

Neoliberalism and active aging: The role of business retirement preparation programs



Neoliberalismo e envelhecimento ativo: O papel dos programas empresariais de preparação para aposentadoria

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Abstract

Purpose: To analyze the relationship between the rise of the retirement preparation programs (RPP) and the transformations in the ideological environment of organizations associated with the advent of the spirit of neoliberal capitalism.

Originality/value: Few studies of Brazilian literature have addressed the dissemination of RPP from critical perspectives and, especially, in the business environment. Most of the research has addressed public institutions. Concerning international literature, the article innovates by associating the rise of the idea of active aging with the thesis of the new spirit of capitalism, developed by Luc Boltanski and Ève Chiapello. Unlike existing international studies, the analysis focuses on RPP as instruments for disseminating the dominant order in the organizational sphere.

Design/methodology/approach: To meet the proposed objectives, qualitative research was carried out. Data were collected from nine informants from five consultancies that work in the structuring of corporate RPP and two companies that have recently structured their programs. A thematic content analysis was performed.

Findings: The results reveal that the developed RPP promote conceptions of active aging in line with the new spirit of capitalism and changes in the forms of work organization driven by neoliberalism, which made it possible to conceptualize RPP as an object that incorporates and facilitates the diffusion of active aging and constructing an active retirement. The study advances in the understanding of the implications of new discourses on old age for organizations and stimulates a more critical comprehension of RPP in public and private organizations.

Keywords: retirement, active aging, planning for retirement, neoliberal discourses, organizations

Resumo

Objetivo: Analisar a relação entre a ascensão dos programas de preparação para a aposentadoria (PPA) e as transformações no ambiente ideológico das organizações associadas ao advento do espírito do capitalismo neoliberal.

Originalidade/valor: Poucos estudos da literatura brasileira abordaram a difusão dos PPA a partir de perspectivas críticas e, em especial, no ambiente empresarial. A maioria das pesquisas abordou instituições públicas. Em relação à literatura internacional, o texto inova ao associar a ascensão da ideia de envelhecimento ativo à tese do novo espírito do capitalismo, desenvolvida por Luc Boltanski e Ève Chiapello. Diferentemente dos estudos internacionais existentes, a análise enfoca os PPA como instrumentos de difusão da ordem dominante na esfera organizacional.

Design/metodologia/abordagem: Para a consecução dos objetivos propostos, uma pesquisa qualitativa foi realizada. Obtiveram-se os dados com nove informantes de cinco consultorias que atuam na estruturação de PPA empresariais e com duas empresas que estruturaram seus programas recentemente. Foi realizada uma análise de conteúdo temática.

Resultados: Os resultados revelam que os PPA elaborados promovem concepções de envelhecimento ativo consoantes com o novo espírito do capitalismo e com as alterações nas formas de organização do trabalho impulsionadas pelo neoliberalismo, o que possibilitou conceituar os PPA como um objeto que incorpora e facilita a difusão do envelhecimento ativo e a construção de uma aposentadoria em atividade. O estudo avança na compreensão das implicações dos novos discursos sobre a velhice para as organizações e estimula uma compreensão mais crítica dos PPA nas organizações públicas e privadas.

Palavras-chave: aposentadoria, envelhecimento ativo, planejamento para aposentadoria, discursos neoliberais, organizações

INTRODUCTION

In the recent years, the number of public and private companies that developed retirement preparation programs (RPP) has grown (Pinto et al., 2019). These programs propose that the transition to retirement is a challenging time in employees' lives and attempt to support them. These instruments have been studied by academics from several areas, such as management, gerontology, psychology, and from different approaches. Most studies in the Brazilian literature address reports of experiences developed in public institutions, especially in universities, evaluating participants' satisfaction and the quality of the programs (Pazzim & Marin, 2016). The research developed has a normative character, defending the relevance of these programs based on demographic trends, prescribing guidelines for their implementation, or seeking to evaluate their effectiveness (França, 1992; França & Soares, 2009; Muniz, 1997; Seidl et al., 2018; Silva & Helal, 2019).

Few efforts have been made to understand the diffusion of RPP and their effects in a more critical way, especially by Brazilian researchers. In order to fill this gap, this article analyzes the relationship between the rise of these programs and the recent transformations in the environment of organizations associated with neoliberalism. It is based on the influential work developed by Boltanski and Chiapello (2009) on the new spirit of capitalism. The choice of this approach is justified by the emphasis on the idea of activity as an ideological basis of neoliberalism, which facilitates the construction of connections not yet explored in the literature on active aging.

