



Retirement decision-making influenced by family and work relationships

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Abstract

Objective: To identify the influence of family and work relationships on decision-making about retiring. *Methods:* A qualitative descriptive study was carried out with 16 pre-retirees from a public university institution located in the north of Paraná, Brazil. Data were collected between July and November 2012 from three reflection groups that discussed aspects related to retirement. The Content Analysis technique was chosen for data analysis. For the theoretical basis of the results, the Theory of Social Representations was used. *Results:* Two categories emerged from discourse analysis: *The influence of family relationships on decision-making about retiring* and *the influence of work relationships on decision-making about retiring*. *Conclusion:* Family and work experiences influence decision-making about retiring, and become more important when the pre-retiree does not have post-career life projects, demonstrating the importance of the participation of workers in strategies to prepare for retirement during working life.

Keywords: Retirement.
Family Relations. Work.

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INTRODUCTION

Retirement is a period of transition and changes that is strongly associated with job loss. It can represent recognition for the years dedicated to work and a period of freedom to carry out activities that work had made impossible. On the other hand, it can mean the need to confront aging and potential diseases¹, as well as feelings of worthlessness and unproductiveness in a societal context. All these interpretations bring the possibility of a new life, with new projects and possibilities^{2,3}.

Considering the meanings and centrality that work occupies in human life, the difficulties in dealing with the consequent ruptures that retirement brings are understandable. Several activities of interest to individuals are encompassed in work, based in the environment where much of human sharing takes place, represented by important sources for the exchange of experiences, relationships and life events that carry psychosocial meanings. This reflects on how workers perceive their work, their involvement and satisfaction with it, as well as the marks left by the profession^{2,4,5}.

When an individual is faced with the need to make decisions regarding retirement, questions arise regarding the human feelings and values that can affect this process². It is important to emphasize that human beings are affected by influences from the environment in which they live, and, when faced with indecision over the issue of retirement, can begin to consider the external opinions of family, friends and co-workers, which often affect the complex decision that this moment of life demands⁶.

Studies have therefore observed the importance of family and friends, whether from the work environment or other contexts, in the decision making process regarding retirement and the possible changes caused in relationships of family and/or friendship, as the individual is divided between the worlds of family and work^{2,7}. It is believed that pre-retirees whose families and friends positively influence the retirement decision will have more optimistic attitudes toward the overall benefits, time for relationships and a new beginning that retirement offers⁸.

The present study is of great importance due to its investigation of the social influences that permeate decision making regarding retirement, as it can serve as a support for the understanding of this moment that pre-retirees face and the identification of the influences, whether positive or negative, that affect this process. The study may also assist managers in the implementation of retirement preparation strategies that address the aspects that permeate the decision making related to this phase of life.

In view of such considerations, the objective of the present study was to reveal the influence of family and work relations on the decision-making process related to retirement.

METHOD

A qualitative and descriptive study was carried out at a public university institution located in Londrina, Paraná, Brazil, with approximately 5,266 employees. The survey included pre-retirees who, after participating in a cycle of instructional lectures in the Retirement Preparation Program in 2011, agreed to participate voluntarily in retirement think-tanks that took place in 2012. The aim of these groups was to promote discussions and reflections that could contribute to dealing with the feelings that emerge in the phase preceding retirement.

Of the 120 participants who attended the instructional lectures and were invited to participate in the reflection groups, 20 pre-retirees voluntarily enrolled for the latter stage, forming three groups. The first group contained eight pre-retirees, the second five, and the third seven. Participants were allocated in groups based on availability within their schedules. Four participants were excluded from the study because they attended only one meeting, giving a total population of 16 workers. It was decided to include only pre-retirees who participated in two or more meetings as it was considered that they had the minimum familiarity necessary with the subjects discussed in the discussions.

Five monthly meetings were held between July and November of 2012, with a duration of approximately two hours each. These were coordinated by a faculty

member with professional experience in group dynamics and in research on the subject of retirement. One of the researchers of this study participated as an observer, recording the data and information from the discussions of each meeting in a field diary. Audio and video recording equipment were not used for data collection as the population was considered vulnerable in the context under discussion, and it was thought that these appliances could suppress the participation of pre-retirees in the discussions. It was chosen to record the data in field diaries.

The topics addressed at each meeting were not pre-established by the researchers. The discussions permeated the individually expressed desires that contributed to the collective construction of the representation of retirement for the group. At the beginning of each meeting, the coordinator returned to the previously discussed themes, in order to identify the reflections triggered in the previous meeting and which would be followed-up in later discussions.

The content analysis technique was used for data analysis, and contained the following steps: pre-analysis, exploration of material, treatment of results and interpretations⁹. When describing the discourses, the letter P (Participant) was assigned followed by a number corresponding to the pre-retiree in question, to preserve their identity.

