

## Strategic approach for promoting retirement preparation

- Innovative use of active interest development & senior mentorship

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## Individual level: Challenges of Retirement

- A major life event → Readjustment needed
- A very first step to the **'golden age'**
- But maladjustment is common (Wang, 2007; Siegrist et al., 2004)
  - Substantial psychosocial distress
  - Anxiety & depression ↑
  - Life satisfaction ↓
- Role & activity theories explanation
  - Work → non-work identity
  - Social network ↓
  - Life routine & structure disorganized
- Family relationship
  - Protective or risk factors?.....depends?

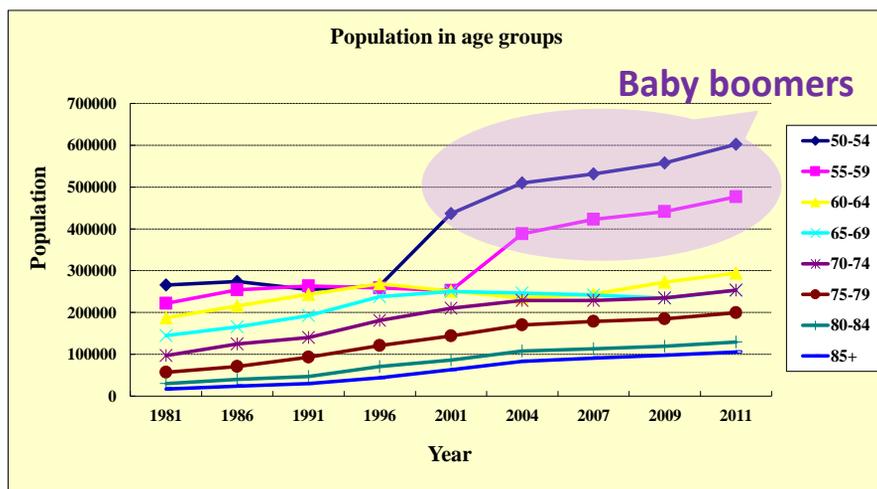
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## Society level: A public health concern!

- ~60,000 retirees every year in HK (Census & Statistic Dept., 2012) → service needs!!!
- Due to the resources constraints, current practice of corporates are
  - Information pamphlets, one-off seminars
  - Inadequate for real, sustained behavioral changes

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## Baby boomers' effect → Peak of retirement to come in ~2018!!



Census and Statistics Department, 2012

## Interventions for retirement preparation

- Two contradictory requirements
  1. Sufficient dosage → real behavioral changes
  2. Affordable to corporates (or the society as a whole)
- Existing interventions
  - Some evidence of efficacy
  - But simply being 'effective' is NOT good enough
  - Needs to be COST EFFECTIVE → a UNIVERSAL service for all soon-to-retire people

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## A strategic approach

- Positive entry point: ***Active interest development***
  - Active vs. passive interest
  - Role: active participants vs. passive receivers
  - Challenging, meaning, engagement
  - Evidence: a strong protective factor of retirement adjustment (Nimrod, 2007)
  - But highly preferably be developed BEFORE retirement!
- Affordability & sustainability: ***Senior mentorship scheme***
  - Successful retirees trained as mentors
  - Acceptability & dosage ↑

***This year's mentees can be next year's mentors***  
***→ Organic growth of the mentor pool***

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## AIMS

### (Active Interest Mentorship Scheme)

- Funded by CADENZA Community Project, HKJC Charity Trust
- NGO collaborator: Employees Development Service, Hong Kong Christian Service
- Period: Feb 2011 – Jan 2013

## 樂動師友計劃

快快培養主動型興趣，退休生活充實有生趣！

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## Deliverables

- Program kit
  - Training kit & guidebook for mentors
  - Guidebook for mentees
  - Resources kit of local mentees
- Running the demonstration mentorship program
- Train-the-trainers: HRM & social service professionals
- Website on active interests & retirement preparation: <http://www.aims.org.hk>
- HK Active Interests Expo – organized twice
- Symposium on Active Interests Culture Development
- Spin off AIMS groups in over 11 local cooperates
- International interests
  - Singapore Council for 3<sup>rd</sup> Age; New York mental health service