Efforts made in the international literature, in studies such as those by Asquith (2009), Rudman (2006, 2015), and Shimoni (2018), sought to critically understand the discursive dynamics of capitalism and the meanings associated with retirement processes (Hansen, 2016) and were based on other views on neoliberalism.

Using Foucault's (1991) notion of governmentality, for example, Rudman (2006) analyzed how neoliberal ideals of retirement operate as *self-technologies*, which tend to shape the subjectivities of retirees. Regarding these studies, this research offers two significant advances. First, it indicates the relevance of the analysis by Boltanski and Chiapello (2009) of the new spirit of capitalism as a basis for the understanding of the dominant conceptions of aging in neoliberalism, particularly highlighting the relevance of this analysis on the value of activity in the *ethos* of our time. A second point is that, in general, the analyses of the international literature address the relationship between the conceptions of aging to neoliberalism not dealing with the specific issue

of the diffusion of RPPs. They are conceptualized based on the idea of “object” developed by Boltanski and Thévenot (2006), which made it possible to understand the organizational implications of these transformations.

The study also makes relevant empirical contributions as few studies have been conducted on the development of RPPs in private companies operating in the country (Bernardinelli, 2020; França et al., 2014; Pazzim & Marin, 2016). The focus of the research was consultancies that act in the structuring of RPPs, which operate as important intermediaries in the market. Complementary surveys were also carried out with private companies that implemented these instruments.

The debate on the influences of neoliberalism on policies and practices that deal with aging in organizations and how RPP are configured as operational objects of these actions is presented below. Next, the methodological procedures adopted are described, as well as the results of the survey carried out. In the final part of the text, the results obtained are discussed, and the limitations and need for future research are pointed out.

NEOLIBERALISM AND ACTIVE AGING

Over the past few decades, several studies have associated transformations in the cultural dynamics of capitalism with changes in the way retirement and aging are understood. These studies indicate that the forms of political rationality of neoliberalism drive idealized views about retirement and aging, operating as technologies for the construction of individuals (Pack et al., 2019; Polivka, 2011; Rudman, 2006, 2015; Shimoni, 2018; Van Dyk, 2014). The contextualization of discourses acquires importance considering such questions (Costa et al., 2011) that frame aging as a process in which individuals can and should manage their lives and aging responsibly (Katz 2001, 2002).

These discourses altered the understanding of aging and retirement in relation to the period generally called industrial capitalism. The retirement process in this period was predominantly negative, as it represented the end of the engagement in salaried labor, which was highly valued. Aging was also associated with being out-of-date and loss of work capacity and efficiency, corresponding to a kind of social death, in a strongly economicist culture (Achenbaum, 2005; Boltanski & Chiapello, 2005). However, this period involved the establishment of important guarantees for older and retired people. The regulation of labor by the State and the business dynamics

made it possible to establish formal bonds and structured careers that provided some stability in the market for the elderly. The redistributive action of the State, based on the concept of solidarity between generations, gave the basis for the construction of social security systems, which guaranteed a certain degree of material comfort to retirees. In Brazil, the process of construction and consolidation of these policies occurred relatively late and sometimes ended in increase in social inequalities in the country (Debert et al., 2020).

The transition to neoliberalism brought profound transformations in the social senses of retirement and aging and guarantees instituted for older workers. The valorization of the wage labor of industrial capitalism shifted to the valorization of activity in neoliberal capitalism (Boltanski & Chiapello, 2009). What matters is that people stay active, which may involve engaging in self-managed activities, whether they are economically productive or not (Boudiny & Mortelmans, 2011). The diversity of activities and flexibility of people is valued, and those who are stuck in a trade or qualification tend to be devalued. This conception is similar to that described by other authors, such as Katz (2000), who points out that retirement is seen as busy, creative, healthy, and mobile, and Blaikie (1999), who states that old age is no longer seen as a period of isolation, dependence, passivity, but, instead, as a period of opportunity, productivity, and liberation, representing the transition to a new life with new perspectives. Debert (1997) indicates that the construction of old age is a growing process of socialization of the management of old age, authorizing specific modes of management that imply a switch from the notion of old age as a source of misery and dependence to a vision of old age as a source of resources, which involves individual responsibility.

