



The Challenge of Retiring in the Contemporary World

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ABSTRACT – The Challenge of Retiring in the Contemporary World. Retirement is experienced differently depending on the professional trajectories, on the ageing process and on personal characteristics. This article analyzes the testimonies of 70 subjects with ages above 45 that spoke about their perspectives and experiences regarding retirement. The results of the study point, on the one hand, towards the impact of retirement upon workers, challenging them to rethink and reorganize their lives. On the other hand, they show that there are different and diverging forms of dealing with retirement, influenced by the nature and conditions of work trajectories, as well as by the way people perceive and experience the ageing process.

Keywords: **Retirement. Ageing. Work.**

RESUMO – O Desafio de Aposentar-se no Mundo Contemporâneo. A aposentadoria é vivenciada de diferentes formas dependendo das trajetórias profissionais, do processo de envelhecimento e de características pessoais. O presente artigo analisa os relatos de 70 sujeitos acima de 45 anos que discorrem sobre suas perspectivas e experiências em relação à aposentadoria. Os resultados da pesquisa sinalizam, por um lado, o impacto da aposentadoria sobre os trabalhadores, desafiando-os a repensarem e reorganizarem suas vidas. Por outro lado, demonstram que existem formas diferentes e divergentes de lidar, influenciadas pela natureza e condições das trajetórias laborais, bem como pelo modo como percebem e vivenciam o processo de envelhecimento.

Palavras-chave: **Aposentadoria. Envelhecimento. Trabalho.**

Introduction

Retirement is a phenomenon of the modern world and of industrialized societies. The new forms of labor, such as paid jobs, and the changes in social structure that took place during the 19th century contributed to create the institution of *retirement*. Initially thought of as a kind of State alimony, retirement was changed into a social right and into a new stage of life, that carries its own name, as well as a legal structure, consumption offers, books, magazines and interest groups related to the theme.

How do people face today in Brazil the ambivalent situation of retirement? What are the expectations of people approaching the age of retirement? And what are the experiences of people going through the process of retirement? These are the central questions of the present article. To gather some answers, the article begins by calling upon the contributions of three classical theories of Gerontology: Disengagement Theory, Activity Theory and Continuity Theory. At second moment, the article discusses current perspectives about retirement, demonstrating the ambivalence present in different discourses. The article analyzes 70 interviews with people above 45 years of age who attended an introductory personal computing course, with just over half of them being already retired. Results reveal the ideas about the process of leaving the world of labor entertained by working people, and the way in which this process was experienced by those who had already left work. Apart from that, they indicate in which aspects the experience corresponded to expectations they had whilst still at work.

Interviews have shown, on the one hand, that retiring and leaving the world of labor are in fact deeply impacting events in people's lives, demanding a series of new learning and reorganizing experiences. On the other hand, it became clear that there are many different ways in which people can experience this process. Although the group of people interviewed here are not representative of Brazilian population in general, the answers afford a novel outlook on how the process of retirement is being experienced in Brazil today.

The Gerontological Theories

Work and retirement have always been important issues in the gerontological debate, as illustrated by the first studies in the area. In 1928, psychologist Walter R. Miles developed the first institute dedicated exclusively to the studies of ageing at Stanford University California. The reason for that was that in the 1920s United States workers older than 40 had great difficulty finding jobs. This increased the interest in competences and abilities of older people (Lehr, 2000). The first sociological theory specific to Gerontology, the Disengagement Theory

(Cumming; Henry, 1961), focused exactly on the process of removing people from professional life into post-work life.

For a long time, Gerontology was seen as an emergent science, criticized for accumulating much empirical data without the appropriate development of theoretical foundations (Bengtson; Rice; Johnson, 1999). Even so, between the 1960s and the 1980s several theories of a gerontological nature appeared, such as the Disengagement Theory (Cumming; Henry, 1961), the Activity Theory (Havighurst, 1961) and the Continuity Theory (Atcheley, 1971). These three theories, despite being considered as classic, still influence the studies in the field of Gerontology, and particularly the practical work with the elderly. Moreover, the three central conceptions – the removal, the activity and the continuity – still represent the fundamental principles of current theoretical discussions and of the analyses of the relation between the person and the environment. Notwithstanding the fact that they contradict themselves in some aspects, contemporary understanding is that these theories are not mutually exclusive, but rather complementary (Martin; Kliegel, 2008).

Within such scenario, German psychologist and gerontologist Hans Thomae proposed a classification of gerontological theories based on two central questions: 1. What changes during ageing? 2. What remains stable? (Wahl; Heyl, 2004). Under this logic, the three theories presented here reflect both perspectives. Disengagement Theory refers to changes that take place during the process of ageing, while the two other theories, Activity Theory and Continuity Theory, emphasize aspects of continuity during the ageing process, either by dint of keeping oneself active, thereby continuing to give satisfaction to elderly people (Activity Theory), or by the search for maintaining internal and external structures (Continuity Theory). To conclude this brief review of gerontological theories, we describe the current debate about the Live Course Theory, a theoretical perspective that reflects the set of continuities and changes that take place within the context of the course of life in the interaction between society and individual.

Disengagement Theory

Disengagement Theory was created by Cumming and Henry in their 1961 book *Growing Old*, based on a research carried out with 279 residents of Kansas City and surroundings with ages between 50 and 90. The theory represents the first comprehensive, explicit and multidisciplinary attempt to explain the ageing process based on the changes in the relations between individual and society (Marshall, 1999).

The disengagement process is understood as “[...] an inevitable process in which many of the relationships between the person and

other members of society are severed, and those remaining are altered in quality” (Damianopoulos, 1961, p. 211). This rupture of the links of elderly people with other members of society becomes necessary to gradually prepare the ultimate disengagement represented by death. In order to ease the passage from one generation to another, society conducts a gradual process of disengagement, minimizing possible tensions. It is important to observe that this theory is based on the functionalist sociology of Talcott Parsons, who authors the preface for *Growing Old*.

