health, largely until now, has been 'ignored'. Her husband and daughter have avoided talking about it, though they have both been very supportive.

Bernice (cont'd)

Step 3. SE. Bernice's confidence is normally about 8 (on a scale of 1-10), at the moment she would rate it at 4-5. She decides to use some affirmations to build her confidence. She uses:

- I am a strong and powerful women.
- I love myself and all that I am.
- I am secure in all aspects of my health

3b. Beliefs & attitudes. Bernice attitude is that she can influence her health, and that life is in her control.

3c. Motivation. Normally highly motivated. A lack of energy at times is reducing the motivation. However, her desire to achieve full health is powerful.

3d. Self-efficacy. Bernice has had a strong sense of ability to achieve things in her life, and that she has control of her destiny. This view has been shaken – getting breast cancer. So she need to regain a sense of control of her life and health.

Step 4. In summary Bernice would say she led the life she chooses. It was a shock to get cancer, and led to deep questioning of her personal power and control. As she has progressed on her cancer journey she is starting to reclaim her personal strength to create the next phase of her life.

Step 5. Options & Choices

5.1 Bernice needs information on how to avoid the cancer recurrence. She will also explore the energetic and emotional basis for breast cancer. She needs to check her personal and family budgets to enable her to decide how giving up or changing her job will impact on the financial position. She will also choose to have some direct conversations with her husband and then both of them with the children to see how they are managing their emotions, fears and security.

Bernice (contd)

5.2. Health wise Bernice will relate to both allopathic and complementary approaches to health. She therefore will continue to take the prescribed medication. She has identified that for some women breast cancer can be associated with fear, and femininity.

5.3. Clearly, some of the decisions will be easier with agreement family.

5.4. Bernice will boost her confidence to improve her health.

5.5. Her desire to live and see her family grow is a powerful motivator.

6.1. Support from her husband, having reliable information and knowledge of other women who have survived breast cancer. Bernice will join a support group in her area.

6.2. What factors will make this action less likely to take place? How can I reduce these? A recurrence of the cancer. People around her being very fearful. Any negative self perception.

7.1. To gain positive support form husband and a group. To ensure up-to-date information on prevention and health maintenance strategies on physical, mental and emotional levels

7.2. as above

7.3. Bernice has the skills required and will practice meditation and emotional management techniques, such as EFT

7.4. Bernice created an action plan to integrate the steps.

8. Bernice will review her plan at 3-6 monthly intervals

Case Study: Michael

Michael is 64 yrs old he is facing imminent retirement, before the change in statutory retirement age. He has not undertaken any pre-retirement planning.

1. Higher Consciousness, Values, Fulfillment, Priorities and Mission. Michael has not given any thought to the 'bigger questions', though his parents were religious, especially his mother. His goal would now be to have a happy and contented retirement. Michael believes in being self reliant. 'If you want something done – do it for yourself'. He likes the place where they live and does think it is a community. He has a caravan and there is nothing better, either in winter or summer, than just 'taking off'.

2. Taking stock of feelings, issues and understanding. If Michael has enough money he will feel positive. He is slightly worried about his finances and needs to understand them better.

3. Self-esteem, Beliefs and attitudes, and Motivation. Michael feels confident in himself. In terms of issues the main concern is money: 'will we have enough to live on and caravan?'. His main friends are in the caravan club, and they all get on fine. Michael has always managed . Not been wealthy. Michael is prepared to put effort into sorting out the money and getting the life they deserve in retirement.

4. Who am I and what makes me tick? He would say he was an 'average Jo'. And is independently minded. He really lives for his family and caravan getaways.

Micheal (contd)

5 Considering Options and Making Choices

Michael decided to work out his budget, to get amounts needed for a) survival, b) average life style, 1/2 holidays, c) preferred life style and replacement costs for the caravan and car. In undertaking these calculations and income sources. He realises that both b) and c) require him to get extra income, like some of his friends, who have retired. He is not likely to get any on-going or part-time work with his current employer. He says: How could I earn income from something I enjoy? Two options: i) Working in a caravan or mobile home showroom, ii) Offering advice about caravanning in UK and Europe, possibly on the net.

To identify the best choice, Michael needs to get additional information/advice. He searches the web for salesrooms and they are not located in his area. With the second option he contacts Business Link and friends in the Caravan Club, and gets feedback on his idea. He decides that this option 'may have legs', and is very keen to pursue it further. He identifies info on self-employment, gaining income from websites, and gets agreement that his newsletter can be linked to the caravan club website. He decides prior to retirement to plan to set up his new business.

Michael (contd)

6. & 7. Behavioural Intention. He invites caravanning friends to start suggesting tips and short stories for the website, blogging and the newsletter. He gets his website designed. He starts to build a collection of written material for his launch of the business in six months. He decides to offer a booking service and gets companies in Europe to advertise selling vehicles and campsites, etc. He organises payment through paypal. He recognises that the business will need to be given time to get established. He is also advised to use facebook to increase his profile. He identifies with his income requirements how much profit he will need to make. His wife, Betty, suggests they or their friends could try out new sites and get discounts from them.

8. Review: Where have I got to? This step Michael will check over the next 3-12 months.