Neoliberal forms of governance produce a trend to privatization, individualization, and accountability that increasingly undermine the guarantees instituted to retirees in industrial capitalism (Rudman, 2006; Pack et al., 2019). There are growing delegitimization and pressure for reforms and privatization of public pension, with the ability to sustain oneself during retirement becoming an increasingly individualized responsibility and dependent on financial planning (Bernardinelli, 2020; Kemp & Denton, 2003; Rudman, 2006; Soulé, 2019).

Companies become more unstable, and the concept of career is transformed, strengthening the idea of employability, that is, the need for workers to remain employable. This trend is part of a broader context of transferring capital and state responsibilities to workers themselves (Helal & Rocha, 2011). From this perspective, a bad retirement would be precisely one that

involves inactivity, vulnerability, and dependence on social solidarity, while a positive one would involve independence, planning, and autonomy based on the activity (Shimoni, 2018).

Ideological changes in the concept of aging are also combined with changes in work organization, leading to a tendency to break the pattern of occupation of a full-time position, followed by an inactive retirement by flexible work and an active retirement (Phillipson, 2019; Van Dalen & Henkens, 2002). The change in the social sense of old age makes room for the transition of retirement not to be total and abrupt. In turn, there is a tendency to reposition older people in *core work* to non-standard work on the periphery of organizations (Beehr & Bennet, 2013; Gilleard & Higgs, 2000; Phillipson, 2019). Brooke et al. (2012) point out to a trend of shifting older people to activities indirectly related to productivity, such as training, mentoring, and support positions for younger workers, who are considered more active. However, Lyon et al. (1998) indicate that the option of the dismissal of older employees has been frequent since the mid 1970s, in the context of restructuring organizations. This situation tends to be more common in countries with lower guarantees instituted in the work organization and for social groups with optimistic work trajectories and lower wages (Hofäcker, 2014).

Although the discourse is one of flexibility and active retirement, practice shows that older professionals face several barriers to replacing themselves or even starting a business (Borges & Magalhães, 2011; Costa et al., 2011; Fernandes-Elo et al., 2019; Freire & Muritiba, 2012). Organizational *ageism*, defined as a set of negative attitudes towards aging and the workforce of older people, disfavors their inclusion and permanence in the labor market (Siqueira-Brito et al., 2017). According to Silva and Helal (2019), these difficulties tend to be reinforced by institutional policies, which often end up helping to stigmatize the elderly, stereotyping them and reducing opportunities in the labor market.

Next, we discuss how RPPs promote active retirement discourse in organizations.

RETIREMENT PREPARATION PROGRAMS AS OBJECTS OF IDEOLOGICAL OPERATIONALIZATION

The discursive transformations associated with the advent of neoliberalism have objective consequences in organizations, which can be

understood from the idea of object presented by Boltanski and Thévenot (2006). In this view, social arrangements involve both human actors and the material environment and the technical and bureaucratic devices with which humans interact when acting. They can be rules, codes, formal programs, tools, and management techniques, as well as machines and other technological devices (Boltanski & Thévenot, 2006, p. 142). Objects are not neutral and are adequate to different concepts and codes that have implications for the ways in which their presence affects social dynamics (Latour, 2005).

The concepts of objects may be more or less compatible with the social arrangements in which they are inserted. When they are harmonious with existing logics and conceptions of social organization, they become important mechanisms for reproducing that logic. When they are dissonant with the operating logics, they tend to be rejected and replaced (Boisard & Letablier, 1989; Boltanski & Thévenot, 2006). Objects can also be influenced by multiple logics, contributing to their conciliation in more general or more specific situations (Boltanski & Thévenot, 2006; Girard & Stark, 2003). Objects make stabilization of social arrangements easier, helping to create routines that structure the forms of evaluation and decision-making (Boltanski & Thévenot, 2006, p. 17) and tend to produce new formal structures and management objects (Boltanski & Chiapello, 2009).

It is precisely in the context of the transition to neoliberalism that the structuring of RPP gains meaning, which becomes a tool to promote new forms of interaction with employees at the time of the retirement. Neoliberalism encourages individuals to make investments in the present to obtain future returns (Mendes, 2013; Rottenberg, 2017; Shimoni, 2018; Soulé, 2019; Van Dyk, 2014). RPP's formalization drives this logic, enabling employees to take responsibility and control over their retirement. This conception also suggests that the end of wage labor should not be seen as a kind of social death, as it was in the economic culture of industrial capitalism. Employees are encouraged to reflect so that they think about how to use their time after retirement in a productive, entrepreneurial, and happily (Muniz, 1997). Therefore, RPP facilitate the diffusion of active aging based on neoliberal discourses about aging and retirement.