Disengagement Theory challenged virtually every gerontological tenet of its time regarding the wishes of elderly people towards work. Whereas the gerontological discourse until today highlights the importance of keeping oneself active, Disengagement Theory criticizes activism as a preservation of middle age values that disregards the fact that old age may have a different rhythm. Whereas gerontological discourse until today fights against a negative image of old age, Disengagement Theory perceives ageing as a gradual withdrawal or disengagement that is mutual and inevitable, resulting in a decrease of interactions between the ageing person and the members of their social system.

Disengagement Theory raised controversy when it was developed. Its biggest merit is that the provocation of questioning supposedly untouchable opinions of the gerontological world eventually stimulated gerontological research, and thereby contributed to advance the knowledge about the ageing process (Lehr; Thomae, 2003). From our point of view, the importance of the theory, especially with regard to retirement, lies in the fact that it draws attention to the social conditions under which ageing and the withdrawal from the work of labor take place. This can be seen, for example, in postulate five out of the nine postulates that comprise the basis of Disengagement Theory.

Postulate 5: When both the individual and society are ready for disengagement, complete disengagement results. When neither is ready, continuing engagement results. When the individual is ready and society is not, a disjunction between the expectations of the individual and of the members of this social systems results, but engagement usually continues. When society is ready and the individual is not, the result of the disjunction is usually disengagement (Damianopoulos, 1961, p. 214).

This means that in general the position society prevails. Analyzing the current adaptation mechanisms of the rules of retirement – including the social benefit factor – it becomes clear that the will of the individual ultimately counts for little compared to the institutional processes of the organization of society. Thus, especially when dealing with work relations, the theory retains to this day its potential for analysis (see for example Caddy; Mortimer; Tannous, 2010).

Additionally, withdrawal would be strongly influenced by gender. Men and women experience the final stages of life differently, giving rise to two separate groups. Whereas men have more difficulty forsaking the activities of the world of labor, due to their instrumental role, for women that is a less complex task, since their main roles would be performed within the domestic and affective spheres. This argument is still criticized and condemned for being outdated and outplaced. However, analyzing the contemporary elements that still hang over the process of retirement it is possible to recognize that some of these aspects are still valid, at least for the current generation of retirees.

Activity Theory

Even before being formulated as an explicit theory, Activity Theory already guided the gerontological discourse. Because of that, Cumming and Henry (1961) call this theory *Implicit Theory*. In summary, activity theory seeks to explain how individuals adjust to age-related changes, and suggests activity as the main and most successful path. After empirical research was carried out, such as Lemon, Bengtson and Peterson (1972), the theory acquired greater conceptual consistency. In principle, Activity Theory makes two hypotheses: the first assumes that more active people who are more satisfied and better adjusted than those who are passive. The second hypothesis considers the possibility of substituting the loss of roles associated to the ageing process with new roles in order to keep their station in society (Hooymann; Kiyak, 2002).

Since its formation, Activity Theory influenced the behavior of elderly people in also contributed to the emergence of public policies in the 1970s, allowing more flexibility for the appearance of social movements, leisure centers and non-formal education for mature and elderly people (Siqueira, 2002; Bearon, 1996).

Currently, this theory has been questioned by gerontologists because of its defense of a single lifestyle as the ideal one for everybody. And, although it has given impulse to movements for the promotion of well-being in old age, it does have limitations in different aspects. The first of them refers to the indiscriminate use of the concept of activity. As the studies by Lemon, Bengtson and Peterson (1972), and Longino and Kart (1982) have demonstrated, the activities that contribute most for satisfaction in life are the informal activities with friends. A second shortcoming would be related to the degree of adhesion to the carrying out of activities that aim at occupying the time of retired or elderly people. In many cases, people will invest in their interests according to their motivation, their previous experiences, or even according to their lifestyle or socioeconomic level. Other limitations of theory present themselves when it emphasizes the relation between activity and satisfaction, disregarding the possible choice for a less active lifestyle,

people's health or well-being conditions, and their social and economic status (Bearon, 1996; Hooyman; Kiyak, 2002; Siqueira, 2002).

The emphasis on action advocated by the theory becomes problematic in view of the diversity between individuals and between their ageing processes. Thus, the theory seems to be based on a reductionist thinking, since there is the "[...] Idea that the elderly controls the activities and the situation necessary to perform new activities". There are, however, factors such as the "[...] physical and mental decline that may preclude the compensation of their former roles" (Siqueira, 2002, p. 49).

Another limitation refers to the approach to the active elderly and their well-being, which often strengthens an "anti-ageing" perspective (Siqueira, 2002, p. 49), leaving aside important subjects, such as loss and death, two themes that find little room for debate inside this theory.

Continuity Theory

Continuity Theory is close to Activity Theory. It was formulated by Robert Atchley and presented in a series of articles. In 1971, Atchley analyzed studies on retirement and the participation in leisure activities. The subtitle expressed his principle question: should retirement and participation in leisure activities be understood as a breakaway and crisis, or is there continuity in people's practices? Despite the results being at first considered preliminary, Atchley stresses that Continuity Theory is more adequate to explain the results.

The 1989 article entitled *A Continuity Theory of Normal Ageing* contains the central elements of this theory. Atchley notes that people in their ageing process strive to maintain external and internal structures. The resources they employ in their task are drawn from their biography and from the social world to which they belong. Changes exist and are linked to the perception of the past, but the psychological structures in social behavior of people tend to be maintained. In this way, Atchley understands the search for continuity as an adaptive strategy stimulated both by individual preferences and by social feedback. Wahl and Heyl (2004) emphasize that the theory does not propose the immutability or homogeneity between middle aged and elderly people, but rather a certain coherence and consistency in people's structures and behavior.

Current Discussions

Faced with the possible losses and restrictions that can be associated with the process of ageing, it is important to highlight that there are also gerontological conceptions and theories that consider the possibility of gains in the ageing process, although they may be smaller than the losses.