The Theory of Social Representations (TRS)¹⁰ was used as a theoretical reference, as pre-retirement presents itself as a moment of choice and decision-making, in which the individuals seek to explore more deeply meanings and similarities together with their peers. In this way, the theory of social representations suggests that representations are present in all human interactions, influencing the behavior of the individual participant in a collective.

In this context, social representations aim to make communication within a group relatively unproblematic and reduce "vagueness" through a certain degree of consensus among its members, making it favorable for people and groups to transform ideas and images into a concrete reality¹⁰.

The study was approved by the Ethics Research Committee of the institution, under approval number

171/2010. All the participants signed a Free and Informed Consent Form.

RESULTS AND DISCUSSION

Sixteen pre-retirees participated in this study, of which 13 were female and three were male; the age range ranged from 48 to 68 years. Thirteen participants worked in administrative positions and three were faculty members.

The analysis of the discourses from the reflection groups led to the construction of two categories, based on the family and work influences that affect the retirement decision making process, identified in the discourse of participants and described below: *the influence of family relationships on decision making about retirement* and *the influence of work relationships on decision making about retirement*.

The influence of family relationships on decision making about retirement

Pre-retirees are influenced by the family in making retirement decisions, with family relationships being a symbol of resilience for the challenges to be overcome⁸.

In terms of conjugal relationships, spouses have an important role in this stage of life, and the more satisfactory the conjugal relationship and the sense of companionship, the greater the propensity to retire. The following accounts demonstrate this explanation:

“My husband is my companion, not a hindrance to my retirement” (P1).

“I decided to retire because my husband retired as well” (P7).

“[...] my husband thinks I should stop” (P8).

The discourses described lead to the reflection that retirement can provide more time for coexistence and proximity between couples, which benefits the search for the pleasures of common life and satisfaction in the conjugal and family relationship. The proximity

of the spouses at this stage may be related to the fact that their children have permanently left home, making it a space of free interaction between the couple. This allows for pleasurable moments by sharing domestic activities and leisure together^{8,11}.

It should be emphasized that the affective bonds between husband and wife should be narrowed and strengthened during this period, especially in the face of a life plan that includes a meeting of interests, companionship in leisure activities and partnership in investments for the future⁵.

Similarly, as a harmonious marriage relationship may influence the desire to retire to be closer to one's partner, some participants reported that retirement could be a difficult time with their spouses, leading to the postponement of retirement. The following examples illustrate the above:

“My husband complains all the time when I come home. I tell him he's not the same person I married 28 years ago. I tell him that as soon as I put my foot in the door he starts complaining. It doesn't make me want to go home” (P2).

“My wife is very angry, and that's why I don't want to retire. If I'm in the house for one minute she complains” (P3).

The dialogues of P2 and P3 reveal that family dynamics influence the life of the retiree, as when these relationships are not harmonious and the retiree has no occupation outside the family, the increased time spent in the home can generate problems in the conjugal relationship and relations with other family members. This situation is exacerbated by the onset of old age, characterized by the feeling of career finitude, loss of vitality, fragility of health, illness, dependence and social rejection. The combination of these and other factors further disturbs relationships and weakens the health of the individuals^{11,12}.

Another difficulty reported in the marital relationship refers to the dependence one spouse has on the other, which may frustrate the expectation of freedom associated with retirement:

“I don't like this dependence, I'd like him (my husband) to give me a bit more space” (P8).

Giving up work can generate a feeling of liberation and of an opportunity to accomplish what was left behind, a moment of rest, a lack of commitment, and to take part in activities that the work routine did not allow^{4,5}. It is also considered that the decision to retire consists of a determining moment in the life of the individual, as it is a rupture with something concrete, namely work, which is replaced with a new life situation, resulting in a search for explanation of something that is uncertain and disturbing¹⁰. In this sense, the fact that the pre-retiree feels such dependence on the part of their spouse generates a feeling of a loss of the privacy and individuality necessary to reflect on the phase being experienced, given that the decision is often made in favor of the other.

The discourses also showed that the views of children can interfere with the decision to retire, as many encourage their parents to stop working and enjoy this new stage of life. On the other hand, there are children whose influence favors continuing at work, as they believe in the vitality of their parents and the benefits provided by work, or even to avoid the suffering caused by the feeling of "empty nest".

“I feel pressurized to stop working by my family [...]” (P1).

“My children don't want me to stop, they think I'm very young [...]” (P8).

“I still suffer from empty nest syndrome, I'm scared this will surface again when I stop working” (P1).

The Theory of Social Representations explains such ambivalent influences from children, and emphasizes that understanding external stimuli and explaining what they are and what they mean is the first step in any situational or social relationship analysis, and a means of predicting the evolution of interactions between people. In this way, the situation determines both the questions to be formulated and the answers to be provided, being the mediating representations between the stimulus and the response¹⁰. The influence of their children generates a reaction to the stimulus that occurs among the pre-retirees when making decisions about retirement, when the current condition of life is rethought and the future concretized, whether by retiring, or remaining in the labor market.