The procedures of the research on these objects are detailed below.

METHOD

The research had a qualitative nature, aiming to analyze, investigate, and incorporate the meanings and interpretations attributed to the actors

involved in the phenomenon studied and understand how it is related to their environment (Martins, 2012). It is considered that qualitative data allow an in-depth analysis of the concepts of old age and aging reported by professionals responsible for RPPs (Flick, 2004; Nicolaci-da-Costa, 2007).

Data collection

The data were collected from the consultancies. These companies occupy an intermediate position in the markets, concentrating information and experiences on the implementation of these programs and constituting as key informants (Donadone, 2000). The consultancies are based in the state of São Paulo but provide services in all regions of Brazil. Moreover, in order to enrich the analyses and control biases that the position of the consultants could generate, two companies that had contracted the RPPs program of two of the consultancies were also addressed.

The consultancies were selected through an online search for companies that included such services in their portfolios, found through the keywords “retirement preparation program”, “postretirement”, and “retirement plan”. The interviewees themselves (*snowball*) were also indicated. The first contact with the consultancies was by e-mail. After the companies accepted to participate in the survey, an online or face-to-face meeting was scheduled, according to the preference of the interviewees.

Data were collected through semi-structured interviews with those responsible for RPPs. A semi-structured script consisting of three sections was used: 1. the identification and general data of the consultancy; 2. the structure of the programs, addressing the RPPs implemented in companies and that of the participants, content covered, and format of the programs; and 3. questions about the concepts of old age and aging underlying the RPPs.

The interviews were conducted with nine consulting specialists. These professionals underwent training in administration and engineering. Economists, psychologists, and social workers were also identified. The interviewees had a postgraduate – whether *lato* or *stricto sensu* – diploma or had undergone some coaching *training*. The consultancies engaged in the development of the programs developed other functions besides the RPP and are usually human resources or career transition consultancies. The main characteristics of the consultancies can be seen in Table 1 below.

Table 1
Profile of the interviewees

Consultancy area	Position and training of the specialists	Year of the RPP program	Main customers	Coverage of participants
(A) Human resources and people management	Executive director – social worker, human and social resources, administration.	1996	Public and private organizations.	All positions and genders.
(B) Training in Teal and postcareer	Executive director – Business Administration, Global Business Strategy Management, dominance, influence, steadiness, and executive coaching.	2012	Both, however, private organizations predominate.	All positions and genders, but predominantly men.
(C) Postcareer, advice, and consultancy related to aging	1. Managing partner – Business Administration, Marketing and Social Gerontology. 2. Psychologist. 3. Consulting partner.	2013	Private organizations, with emphasis on multinationals and family companies.	All positions and genders, but predominantly men.
(D) Outplacement and career transition for executives	1. Director – engineer and Marketing MBA. 2. Career consultant – Psychology, coaching. 3. Consultant – economist, postgraduate in Economics.	2014	Private organizations, with emphasis on multinationals and family companies.	Senior management, predominantly men.
(E) Platform that brings together job opportunities for 50+	President – Software Engineering.	2019	Private organizations.	All genders and positions, but predominantly senior management.

Source: Elaborated by the authors.

The companies that implemented RPP were voluntarily selected from indications of consultancies. Two companies were interviewed. The interviews were conducted with those responsible for hiring the program, the human resources manager, and people management analyst.

Data analysis

The interviews were recorded, transcribed, and analyzed based on the content analysis technique proposed by Bardin (2011), which involved a preanalysis, the exploration of the material, and the treatment of the results. The analysis was thematic (Gioia et al., 2012), and, after preparing the material, it was explored and coded with the support of a spreadsheet. The codification of the data combined a deductive strategy, in which the categories were defined from the theoretical framework and had an inductive component, including unforeseen questions that emerged in the interviews. The systematization of the data resulted in three main themes: 1. characterization of the consultancies of their clients, which included categories such as name, date of foundation, history with RPPs, among others; 2. structure of the programs, which included the target audience of the programs (positions, genders, and other characteristics of the participants), contents addressed, and occurrence of practices such as bridge employment, the return to the labor market and knowledge management according to the different profiles and demands of customers over time; and 3. contexts and concepts of old age, aging, and retirement underlying the programs.