The concept of *late freedom* proposed by Austrian sociologist Leopold Rosenmayr called attention when he launched in 1983 the book *Die spaete Freiheit – Dos Aller, ein Stueck Bewußt Gelebtes Leben* (The Late Freedom – Old Age – A Part of Consciously Experienced Life). In this work, Rosenmayr notes that the lack of guidance, prescriptions and clear roles for old age can also represent an opportunity for the elderly. The absence of social guidance about what an old person can or must do can be interpreted, according to Rosenmayr, as freedom. And with the help of a partial decrease in responsibilities, this stage of life can be experienced as very positive (Wahl; Heyl, 2004). The search for a positive outlook upon ageing can also be found in a more current theory, that of Gerotranscendence by Danish gerontologist Lars Tornstam (2003). This theory sees ageing as a stage marked by an orientation less focused on oneself, by a higher selectivity of social activities, by a larger interest in, and affinity with, previous generations, and by a greater necessity for spiritual and cosmic values.

The Retiring Process

Retirement was first introduced in the late 19th century in industrialized countries as a way to ensure the sustenance of older workers during their last years of life, saving them from indigence, a situation which many of them faced when they no longer could work. In actual situation, few workers reached the minimum age for retirement of 70. Since then, the situation changed in many respects and transformed the character of retirement, which moved from being a state alimony to a right of the workers. The struggle of the unions also included the right and conditions for retirement, improving the financial situation of retirees and reducing the minimum age for retirement. Another important aspect was the increase in life expectancy, so that today the majority of the population reaches the minimum age for retirement in good health and disposition, and can still enjoy this later stage of life. In this way, the old image of the retiree as an old, decrepit and sick person, near to death, no longer applies. And, along with changes in the conditions of retirement, the image of retirement also changes: it is now seen as a time in life liberated from work obligations, a time to be enjoyed.

The changes in the field of retirement had a profound impact on the image of old age in general. As Guita Debert (1999) highlights in her book *A Reinvenção da Velhice* [Reinventing Old Age], the way in which this stage of life is treated by society, by giving it a legal initial age (60 years old), by attributing to it specific rights (free public transportation), and by searching for a new vocabulary to escape the negative connotations of the previous determination (Third Age instead of Old Age), has a strong relation to the institution of retirement.

But retirement is not only a right of the individual worker, but became also a measure for the management of the labor market. In a work context in which there are not enough jobs for everyone, the discussion about retirement and ageing becomes even more topical. According to Barreto and Ferreira (2011), the paradigms of productivity in the organizational world is linked to a certain extent to values such as youth and dynamism, turning employees of an older age less interesting to companies.

It can therefore be observed that the discourse in this business position is that there is no room – in the business sphere – for inactivity and the elderly, and that the latter only interests insofar as he/she is profitable (Beauvoir, 1990). Here the ambiguous potential of *retirement* becomes evident. In the business discourse, older workers are regarded as a burden to the company, from which they must rid themselves, and retirement – the sooner the better – is a way to accomplish that. Here one resorts to the negative image of old age, associating advanced years with unproductivity, to non-updating and obsolescence. On the other hand, the gerontological discourse – and increasingly also the media discourse – point towards the potentialities of old age. Terms such as *active old age* and *productive old age* dominate today the discourse about ageing, both strongly inspired by the Activity Theory.

The contradictions surrounding retirement become even sharper in a country full of social inequalities such as Brazil. The way in which a person retiring and after retiring lives will depend on his/her involvement with work and on the meaning attributed to it, on their life history and on how they wish to live there next years, their expectations and limitations (França, 2002). Incidentally, the contradictions of retirement result from the different meanings² it has received during its history³. What was initially thought of as a device to save old workers from indigence in Bismarck's Germany became a prize and an important topic in the claims of the unions. Even so, it did not lose its other connotation, originated in the rural environment, in which the retirement meant the passage, the transfer to others of control and power upon important decisions of professional life and often also of family organization.

A recent phenomenon – as the increase in population age that gives even more importance to the theme – the concept brings with it a series of ambiguities. The term retirement is used to refer to two distinct processes: 1) legal retirement, that is, the right to a pension acquired after a given period of contribution to the system independently of an exit from the work market; 2) the concrete retirement, that is, the interruption of a given work career and/or exiting the world of paid employment, usually after acquiring the legal right to a pension. These two moments may or may not coincide in a given work trajectory.

Besides, retirement via Social Security no longer represents necessarily the disconnection from the world of work, because, since people are living longer and in better health, there are greater chances that they do not wish to leave the productive world because they do not feel they can disconnect from work, even if retirement would insure them a good income. Furthermore, for a considerable segment of workers, the insufficient amount received in retirement means that the individual keeps working formally or informally (Soares; Costa, 2011).

Leaving the world of work is striking landmark in people's lives, with strong implications not just for the time organization of their lives, but also for their self-image and social relations. Reorganizing life after leaving the world of work involves questions, challenges, requires learning and processes of adaptation to a new lifestyle, and gives rise to certain contradiction: on the one hand, it is cherished; on the other hand, it is feared.

With increase in life expectancy, individuals have the possibility of living 20 or 30 years after retiring via Social Security, which may represent one third of their lives (Soares; Costa, 2011). Therefore, retirement may work as a moment of differentiation and adoption of new social roles. It is not just a moment of adaptation, but of development, because it has arrived to people who are still healthy, and therefore in condition to keep working and searching for other professional activities (Tavares; Neri; Cupertino, 2004; França; Soares, 2009). This idea goes against a discourse that is still strong nowadays, that of retirement as a moment of withdrawal and disconnection from work, with a consequent breaking away from a whole series of social ties.

Another important point to be considered is that the legal right to retirement after a given time of contribution creates the opportunity of an early retirement, in other words, before the minimum age for men and women is reached, which means that the retiree still has physical and mental conditions to keep working after retiring (Camarano, 2001), which contributes to create different ways to experience the time after legal retirement.

It should, however, be emphasized that retired workers (either by time of contribution or by early retirement) may wish or need to keep themselves in the labor market. Withdrawing from the world of work should be a free choice of the worker. Legally speaking, retirement this does not necessarily represent exiting the world of work, since many people still wish or need to keep paid activities (Camarano, 2001; França; Soares, 2009).