Another aspect related to the relationship between parents and children refers to the relevance that the parents of the pre-retirees have in post-career decision making, as many opt for retirement to dedicate more time and attention to such relatives. Comments that exemplify this include:

“I want to enjoy my father and mother more. I was shocked because my friend lost her father suddenly, and that upset me” (P1).

“I lost my father last month, and my mother isn’t well, so I want to devote more attention to her” (P4).

In relation to such discourse, studies suggest that plans for free time often include the family, as including them in life projects is a basic action⁸. Retirement therefore represents an opportunity, previously deprived by work, to devote time to the family, especially when the pre-retiree has elderly parents, who, following the natural cycle of life, are close to death.

There are, however, other factors that lead the pre-retiree to rethink continuing to work, as they feel influenced by the families to carry out certain unwelcome activities. The following comments illustrate this factor:

“My sisters want me to stop working. They’re attached to the house, but I’m not like that [...]” (P1).

“I’m very attached to my children. My married son lives near me. I take care of my granddaughter, but it’s not my job [...] my son depends on me for everything” (P2).

“[...] My son always wants help in his business. My husband is retired and my son said that it will be good for his dad to help him on our place in the country, to distract him, but my husband has his own life to live. It’s good for leisure, but not for a job” (P7).

“My friend does not want to retire because her daughter is going to have a baby and she thinks she will be left to take care of her grandchild [...] as my friend always worked outside the home, taking care of her grandchild would be like being used by her daughter” (P9).

The discourses show that pre-retirees, in an uncomfortable situation, seek their own understanding of their reality and desires, in order to concretize ideas and feelings. They postpone retirement when family and friends seek to plan their post-career path with chores and the imposition of relationships of dependency¹⁰.

The possibility of having their retirement tasks defined by family and friends in retirement may also be a consequence of the lack of well-defined post-career life plans. When the time comes for retirement, the individual perceives themselves to be faced with a reality for which they have not prepared, making themselves more vulnerable to the imposition of certain conditions^{12,13}.

Uncertainty regarding the emotional support of the family during retirement also raises questions regarding this life decision:

“In what way are my family going to support me in retirement?” (P2).

“When I get home I have an urge to run away, because my son is a very good boy, but he’s very quiet [...] it really bothers me” (P4).

The concerns described lead to the perception that the transition into retirement is experienced differently by people depending on their experience with work, development of skills, coping and resilience abilities, living conditions and other aspects. Therefore, the possibilities for healthy adaptation and the reduction of stress are related to autonomy and independence, affective support and social integration with family, spouse and friends, in order to maintain health and provide motivation for and interest in continuity projects¹⁴. Investigations that examine family relationships when faced with retirement are important, as a review study verified that research in Brazil addresses the relationship between retirement and the family context only superficially, with the focus of research also exploring other themes. International databases, meanwhile, reveal six publications on this theme in eleven years of research¹⁵.

A reflection on retirement and its impact on personal and professional life, especially in the family

context¹⁵, is therefore important, and may allow this period of life to be satisfactory and based on the support and restructuring of family life.

The influence of work relationships on decision-making about retiring

In addition to family influences, pre-retirees are influenced by co-workers when making decisions about retirement. Many encourage the worker to choose retirement either because of a desire to take their place, or by believing in the need to renew the workforce. The following discourses exemplify the above:

“My younger colleagues see me as a competitor, they ask me when I’m going to stop working, they want my job [...] They want my place, they even know the day I can retire” (P5).

“The younger ones say to me: ‘Aren’t you going to retire?’ I don’t feel bad, I say that if I want to leave, I’ll leave, and if I want to stay, I’ll stay. [...] We have the knowledge and the wisdom, but we haven’t mastered computers” (P4).

Such explanations lead to an understanding of the social representations that constantly arise in human relations, when one individual confronts the other with intentions and purposes and which occur for practical reasons. Everything that people do or say can have a hidden meaning, intention or purpose, which others try to understand¹⁶. In expressing inquiries regarding the departure or permanence of the pre-retiree at work, co-workers lead such individuals to a reflection regarding their role in the institution and their future prospects, which can lead to retirement.

Workers can remain at the same company for many years, especially in public institutions, and postpone their retirement due to their financial stability. As a result, the number of aging employees at the institution increases and, as their capacity for work diminishes, stigmas and prejudices related to productivity arise in this environment. In addition, the chronological factor exerts an influence in the evaluation of the activity or inactivity of human

beings and imposes the idea of unproductiveness and dependency on the elderly, resulting in discrimination against them^{3,6,17}.