FINDINGS

In this section, the results of the interviews with the consultancies are presented. Initially, we present the focus of action of the consultancies and deal with the basic context in which the RPP were implemented in the analyzed companies. Next, we present the main clients and target audiences of the programs and the main themes and structures of the RPP.

RPP in the investigated companies

Most of the identified consultancies started their activities from 2000 onwards, and the interviewees reported that the implementation of RPP intensified from 2012 to 2019. Among the five consultancies interviewed, only one (consultancy C) is specialized in the area of aging, providing advice and consultancy on different aspects of this area, but RPPs are its main service. One of these consultancies (consultancy E) is a platform that offers job opportunities for people over 50 years old, but, currently, they are also developing RPPs. The other companies also have other focuses, one is

specialized in outplacement (consultancy D); one, in corporate sustainability (consultancy A); and another (consultancy B), in outdoor-based experiential training training.

Regarding the companies that implemented the RPP, it can be observed that both did it recently, especially between 2016 and 2019, due to problems with dismissal of older employees. Founded in 1927, the first company interviewed is characterized as a petrochemical industry, operating in the production and sale of calcined petroleum coke and related products and generation and sale of energy. Its shareholding comprises equally *Petróleo Brasileiro S.A. (Petrobras)* and *Universal Empreendimentos e Participações Ltda.* The company developed its RPP in 2018, when it faced a succession challenge in its leadership due to its long time in the business.

The second is a Portuguese company that has been in Brazil for 20 years. It emerged as a state-owned company but was privatized and operates in the electricity sector. Founded in 1996, the company implemented its RPP in 2016 and expanded in 2018 and 2020. The relevance of the RPP is associated with the job tenure of the employee. By joining this program, the company respectfully encouraged employees, often already retired, to leave.

Main customers and target audience of the programs

The target audience of Brazilian consultancies is mainly private companies, especially large national companies, and family or multinational companies. In multinational companies, according to one of the interviewees from consultancy D, programs usually stem from existing policies designed in the context of the host countries. In family organizations, it is adhered to the programs through succession problems and dilemmas with knowledge management.

According to the interviewees from consultancies B and D, there is a recent movement by public organizations to demand services for the development of these programs by the consultancies, specifically as of 2019. In the interviewees' view, this is associated with political changes and privatization processes of companies, which commonly involve restructuring and layoffs.

The interviews showed that the employees who support the RPPs are predominantly male, especially from the private sector. According to one of the interviewees of consultancy C, this male predominance is even more prominent when RPP are for higher positions. In the view of this interviewee, the disparity between genders in private organizations, when compared to public ones, is associated with the low presence of women in high positions

in private companies. They also point out that, in private industrial organizations, there is a general prevalence of male employees.

While consultants indicate that corporate demand is focused on key positions and senior management, most consultancies develop programs aimed at all positions. The exception was consultancy D, which operates exclusively with senior management. Programs aimed at this audience usually involve individualized assistance, while other positions participate in the group program.

One of the interviewees of consultancy C points out that when “[...] the company looks for higher positions, they are usually coach programs, but ideally, when the company can form two groups with different positions”. Moreover, as another interviewee of the same consultancy states, the higher the hierarchical level, “the more complicated the dismissal, because people neglect to create their own identity and, therefore, the demand and need are greater”. In turn, a member of consultancy B points out that some “consultancies prefer high positions, and others prefer mixed groups. But, if there is a choice, opt for the ‘shop floor’ (employees) because their approach is simpler and they benefit from less knowledge on the subject, making it more necessary”. The interviewees indicate, therefore, that both RPPs are relevant to employees of various hierarchical levels.

Companies’ understanding of the age of older employees varied significantly. Some consider that employees over 45 years old must be assisted by the programs, while others indicate that these serve, above all, people over 60 years. For the respondents from the electricity sector and consultancy B, older people are usually more valued in higher management positions. This conveys other employees a sense of experience and respect, characteristics that younger employees would take longer to conquer. In operational positions, a higher age would be a negative factor, especially in positions that require physical strength and speed. From the analysis of the main clients and target audience of the consultancies, it is concluded that there are different conceptions of old age in the numerous professional classifications and social groups.

In general, companies associate the program with a form of gratitude for the years employees dedicated to work. The RPPs make the retirement process, which sometimes involves a layoff, more transparent and are seen by companies as a way to avoid labor lawsuits and legal conflicts.