To França e Soares (2009) people retired through Social Security can and must remain within the labor market, if they have the health and the wish to do it, and if they invest in their professional updating. Retirement may represent a professional shift towards a more enjoyable

work, or perhaps the confirmation of the wish to carry on in the same activity. The authors consider, however, that it is important for retirees to work reduced hours so that they may have time for other activities.

All this demonstrates that the process of withdrawal and adaptation to the new situation is a complex process in which a series of factors intervene: personal, social and cultural, with results that can be opposite, such as a late freedom or the death of the retiree. There is no single way to deal with retirement. Some people tend to conjure up or take hold of metaphors that ease the passage: *vacations* for those who anticipate freedom; a *sentence* for those who did not wish it, but could not escape it; it can also be regarded as a new *adolescence*, in which the fears and expectations of a still unknown stage of life can dominate, or still as a *start all over again*.

Apart from the diversity of elements brought about by the end of a life of work, the issue of retirement is related to a subject that is still uncomfortable to the human being: ageing. Becoming old can represent a source of anguish for the person that is constantly faced with his/her finitude (Barreto; Ferreira, 2011), been something to be silenced or avoided (Beauvoir, 1990).

To give an idea of daily dimension of the problem in Brazil, there were in 2010 15,500,985 retired people in the country, with the majority having acquired the benefit through age (8,171,820), 4,415,784 having retired after time of contribution and 2,913,381 through incapacity for work (MPS, 2010). During the latter half of the 20th century, it has been observed almost everywhere that men spend less time in economic activity and increasing time enjoying the benefit of retirement. In general terms, in 2008 men lived on average 70 years, spending 40.3 years in economic activity, 12.0 years retired, 5.6 years working while retired, and 2.6 years with some form of disability. Women could expect to live approximately 78 years, from which 29.0 years work spent working, 11.2 years as retirees, approximately 2.0 years retired and working, and 3.8 years with limitations for their daily lives (Camarano; Kanso; Fernandes, 2012).

Methodological Procedures

In order to understand better how people experience today the situation of retirement in Brazil, 70 interviews with people older than 45 were analyzed. The interviews originated from a study about the digital inclusion of mature and elderly people, and where conducted in the context of six courses of digital inclusion for people older than 45, between the years of 2006 and 2008. The courses, conducted at the School of Education of a federal university, work open to the community and will publicized in newspapers of large circulation. In view of the intense

demand for the course, enrolment was made in order of arrival. It is, therefore, a convenience sampling, with the sociodemographic factors of the 74 participants, between the ages of 46 and 76 (average of 58.6) demonstrating that the group is not representative of Brazilian population at large. The ensemble was mostly feminine, 55 women and 19 men. Despite the fact that the course was offered openly, there was a concentration of people with high schooling. Ten people had only Fundamental Education (three incomplete, seven complete), 26 people had attended Secondary Education (nine incomplete, 17 complete), and 38 had attended Higher Education (eight incomplete, 30 complete). Family income of the participants varied widely: 11 people received between one and three minimum salaries, 19 people between four and six, and 19 people had between seven and 10 minimum salaries. Around one third of participants (25 people) had a family income above 10 minimum salaries. With regard to retirement, a little over half of the people (39 people) were already retired.

Semi-structured interviews were carried out. The plan of the interviews covered four parts: basic information about the person, questions about informatics, learning trajectory and labor biography. The basic information included, apart from sociodemographic data such as age, schooling and income, information about the family (parents, siblings). With respect to informatics, questions were made about previous experience with computers, motivation to attend the course and expectations about it. Regarding the learning trajectory, questions covered information about the schooling process, as well as memories and remembrances from that period, and formation activities during their professional lives. Finally, as to the labor biography, the interview asked about professional trajectory, leisure activities and perspectives about leaving the world of work. The interviews were carried out by trained interviewers and were recorded. The interviews were later transcribed, and in that form, constitute the basis for this article.

Out of this material, the present study seeks to analyze in what way people experience today their retirement. The 70⁴ semi-structured interviews supply a broad basis of data for a differentiated analysis of this experience. Even so, because of the peculiarities of the group of people interviewed, this analysis will have certain restrictions. For being a group constituted on the basis of convenience, it does not represent the population. Thus, data should not be generalized and must be analyzed considering these limitations. This is particularly the case of the unbalance in gender (52 women, 18 men), schooling (more than 50% with Higher Education), and family income (more than 50% above seven minimum salaries). Because of these limitations, the present study has more of an exploratory character, and, as such, can serve as a starting point for future studies.

A first inspection of the interviews showed that the participants reported different, even contradictory, experiences regarding retirement, a fact already to be expected based on a review of the specific literature. To better organize the data, a first classification was made into people that had retired and left the work market – or that intended to do it – and people who kept working even after retirement. This classification is justified, on the one hand, by gerontological theories. The Disengagement Theory (Cumming; Henry, 1961) highlights the importance of severing the links of older people with the other members of society in order to prepare for the ultimate disengagement, death. Under this perspective, retirement and exiting the world of labor would be important to minimize possible tensions. Even so, the theory points to the possibility of a divergence between the individual perspective – for example, wishing to continue working – and society's perspective – withdrawing older workers from the market in order to make room for younger workers. Therefore, even focusing on exiting the world of labor, Disengagement Theory predicts the possibility of conflicts in this process.

Activity Theory and Continuity Theory, on the other hand, reinforce the continuity between adult life and the life of elderly people, thereby pointing towards the probable wish to remain in the work market, even after the conditions for retirement are attained. It is certainly correct that these two theories do not postulate and indefinite continuity at work, because a person can maintain him/herself active also outside the world of labor through leisure and voluntary activities. Even so, the world of work represents many people the most guaranteed way of keeping social contacts, of carrying out activities considered to be socially productive, and to maintain their social status. Thus, the trend in Activity and Continuity theories is to reinforce the idea of remaining in the labor market.