Studies have shown the embrittlement of the health of workers with advancing age, characterized by cognitive and psychomotor decline, loss of functional capacity and autonomy, as well as the appearance of chronic diseases and the use of more medications than younger workers. Therefore, the pre-retirement period associated with aging can result in a decrease in work performance and lead to non-adherence to the digital world and technological advances, which intensifies the rejection of the same by colleagues^{3,17-19}.

Other factors that exert a favorable influence on retirement refer to the fact that pre-retirees feel the absence of colleagues who have retired, and thus perceive themselves in an environment that is no longer familiar to them, or when resentment arises with those who remain working in the workplace, generating conflicts. On the other hand, some work influences lead the pre-retiree to the desire to postpone retirement. These are strongly associated with the relations of friendship established at work, and are related to trust and emotional support.

“I really like to work, but today I don’t take as much pleasure as I used to in my area. My colleagues have already retired as well” (P8).

“I was sure that I wouldn’t want to retire [...] I didn’t have any problems with my colleagues, the long-standing ones, for over 35 years. [...] The competition at work has been difficult. [...] Events have made me rethink [...]” (P1).

“My biggest concern about retirement is not having my work colleagues around to let off steam [...]. My family is great, but I can’t talk to them about things I can only talk about to my co-workers, not even my sister. [...] I come here and get my worries off my chest, but what about when I don’t have this anymore?” (P7).

It is accepted that work represents the best way to serve and be served, and is an experience with pleasant surprises, strong emotions, frustrations, uncontained joy, and also sorrow⁵.

Many experiences, stories, struggles and achievements are shared in the work environment, and in some cases friendships are restricted to such places. These relationships help the worker develop resilience and produce strategies to deal with disturbing events. In this sense, retirement can mean the end of this bond^{7,20}.

Social integration at work provides a better quality of life and work, generates pleasure, reliability, and helps in the process of dealing with adversities, making the environment more pleasant. On a daily basis, the worker is exposed to routine circumstances related to the overload of activities, stress, the privileges of some colleagues, conflicting situations, all of which involve different personalities and possible betrayals, which can lead to the breaking of relationships of friendship within the institution²⁰.

Another factor that weighs against retirement and was highlighted by the participants relates to the statements of colleagues and friends regarding the positive mood of the pre-retiree, assuring them that they have much contribute to the institution and that work does them good, as expressed below:

“The external influences of my workmates make things difficult, they say I still have a lot to contribute” (P14).

“My friends say that I always look nice, I make myself look smart for work like it’s a party, because I feel happy when I go to work” (P1).

“I get a lot of affection from my students, they ask me not to retire” (P3).

The above statements relate to the understanding that people tend to consider and analyze the world in a similar way, especially when the world in which they live is entirely social¹⁰. This means that the opinions expressed by co-workers interfere in decision making in this phase of life, when the pre-retiree unconsciously shares the opinions of their peers.

Such influences lead the pre-retirees to reflect on the pleasure generated by the relationships that motivate their decision to continue working, bringing dignity and personal satisfaction. These come from the valorization and recognition obtained through actions carried out within the community, with the

creation of bonds of trust and friendship. This context is important even for the mental health and self-esteem of individuals, as it contrasts with the stigma of an old, excluded, incapacitated and unproductive person that is often attributed to retirees^{17,21}.

Because the strategies established to guide the groups did not define the discussion topics for each meeting, the reflections of the participants were restricted to the family and work influences on decision making regarding retirement. This was a limitation of this study as it did not cover all the aspects that influence this process. These results may differ among other populations, as the individual characteristics of these groups contributed to their reflections on retirement.

CONCLUSIONS

The proximity of retirement leads employees to reflect on their work and their personal and family life, thereby raising the possibility of listening to opinions of family and friends and observing family and work factors that can aid in the difficult process of making decisions about retiring.

The results showed that some family and work experiences significantly influence why pre-retirees choose retirement or decide to continue working.

The benefits of retirement were described by those with good family relationships, especially with their spouses, and who wish to have time to perform other activities without the commitment of work. Another factor observed was related to the increased demands of caring for parents who are ill. There were also cases in which workers described feeling unfit for the work environment, whether due to difficulties related to aging, problems with relationships, and even unhappiness.

Pre-retirees who were unfavorable to the idea of retirement were those with disharmonious family relationships, those who fear the dependence of having to look after their grandchildren, and those who do not receive emotional support from home. In relation to the working environment, workers who maintain a strong bond of friendship with co-workers and those who are satisfied with their duties and are valued are unfavorable to retirement.

Emphasis should be placed on the important role that employers should play in this context through the preparation of strategies to prepare workers for retirement, in order to encourage them to reflect

on their personal and professional life to ensure a satisfactory decision-making process and, finally, support them by planning life projects that provide a structured post-career life.

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