The interviews indicate that companies see the need to prepare their employees for this stage of life due to increased longevity. As the interviewee from consultancy D states:

Companies are beginning to perceive this need, from a more human perspective, a social issue. In addition, they see a loss of talent and skills, and RPPs may involve ways of repurposing these talents. As a result, companies are becoming more aware of the issue, even more so because they need to renew their staff, breathe new life into the wave of innovation, bring a greater diversity of profiles to the company, and, thus, treat this oldest employee in a differently, not necessarily just retiring, but in a more proactive and humane way.

RPP may operate as a way to understate the layoff of older employees. At the same time, with the new demands of increased longevity and complex adaptation to retirement, which encompasses aspects other than the economic one, the programs also contribute to sensitizing and promoting the reflection of employees on their trajectories and the paths to be followed.

It is interesting to discuss the interviewees' views on the role of public policies that established mandatory RPP by organizations, such as the National Policy for the Elderly (1994) and the Statute of the Elderly (2003). Most informants have a critical eye on these policies, indicating the existence of a lack of connection between them and the interest of the companies in joining the programs. Some of the interviewees were not even aware of their existence. In the view of the interviewees from consulting firms, the laws that most influence adherence to RPPs are labor laws. This is due to the fact that RPPs are ways to smooth out layoffs, which contributes to reducing the risks of labor lawsuits. In the case of public organizations, specifically RPPs of universities, these laws (National Policy for the Elderly and Statute of the Elderly) seem to have a closer relationship with the programs' membership.

Structure and main themes of the programs

Another focus of the analysis was the contents addressed and forms of the RPP. One of the interviewees (consultancy B) stated that the structure of the programs has changed over the years. Initially, these were interdisciplinary initiatives, addressing different dimensions of the retirement and aging process. "There had to be a doctor to talk about health, a nutritionist to talk about food, a lawyer to talk about social security, among other professionals. But, financially, this was unfeasible for companies." Currently, programs do not have a fixed structure and application rules. They are linked to a professional conception and treatment according to the demands of contracting companies and participating employees, who generally participate in initiatives one or two years before they retire. The programs are customized,

considering the positions and genders of the participants, and offered both in groups and individually.

In general, the programs have at least eight hours. They can last 16 hours divided into two days, eight four-hour meetings, among others. During these periods, lectures, workshops, and group dynamics are held. At the end of the programs, there is feedback from the participants, which can be carried out in the form of a questionnaire or by participants giving their opinions in a group.

Content is typically focused on: 1. financial planning; 2. entrepreneurship; 3. comprehensive health; and 4. life project. The contents that emphasize economic aspects of old age were highlighted by the interviewees. The idea of addressing financial planning is associated with the narrative of the employees' private responsibility in dealing with their economic future, based on the assumption that Brazilian social security is insufficient to provide a comfortable old age.

The idea of entrepreneurship was strongly associated with the maintenance of an active economic life after retirement. It is assumed that the end of the career would not need to correspond to the end of the economic activity and that the knowledge and experiences accumulated by the participants have the potential to leverage entrepreneurial activities. Some interviewees clarified that the "rebirth" of dreams from the past and true vocations of retirees are emphasized. The programs also deal with other forms of relocation of retirees in the labor market, such as bridge employment, which gives employees the opportunity to extend their professional life through temporary and flexible occupations. This type of treatment is more common for employees of higher hierarchical positions or with rare skills in companies.

Although the economic factor was highlighted in consulting programs, comprehensive health and life plans were also relevant themes for retirement planning. This activity has the character of physical movement, search for daily interests, and social participation. The topics associated with the integral health of the participants include physical, psychological, and social well-being, encouraging self-care of the body, good nutrition, and practice of physical activities; social self-care, considering the importance of relationships such as friendships and the family cycle with the status change; and, finally, mental self-care, including quality sleep and leisure time. Other topics that make it possible to add quality to the new routine are also addressed, such as spirituality, returning home, managing free time, etc.

To avoid some obstacles early in the program, they are initiated with the individual's own sensitization about their aging process and the importance

of RPP. The interviewees mentioned this talk as one of the most important because it is usually in it that many employees decide to participate, besides influencing other people to do so. This is where many of the employees understand the program as a benefit and not as a threat of dismissal, as mentioned by one of the interviewees:

Many people did not want to participate in the famous “one foot in the grave” program, but over time this perspective changes, because they realize that the program wants to raise awareness of the process and is not a threat, but rather to show the individual that they must take ownership of it, of the life project itself. After the raising-awareness lecture, the employees sensitize others to participate in the program.