The classification between remaining and exiting the labor market after retirement finds support also in demographic studies that demonstrate that, especially in Brazil, retirement does not necessarily coincide with the end of professional life (Camarano, 2001; França; Soares, 2009). There is a group of people that end their presence in the labor market with retirement, whereas others retire and continue working, or even start a new professional career.

The analysis of the interviews revealed that there could be different reasons for someone to remain in the labor market; sometimes, because of extrinsic reasons, such as the need to make more money, and sometimes because of intrinsic reasons, such as not being able to see oneself as someone who does not work. Similarly, exiting the world of labor can have several reasons, either external, such as being fired, or after one's own decision to engage in some other activity. After that, each group was classified into subgroups according to different motivations.

Numerically speaking, the two groups were almost identical, with 38 people remaining in the labor market, or at least wishing to remain, and 32 participants leaving work activities or planning to do it.

After that first classification, a content analysis was made in which it was possible to identify different subgroups based mainly on the motivations behind the issue of remaining or exiting the world of labor.

The present study is not of a quantitative nature, even because the sample is not representative in those terms. However, the numerical distribution of the participants between the different groups and subgroups is interesting in itself.

The first division is that between people who remained in the world of labor (38) and those who left work (32) or intended to do so. There were major differences within each group, especially regarding the motivation to either remain or leave. In the group of those who continued working it was made a distinction between people who wished to remain in the world of labor for their own will and those who indicated that they continued by obligation and not by their own will. A third group was established because, differently from the two previous classifications, there were people who intended to continue working, but to redirect their professional activities.

The second major group, comprised of those people who left work, was split into subgroups based on the consequences that the end of their professional life presented for them. For one subgroup, leaving work represented a shock with big adaptation difficulties, whereas for another subgroup the end of work life was understood as a chance for new experiences. In addition to those categories, a distinction was made based on the situation of the interviewees, because 52 of them had already retired, while 18 still had not. This obviously brings different perspectives, since the 18 non-retired people are speaking about future expectations, whereas the retired people talk about experiences they already had.

The different categories and subcategories are discussed next.

Table 1 – Categories and Subcategories of Interviewees

Category	Subcategory	Retired	Non-retired	Total
Continuity in the world of labor	Continue	18	6	24
	Continue by obligation	0	3	3
	Redirect	7	4	11
Exiting the world of labor	Shock	6	0	6
	Chance	21	5	26
Other cases				4
Total		52	18	74

Source: table created by the author based on survey conducted in 2013.

Continuity in the World of Labor

Several factors can contribute to keep individuals working after retirement. Supplementing income, high cost of opportunity due to early exit from economic activity, good health conditions, and autonomy are some of the factors that can explain the continuity of a retiree in the work market (Camarano; Kanso; Fernandes, 2012).

On the other hand, there are other reasons to seek to remain in the work market. There are also several reasons linked to the meaning of work, such as commitment, productivity, responsibility etc.

Among the interviewees that wished to remain active in the work market, a special place was occupied by the reports from those people who were still not retired and, therefore, could not imagine themselves without working. They imagined that they could not stay at home doing nothing, and stated that they could not bear the idea of a traditional retirement, in other words, the idea of withdrawing to one's chambers or to the exclusive care of the relatives. This position revealed two important aspects. The high value attributed to work in the constitution of one's identity became clear, to the point that, without it, nothing was left, at least not in the minds of these interviewees. This position, which was stronger among men, led to an effort to do anything to avoid exiting the world of labor, as made clear in this statement.

I do not think about that. Because I will be walking with a cane, an old woman still working, I will be working, studying. The word retired does not exist for me (C., 54 years old).

However, it is not just the will to be productive. Another aspect that came up, even though indirectly was a negative image of old age. Because someone who works is not old, and does not fall into the category of the negative image of old age, marked by losses, solitude, uselessness and death. It was observed in the testimonies a strong associa-

tion between stop working and the arrival of some kind of misfortune, such as an illness, a hidden evil, or a moral devaluation that might befall the person that withdraws from working. It was possible to observe also the need to affirm the instrumental role of a worker, of their responsibilities, as well as the search to maintain this *status*, especially on the part of men, because, as stated in the Disengagement Theory, the role of work in the life of a man is central.

No... I, I always thought that... as long as I can work I will work because retiring... retired to do nothing, isn't it... so I don't think so, I couldn't do it... because almost... almost everybody I know that are retired, then I... then, when I go for a walk on the streets and I pass in front of the bar, they are... like, many times they are not... they're just there, you see... I'm not gonna say that they're drinking or anything, but they're there talking, isn't it... just to get out of the house a little bit, then that's why I don't think I'm gonna do it... stop working... I'll retire, but I'll keep always, always working (J., 65 years old).

Now, continuity in the world of work can happen through different forms. One of them is continuity in the same institution and/or activity, which can be observed in many cases, especially when we are dealing with people well integrated into their working environment. In certain areas, especially where there is a lack of younger workforce to replace them, it is common for people to retire and keep working in the same post.

On the other hand, despite the will to continue working, the pressure and the working load can take its toll. Therefore, one of the ways to deal with it is to opt for a change in the type of activity, as became clear in the statements of these participants:

I will never stop working, I don't think so, until I die. I couldn't make it, I just want to leave the sector of direct contact with clients (Cl., 54 years old).

It will become lighter, but I don't think about quitting, I don't see myself standing still at home, I never stood still. I don't know, it seems it won't be good for me (E., 71 years old).

Indeed, many of the interviewees that had still not retired displayed the will to continue working, but with fewer working hours or with a slight change in the nature of their work, replacing stressing activities with other less wearisome tasks. This will to continue exercising one's profession, but in less stressing conditions or with a reduced workload, constitutes an interesting way to gradually leave the world of work, being also aligned with an internationally suggested proposal for a better transition between working and nonworking (Lehr, 2000). The actual application of this proposal is, however, still small and depends firstly on the interest of companies to offer workplaces suitable to the situation of older professionals.

Another way to deal with retirement, whilst keeping in the world of work, is to seek new fields of activity, redirecting one's professional life, having new experiences. In this way, retirement can become the chance to discover or to return to one's vocation, or to an easier labor activity, less arduous or more pleasant than the previous one (França, 2002).