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## Operation of the mentorship program

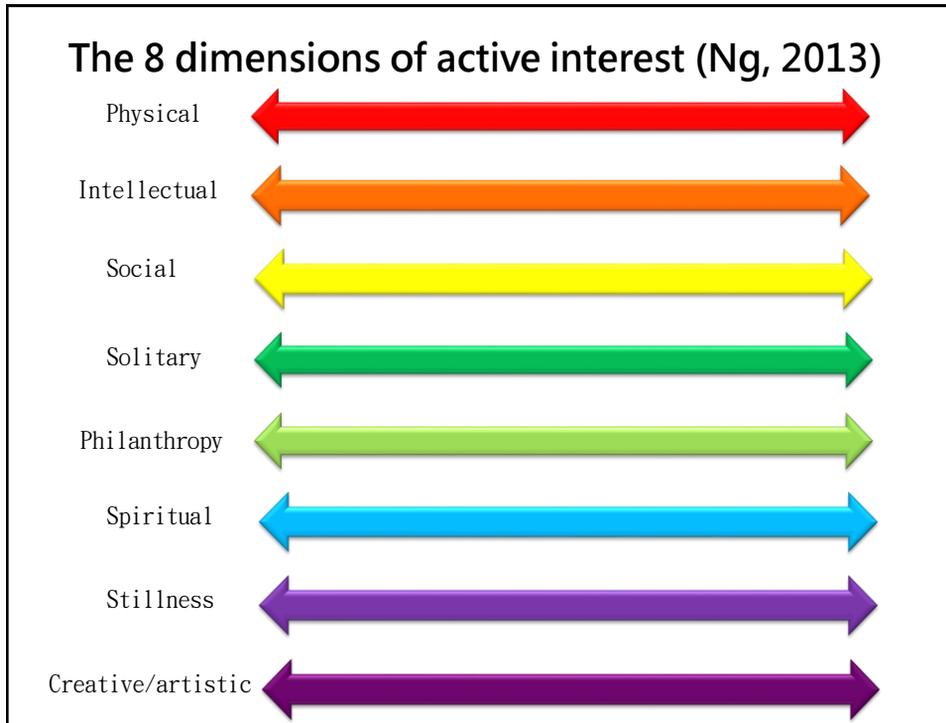
1. Recruitment & training of mentors (successfully retired people) → become a coach & companion
2. Recruitment of mentees, the soon-to-retire people, ~6 months before retirement
3. Matching
  - 1 mentors to 1 to 3 mentees
  - Match (1) gender, & (2) occupational status (support or managerial/professional)
4. Regular supervision & support for mentors
  - Difficult cases, boundary & ethical issues
5. Mentees stay in program until ~6 months after retirement
6. Interested mentees may join the mentor pool → REPEAT Step 1 → sustainability & organic growth

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## Helping mentee to explore interests suitable to him/her

- We developed the 8-dimension framework of interests
- A person indicates his/her personal orientation on the 8 dimensions
- Our web-based software may provide suggestions matching his/her preferences

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## Research

- Objective
  - Examine the protective value of AIMS on the mental health of the mentees
- Design
  - 1-year longitudinal f/u
  - i.e. 0.5 year before retirement to 0.5 year after retirement
  - 4 waves of measure; Interval = 4 months
    - T1: -6 months; T2: -2 months;
    - T3: +2months; T4: +6months

## Measures

- Rosenberg Self-esteem Scale (SES, Rosenberg, 1965)
- Satisfaction with Life Scale (SWLS, Diener et al., 1985)
- Hospital Anxiety & Depression Scale (HADS, Snaith, 2003)
- Physical Distress Scale (PD, Ng et al., 2005)
- Positive Affect Scale (PA, Ng et al., 2005)