The consultants point out that many of the employees associate the program with having “one foot in the grave”, a “program of the old people”, or a dismissal program, meanings related to old stereotypes of inactive retirement. This perspective tends to change among those who support the program. The above sentences may be associated with ageism, a view that negatively associates professional skills with chronological age.

DISCUSSIONS

The findings of empirical research may be related to the revised literature on the effects of the dominant concepts of old age, aging, and retirement associated with neoliberalism. Based on the notion of object developed by Boltanski and Thévenot (2006), the formalization of RPP can be addressed as a way to materialize beliefs linked to the ideological environment in organizations. They are not, therefore, neutral formal structures, but devices, objects, which incorporate beliefs and are articulated with discourses from the ideological panorama and that contribute to their reproduction. The fundamental logic with which this object harmonizes is what Boltanski and Chiapello (2009) call the project justification regime, whose superior value is the activity.

The fact that this logic is somewhat imprinted on the genesis of these programs, being reproduced by them, does not mean that this occurs unequivocally. As Thévenot (2001) points out, the organizational reality is marked by its complexity, which is associated with the multiplicity of logics that provide coordination. Therefore, the practices associated with RPPs

can, in certain contexts, depart from the emphasis on activity and commercial logic, which gain strength with neoliberalism. The data collected indicate, for example, that ageism can be seen from the perspective of justification regimes as a result of the interpretation of industrial aging, which is still present and contributes to the RPPs being interpreted as programs of those who have “one foot in the grave”. As Siqueira-Brito et al. (2017) and Silva and Helal (2019) also point out, these prejudices continue to occur naturally in organizations, influencing the way people face retirement, as well as the hiring, insertion, and permanence of older professionals within organizations. However, our data also indicate that this reality has been transformed, making clear the structural influence of commercial and project logics in the organizational senses shaped by RPP.

An important element of this association is the suggestion implicit in these programs as another moment in life, in which activity must be maintained and new achievements can occur, and, therefore, it demands planning. This idea opposes the dominant conceptions in industrial capitalism, which valued wage work and formal organizational relationships, which made the end of the career something extremely negative. In the ideological configuration that Boltanski and Chiapello (2009) call the new spirit of capitalism, what starts to matter is not salaried labor and the formal bond itself, but the maintenance of social and economic activities. Life does not end with the end of salaried labor and, therefore, needs to be planned.

Although the construction of life projects is open to non-economic aspects and provides reflection, an economic emphasis is noted in the contents commonly addressed in the RPPs. The interviews highlight the references to themes of entrepreneurship and financial planning.

As Costa et al. (2011) point out, the idea of entrepreneurship is deeply associated with neoliberal ideology, consisting of a matrix of conduct based on investment and production of abstract wealth by autonomous means. As some interviews indicate, this idea can be articulated with the pursuit of a vocation that may have been left behind throughout the career. Financial planning, in turn, suggests that citizens should not rely on the State and public policies based on the idea of intergenerational solidarity incorporated in social security.

According to Soulé (2019), it is about promoting a culture of investment and savings that converges with the interests of financial and capital market actors. Through some lectures held a few years before retirement, RPP contribute by spreading economic beliefs deeply linked to neoliberalism. As Rudman (2006) points out, in doing so, a false sense of freedom is

promoted, as if retirees could take the path they wanted when, in fact, many of these paths are morally imposed. The trend towards privatization, individualization, and accountability is boosted, which undermines the labor rights established in industrial capitalism (Bernardinelli, 2020; Kemp & Denton, 2003; Pack et al., 2019; Rudman, 2006; Soulé, 2019) and legitimize reforms such as those that propose growing privatization of public pension.

Other aspects identified in the context of the implementation of RPPs may be linked to recent changes in the forms of work organization. The company models that gain strength with the rise of neoliberalism are characterized by the constitution of increasingly lean and specialized companies (Boltanski & Chiapello, 2009; Duarte, 2020). This requires restructurings that tend to reduce the scope of the company, which implies layoffs and increased outsourcing of activities.