Redirecting the career is a possibility and/or reality both to the retired (7) and to the non-retired (4). Among the non-retired, redirecting the career appears as something planned, as a dream that is being nurtured and that some of them have already started accomplishing, such as searching for a course in an area in which they think about working, or gradually getting to know the intended area of the market. Therefore, it takes for them the form of a natural shift.

My plans, okay. I will start next August an acupuncture course. Then I would like... This course takes two years... Then I would like to keep working in odontology, but with time to do it, because I want to do this course. Later, her nose, in the future, when I retire, maybe I'll work just with that. Retiring in odontology and continue just with acupuncture if I can. For now, that's it. Another part would be to resume doing manual work, craftwork that I enjoy doing. And I don't know if it would be just to do it or if I could bring the financial part together, to do both things at the same time (F., 53 years old).

For the group of retired people, in some cases there were unfulfilled wishes that survived for many years, even after a work trajectory in a different profession. For some of the interviewees, it was the fact of not adapting to staying without work that made them search for a new paid activity.

I thought, I thought about doing nothing. But, in the end I thought it absurd, I could not adapt. I became... I almost had to go for psychiatric treatment because I was so disturbed for doing nothing. Then I started probing different... areas, different areas of work where I fit, and I went to the state agent (M., 55 years old).

The experience of these retirees, especially the workers that left the labor market and could not adapt when searching for new occupations, can be analyzed under the Disengagement Theory. If, on the one hand, society was ready for the disengagement of those individuals, they themselves were not, and despite the weight of social forces that imposed their exiting their careers, these adults found a new way to engage themselves. At the individual level, it can be seen as an adaptive strategy coherent with the centrality that work had in their lives, according to the Continuity Theory.

Drawing from gerontological theory, interesting relations can be observed. Broadly speaking, the will to keep oneself inside the world of work finds support in the Continuity Theory, which emphasizes the

maintenance of values and external and internal structures. Work has great importance, especially in relation to the structuring of life, since it regulates practically the whole life, from sleeping hours to meals to the yearlong organization of the sequence of working days, weekends and vacations. The loss of this structuring element poses a huge challenge to people who leave the world of labor.

Activity Theory also gives support to elements of these interviews, especially in view of the will to continue activity in the profession. The theory that seems to have received less empirical support is Disengagement Theory, because most participants wished to remain in the world of work. If we analyze at an individual level, that is a valid point and it was one of the criticisms made to the theory (Lehr, 2000). On the other hand, the possible conflict between the individual will to keep him/herself working and the social pressure to leave the world of work is very well explained by Disengagement Theory and, because of that, it probably has more explaining power at a sociological level.

Despite the importance of internal motivations to keep oneself within the world of work, there are many cases in which there is a financial need to keep working. Throughout life, many workers did not have the means to build up savings, considering that wages were (and still are) low, rarely offered (offer) conditions for obtaining items of basic necessity and, still less, to prepare oneself financially for withdrawal from work. Added to that, as people grow old their expenses may increase in comparison with other stages of their life, particularly expenses related to health (França, 2002).

Part of the interviewees demonstrated in their statements a need to keep working in order to guarantee their sustenance and/or to complement the income from retirement, thereby improving their situation – a continuity *forced* by financial need.

I'm retiring next July, February. But I cannot stop working, the pension money is this little, I cannot stop [...] I'll keep working [...] Yes, but my dream is that the pension would be enough to stop working. That is my dream. Maybe unemployment is a bit because of that, if they gave a fair pension so that we could stop working, there would be more places for people starting to work (S., 52 years old).

This last statement is significant of what Disengagement Theory affirms, because it reveals a vision based on the social and on the equilibrium of the system, because according to the theory and to the interviewee, older people would free space to the younger in a process of reciprocity, in which individual and society aim at that solution.

To França (2002), apart from guaranteeing basic survival, personal savings can facilitate the realization of wishes. However, the author notes that even among retired people who took financial precautions, there is uncertainty about the future. The savings that each one had

the opportunity to make are very important, but they do not seem to be enough to the adjustment and well-being in retirement.

Withdrawing from the World of Work

Many people continue in the world of work after retirement, but there is also a sizeable group that end up leaving and no longer exercising paid activities. Among the participants that left paid activity, to totally opposite consequences were observed: (1) those that suffered or still suffer with the withdrawal from the world of work and (2) those who saw in leaving work activities possibilities to do other things that had been closed to them, and of engaging in activities of a different nature.

The group of individuals that experienced retirement as something traumatic is relatively small. Out of the total group of 70 interviewees, four women and two men comprised this group. We must note that in this group we found only individuals that had already left the world of work, since none of the participants that were still engaged in work imagined their future exit from the labor market as a moment of shock. Those who were still working, and that perceived the withdrawal from the world of labor as something negative, tended to speak about keeping working as long as they were healthy or until their death.

Similar to what happened to those individuals that could not imagine themselves not working, and therefore that kept working, these people did not plan or prepare themselves emotionally to leave the world of work, and consequently had difficulties adapting to the new phase, perceiving it as something negative.

These individuals painted their situation in strong colors: horrible, terrible, death, emptiness. There were even reports of people who got ill after withdrawing from work.

Mr F. (74 years old) went through the process of leaving the company in which he worked and, after that, started to teach at a University. He stated that what prevented him from feeling completely empty was the opportunity to work at the University, but when he also had to leave it, emptiness set in.

Retirement is always an emptiness. You're at home, I used to be the leader of a group, I travelled everywhere, had some importance, and when you retire you just get empty. It's terrible to retire (F., 74 years old).

Just like it happened to Mr F. (74 years old), Mrs S. (76 years old) also reported not having prepared for the moment of retirement, despite the fact of working with older people and knowing the importance of preparing for that stage.

Despite the fact that I was a teacher, of having a formation in leisure and recreation, and of working with older people, I knew the importance of

preparing for retirement. I always knew it, ever since I did the course on leisure and recreation at PUC. But I did not prepare myself for retirement, I did not plan for it. And when I retired I got ill, with severe depression and I had to take medicine that I still take today, and I see a psychoanalyst (S., 76 years old).