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## Participants

- N (completed all 4 waves of measures) = 31
  - [N (agreed to participate in the study) = 40]
- Gender:
  - Male: 18 (58%)    Female: 13 (42%)
- Age:
  - 50-54: 7(22.6%)    55-59: 9(29%)
  - 60-65: 15(48.4%)
- Education:
  - Primary school: 1(3.2%)    Secondary school: 11(35.5%)
  - College/university: 12(38.7%)    Postgraduate: 7(22.6%)

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## Findings

### - Changes in outcome measures

Table. Paired sample T-Test of changes from baseline (n=31)<sup>∧</sup>

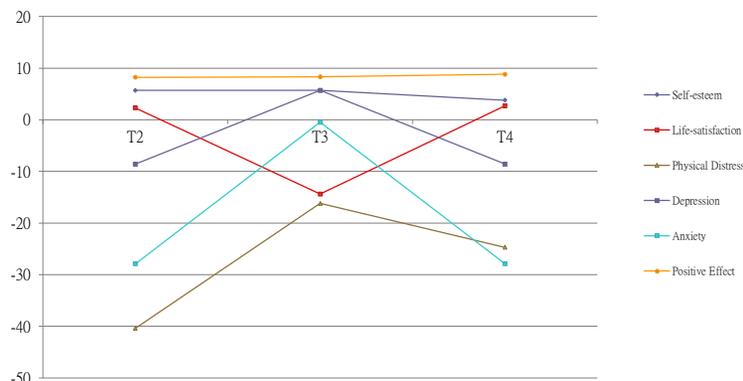
Variables	Changes			P-Value (Paired with T1) <sup>∧</sup>		
	T2-T1	T3-T1	T4-T1	T2	T3	T4 <sup>∧</sup>
Self-esteem	1.2	1.2	0.8	.04*	.04*	.09 <sup>∧</sup>
Life-satisfaction	0.6	-3.8	0.7	.51	.00**	.27 <sup>∧</sup>
Depression	-0.3	0.2	-0.3	.67	.56	.04* <sup>∧</sup>
Anxiety	-1.2	-0.5	-1.2	.10	.11	.002** <sup>∧</sup>
Physical Distress	-8	-3.2	-4.9	.04*	.15	.06 <sup>∧</sup>
Positive Affect	4.9	4.6	5.3	.01**	.03*	.01** <sup>∧</sup>

Note: \*p ≤ .05; \*\*p ≤ .01<sup>∧</sup>

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## Trajectory of outcome measures

Figure. Variables' percentage of changes with baseline T1 from T2 to T4



Note:  $T_n = (T_n - T_1) / T_1 * 100$

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## Discussion

- Except T3, changes in outcome measures at T2 & T4 were in the expected directions
  - Scores of positive outcomes (SES, SWLS, PA) increased or remained similar
  - Scores of negative measures (HADS-D, HADS-A, PD) decreased or remained similar
- Trajectory analysis
  1. Flat curve: SES & PA
  2. V shape: SWLS (positive measure)
  3. Inverted-V shape: HADS-D, HADS-A, PD (negative measures)
- Interpretations
  - T3 (~2 months after retirement): a particularly tough period!
  - SES & PA might be more inherent & internalized qualities  
→ stability thru T1 to T4

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## Conclusion

- Showed evidence supporting the protective value of AIMS on the mental health of mentees, i.e. the soon-to- retire people

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## Other observations

- Cost effectiveness
- Low dropout rate of mentors
- High % of mentees willing to become mentors
- Portability of AIMS: Spin-offs to
  - Corporate companies
  - NGOs
  - Even international interests!

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Lastly, but no the least....what do you observe?



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**Efficacy + Cost effectiveness +  
Portability + Acceptability →**

AIMS may be a  
practical, universal service  
for ALL soon-to-retire people

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**THANKS!**

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