Older employees are common targets of downsizing initiatives, which are associated with intergenerational conflicts within organizations and the idea that older people often tend to be less active than younger ones. This trend can also be seen as a consequence of the weakening of domestic logic, based on which the older and experienced are valued to the detriment of the younger ones, due to the rise of logic by projects in the culture of organizations, as pointed out by Boltanski and Chiapello (2009).

The interviews indicate, however, that this transformation impacts in a much less intense way the higher positions, in which seniority maintains its value. In any case, we found that RPPs operate as a way to pacify organizational conflicts by humanizing the layoffs of older and operational-level employees, making them more gradual and predictable. This humanization of resignation in the context of restructuring is particularly relevant in private sector organizations, softening the dismissal of employees who are old and sometimes respected in organizations. As the interviewees point out, RPPs are used to reduce the risks of labor lawsuits for organizations, which makes respondents associate their diffusion more with labor legislation than with social policies aimed at the elderly.

The option for the flexibilization of the contractual link through bridge employment is another important indicator of the RPP connection with the form of justification for projects, with the possibility of prolonging professional life through temporary and flexible bonds (Kim & Feldman, 2000; Rhum, 1990), and was considered more common among employees of higher hierarchical positions or with rare skills in the companies investigated. In this case, the working relationships of older employees are made more flexible, providing a more gradual transition for employees who have important

knowledge for the maintenance of the organization, which links RPPs to knowledge management. Considering this, even if their professional bond is maintained, the older ones are transferred to more marginal organizational positions, as indicated by the international literature (Beehr & Bennett, 2013; Brooke et al., 2012; Phillipson, 2019). In any case, bridge employment practices seem to have a relatively restricted influence in Brazil, which may be associated with the characteristics of national labor legislation. This is a proposition to be analyzed in another empirical research. If it is correct, it is expected that the labor reforms and flexibilizations recently approved in the country will boost the dissemination of these hiring practices.

It is interesting to note that, both in literature and interviews, the role of public organizations in the dissemination of RPPs in Brazil stands out (Bernardinelli, 2020). Would it be possible to deduce that the implementation of RPPs in the public sector is a reflection of a more humanized administration of people? Wouldn't public sector RPPs also operate as an important object of reform and depletion of State structures? We evaluate that the answers to these questions depend on more in-depth and critical research on the genesis and use of this instrument in the public sector. It is also pertinent to consider that the privatization of public companies played a fundamental role in boosting the neoliberal model of enterprise in Brazil (Grün, 2015; Matsuda & Donadone, 2015; Pedrosa Neto, 2012). The view of some interviewees that the privatization processes underway in the Brazilian economy increase the demand for RPP consultancies reinforces this proposition, which can be analyzed in future research.

The results of this research indicate that the social concept of old age and, consequently, retirement within the RPP of Brazilian companies is in tune with the expectations generated by the new spirit of capitalism. In line with these objectives, the discursive construction of retirement is consistent with the perspective of active aging and the findings of Boltanski and Chiapello (2009), transcending the particularities from the notion of activity and emphasizing retirement as a stage of new opportunities.

FINAL CONSIDERATIONS

This research analyzed the relationship between the rise of RPP and the changes in the environment of organizations associated with the rise of the new spirit of capitalism. This articulation enabled deepening the understanding of idealized views about aging and retirement, which also made it

possible to conceptualize RPP as an object that incorporates and facilitates the dissemination of these conceptions in organizations. The research contributed to the advancement of this literature and stimulated a more critical understanding of RPPs in public and private organizations.

Neoliberal discourses value activities, whether economic or not. However, it is important that there is individual retirement management. RPP are a tool that drives this process and tend to reproduce discourses about aging in a complex and sometimes ambiguous way.

As we have seen in the results, some companies have been adhering to RPP due to problems with the dismissal of older employees or problems arising in the succession of key employees. These programs spread new expectations for postretirement life, legitimizing the dismissal of older employees and rediscovering new forms of work, such as bridge employment.

As a limitation of the research, the voluntary selection of the interviewed companies, which were our main source of data, and the relatively low number of interviews should be taken into account, even if carried out with well-positioned intermediary actors. Nevertheless, we evaluated that the research showed in a very clear way the trends investigated.

Our suggestion is that the track established here be followed in future studies. It is important to consider individuals who are not able to plan for retirement and that the rise of neoliberal discourses, which restrict the role of the State in the care of retirement and, consequently, old age, can have drastic consequences in terms of the expansion of social inequalities.

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