To Mrs M. (59 years old), exiting the labor market came abruptly and without planning. Following the suggestion of a colleague who noticed that she did have the contribution time required for retirement, she asked for it and exited work soon after that.

I didn't think about it, I retired too quickly, I did not expect to retire [...] It was all too fast, even today I don't like it. But now it's been eight years, in the beginning I didn't get used to it, it was so difficult (M., 59 years old).

What are the factors that make this situation so dramatic? It seems that there is not a single factor. On the one hand, we can find clues in the past, along the professional life. The lack of preparation, the lack of thinking about the subject or of preparing for retirement was mentioned. There was also the sudden shift from a highly challenging work and a dull retirement, but with a negative impact. Being fired, even if one already has a pension, may be the reason for perceiving the withdrawal from the world of work as a shock. As narrated by Mrs M. (60 years old):

I was fired from the school, I'm retired from the state and I worked for 12 years in a private school. But I was going to get tenure next August, and the school fired everyone who was going into tenure... I say that they pulled the rug from under our feet (M., 60 years old).

This situation harks back to today's working conditions. The flexibility of the work market, and the ease with which workers are hired and fired, point towards a hostile scenario that affects in a particular way older people, close to retirement or already retired. Therefore, the deregulation of the work market affects older people more severely (Beck, 1999).

How did the interviewees deal with this situation? One of the ways was by trying to go back to work. This could be seen as a new life, as described by Mrs M. (60 years old):

Now I'm getting used to the idea, although I haven't stopped completely, I still teach private students. Yesterday a father called me asking for classes, so... It makes me live again (M., 60 years old).

This piece of information reminds us of the other large group that seeks to keep themselves at any cost in the world of work. Other form of reacting was frustration, as shown by Mrs M. (59 years old):

It was all too fast, even today I don't like it. But now it's been eight years, in the beginning I didn't get used to it, it was so difficult (M., 59 years old).

There is still the alternative of looking for new fields of action, as did Mr F. (74 years old) who, after several failed attempts to re-establish himself in the professional world, decided to invest in an old hobby:

Then I gave up and went into music (F., 74 years old).

Something that called attention in this group was a lack of planning and emotional preparation for the new phase. In this context, the Retirement Preparation Programs (RPPs) organized by companies, by teaching institutions and other entities acquire importance. According to França and Soares (2009), the RPPs can help in the future well-being of retired people by emphasizing the positive aspects and by offering opportunities for reflection about the negative aspects of the transition, as well as the discussion of alternatives to deal with them. It is an opportunity to receive information and to adopt practices and lifestyles that promote health. It is also a moment to (re)construct one's life project in the short, medium and long terms, prioritizing one's interests and the attitudes that need to be taken in order to adapt to the transition and to the period after they withdraw from work.

The second group that moved away from the world of work perceived this withdrawal as the opportunity to implement new activities in their lives (26). These individuals thought about different possibilities. They understood the retiring from a paid labor activity as a chance to conduct activities they could not do before: to spend more time on pleasurable and significant activities.

It is important to point out that this group had both people that effectively left the world of work (21) and those who kept working whilst seeing withdrawal from work as an opportunity (5).

The five workers who were still inside the labor market referred to retirement as an eagerly anticipated moment when they would be allowed to fulfil old dreams, such as travelling, having time for oneself, for one's family, for leisure activities and for the resting that was denied to them when they were still linked to work, or for activities that they just felt too tired to carry out simultaneously with their jobs. For this group, the positive aspects of retirement were evident.

Among those who withdrew from work, some interviewees stated that they were afraid of the retirement period, because they could not see themselves standing still or, as some of them put it, they could not see themselves at home just watching television. However, there was a group that, even without having planned for retirement, found pleasurable activities to keep themselves busy. Among the systematic activities most frequently observed are the carrying out of voluntary work and the attending of short duration courses, such as crafts, sewing and informatics.

Among retired and non-retired people alike, the action that appeared most frequently in the speeches of interviewees was travelling. Those who had not retired looked forward to the period of retirement to go on trips, and those already retired reported that they occupied and enjoyed themselves in tours and outings, from short trips to longer travels with relatives or close friends.

The will to travel can be interpreted both by Activity Theory and by Disengagement Theory. Activity Theory would focus on the activity aspect, since those who leave their homes, that is to say, their quarters, demonstrate engagement, planning, activity. The other hand, at a social level and according to Disengagement Theory, there was an important breaking away of the individual with the labor world – the disengagement – that has the function of preparing this same individual for the final disengagement and to allow the social system itself to keep functioning, since those individuals who leave the labor market have their positions taken by other individuals who, according to this theory, have abilities and knowledges. This theory also helps explain the change in social links, because relations are no longer vertical, becoming horizontal, such among travel companions or colleagues in a social work.

Another interesting element of analysis is the difference in the disengagement process between men and women. Adaptation to retirement differs between men and women. Generally, the woman seems to divide herself better between her various functions in society (wife, grandmother, mother and daughter), and the absence of a labor activity may not be so significant. However, when previously engaged in a work that involves intellectual accomplishments, the loss can be as drastic for the woman as it is for the man (França, 2002).

Among individuals already retired, there is a small group – comprised exclusively of women – who after retirement dedicated themselves to the family. Some interviewees, after withdrawing from work, took up functions of caring of relatives, either ancestors (parents or uncles/aunts) or descendants (children and grandchildren). The case of Mrs J. seems to reflect this difference between men and women. Mrs J. reported fearing retirement after years of labor activity, but since she still had a small daughter (10 years old), she said that she could get involved in various activities with her daughter and follow close up her development.

I was afraid of retiring, because after many years of work I could not see myself stopping, what would I do? So I was afraid of retirement. But then it was a good change. I was afraid, but when it happened I managed to fill my time. I did not stay at home watching television, that is something I don't think I could adapt to (J., 55 years old).

If, on the one hand, the situation allowed this retired workers to keep herself busy, on the other hand it imposed on her a sense of

responsibility similar to that imposed by the labor market. Three of the interviewees, although being away from the world of work, described how they wished to live retirement in the future, as if they were still in the labor market, because they were still caring for relatives, and still had not had the opportunity to live retirement as they had imagined it.

Even for the group that managed to adapt to inactivity, there was the fear of how their life would be in view of the meaning attributed to work. The way found by many was to busy themselves with a series of activities that assumed the importance previously attributed only or mainly to work, then even forgetting that they were retired.

Mrs M. F., similarly to what happened to Mrs M. L., took the decision to leave work abruptly, without reflecting previously on how her life would be after retirement. Because of the imminent possibility of a change in retirement law during the government of former President Fernando Henrique Cardoso, Mrs M. F. decided to retire, and in a matter of two months had already left her work. Contrary to Mrs M. L., who had much difficulty adapting, Mrs M. F. described that after she left she tried to engage herself in a series of activities that stopped her from lingering on her work life, seeking activities that allowed her to build new social ties and to keep her mind occupied.

I did not miss it, I quickly adjusted to the idea. I started doing small courses, in groups, new people, new minds. So I was too busy to keep thinking about work, that's why I got involved with other things, so that I would forget more quickly. And I did forget more quickly (M. F., 57 years old).

This group was dominated by the association between the period of life without work and *enjoying life*, a widespread discourse in the media that can exert pressure on the individuals to take part in the consumer and leisure society. According to Marques and Carlos (2006), the 1960s Activity Theory still influences today the social movements of the elderly, and orients projects in the field of leisure and non-formal education, based on the idea that activism is related to satisfaction, so that physical and mental activity becomes the means through which the elderly will achieve a better quality of life. To the authors, such understanding places the elderly under an ideal of action and speed, motivating a kind of engagement that can often be alienated which, to some extent, reflects the logic of productivity, of efficacy present in the organizational world, in which the subject has his/her behavior conditioned by the objective of producing, that is, of not standing still.

Along these lines, Bitencourt et al. (2010) sought to understand the meaning attributed to work by professionals who are preparing for retirement and by retirees linked to a pension fund of a mixed capital company in the state of Rio Grande do Sul. Among the results, the importance of the work for the interviewees became clear, being seen as something fundamental for life and for the constitution of subjects and

social bonds. In general terms, interviewees displayed positive reactions to retirement, but some excerpts from interviews revealed that recently retired workers looked for other activities to occupy them and make them feel *productive*, demonstrating the centrality of work in their lives and the feeling of uselessness that its absence brings, a consequence of what Marques and Kyle Mills observed, that is, the importance of not standing still.

At the individual level, some of them try to keep themselves quite busy, alternating between a series of activities, turning them into commitments and attributing to them the status of responsibility previously attributed to paid employment, something that activity and continuity theories help to explain. Despite its universalizing aspects, it was possible to identify the position of some of the interviewees with respect to the activism proposed by Activity Theory, according to which *standing still* and *watching television* are socially frowned upon or associated to illness.

Meanwhile, Atchley and his Continuity Theory contribute to understand the adaptive strategy of people faced with retirement, which is stimulated both by individual preferences and by social feedback, since those individuals that tend to adopt a position of activities and search for instrumental value in the post-retirement period are usually those who, along their labor trajectory, attributed centrality to work and to the instrumentality of activities.

Final Considerations

Analyzing the discourses about retirement of 70 adults in the light of classic gerontological theories allowed us to recognize the explaining potential that they still have today. The much criticized and questioned Disengagement Theory, Activity Theory and Continuity Theory find support in many of the interviewees who, due to social pressure or adaptive strategies, experience their retirement – or dream about it – in this or that manner.

Immersed in an economy based on profit, and the whole civilization being subordinated to it, the human being only matters as long as it produces: after that, it is discarded. Although there is a vision in which retirement is seen as a moment of leisure and rest, in practice society imposes to most elderly people a miserable level of life (Beauvoir, 1990).

Despite the fact that preparation for retirement must be seen as an individual responsibility, many institutions can act as facilitating agents, stimulating and supporting the workers in planning their future (França, 2002).

According to França and Soares (2009), both those who wish to continue in the labor market and those who anticipate their exit from

it need people management to pay special attention to the workers obsessed by work and with difficulties to even imagine the free time they now have and will have in the future. To França (2002), a way to analyze the probability of adaptation to retirement is to investigate how the group of workers, men and women, distribute their time between their interests, activities and relationships, and what are the expectations for their future without work.

To the authors, the challenge lies in identifying those workers who wish, need and have the conditions to continue in the same kind of work, and those that wish for a different kind of work or even that wish to retire completely, and to support them in this process. The key for this challenge is lifelong learning – a process that prescribes education both for continuity and for exiting the labor market (França; Stepansky, 2005 apud França; Soares, 2009). It is a process that encompasses formal learning (schools, training institutions, universities), non-formal learning (in-service training), and informal training (family and community), extending from childhood to retirement (França; Soares, 2009) and allowing the individual to find his/her own way according to the meaning attributed to work and retirement in their professional trajectory.

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Notes

- 1 For a translation of the nine postulates [into Portuguese], see Doll; Gomes; Hollerweger; Pecoits; Almeida, 2007.
- 2 Here the authors explore the relation between the Portuguese word for “retirement” (*aposentadoria*) and the word for “one’s rooms or quarters” (*aposentos*). The implication is that originally, in the rural context, the word *aposentadoria* (retirement) was related to “retiring to one’s quarters”. [Translator’s note.]
- 3 As a law, retirement was introduced in the context of Bismarck’s social laws (Sozialgesetzgebung) in 1891. As a practice of the retirement and support to the elderly, retirement already existed in the Middle Ages, both in the rural economy (passage of command to the son) and in corporations.
- 4 A total of 74 interviews was carried out, but only 70 were analyzed. In two cases, people had never engaged in paid work; in one case, the person was unemployed and the question was not asked, and in one case, answers were inconsistent and the interview was discarded.

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