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*Influencing Factors of Postretirement Work.  
In-depth Analysis of the Chilean Case.*

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## **Abstract**

The unprecedented population ageing has had an impact on different settings in the societies across the globe, particularly on the health care and social protection of the elderly, pension reserve funds, and labour market trends. As a result, many governments have been advocating for active ageing by encouraging older adults to remain economically active even after reaching legal retirement age. Thus, several contemporary scholars in social gerontology have argued that there is an urgent need for new research to focus on postretirement work-related concerns (Phillipson, 2018; Taylor et al., 2016).

While this topic has already been addressed in many developed countries, especially in Europe, it remains under-studied in most developing countries like Chile, characterised by fast-paced population ageing process, the presence of a strong neoliberal perspective that promotes the dual-earner model, and deeply-rooted traditional gender roles that keep restraining older women from participating in economic activity. Hence, following the suggestions of contemporary social gerontologists and considering the particular scenery of Chile, this thesis aims to answer the following research question: What are the factors that drive older adults to remain employed after legal retirement age in Chile?

To this end, I have conducted three interconnected studies. First, a systematic literature review to identify the factors associated with postretirement work in different countries; I then conducted a quantitative study to examine influencing factors of extended careers in Chile; Finally, I explored the intrinsic motivation to continue working of Chilean adults of retirement age through 32 semi-structured interviews.

The systematic literature review provides further insight into which multidimensional factors are most likely to increase older workers' probability to extend their careers, differentiating between the socio-demographic, implicit, work-related, and life-related factors. As for quantitative findings of this research, the results suggest that intrinsic motivation to continue working is a significant predictor of postretirement work among older Chilean adults, especially among women. This study also indicates that even though older Chilean women with discontinuous work trajectories are motivated to continue working, they have lower probabilities to do so when compared to their male counterparts. Finally, the qualitative part of this research provided a better understanding of intrinsic older adults' work motivation by identifying three prevailing themes, namely, the meaning that work gives to life, future older adults' projects and postretirement orientations, and work as the primary source of social interaction.

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# Introduction

Population ageing process is now taking place in the great majority of countries worldwide. According to the United Nations (2019), the group of people aged above 60 years old is likely to increase by nearly 50% between 2017 and 2030. This is considered as unprecedented ageing as it now affects not only the most industrialised countries but also those with emerging economies. More precisely, 'in 2018, for the first time in history, persons aged 65 years or over worldwide outnumbered children under age five. By 2050, the number of persons aged 65 years or over globally will also surpass the number of adolescents and youth aged 15 to 24 years' (United Nations, 2019, p. 1). The estimations indicate that there were globally about 9% of those aged 65 years or above in 2019, however, this percentage is likely to increase to 12% by 2030, to 16% by 2050, reaching around 23% by the next century. In other words, nearly one out of every four individuals will be 65 years old or over in 2100. Although the 'oldest' regions are considered to be Europe and Northern America, other continents are experiencing significant demographic changes too. For instance, in Latin America and the Caribbean, it has been forecasted that the group of people aged 65 year or over will grow from 9% to 19% between 2019 and 2050 (United Nations, 2019).

This significant change in the shape of population age pyramid is mainly owed to the decline in both fertility and mortality rates in most parts of the world. When it comes to the former, fertility rate in half of the countries around the globe is now below 2.1 per woman. When mortality rate in those countries is also low, then such fertility rate produces no population growth at all (United Nations, 2019). It is important to stress that even though Europe and Northern America currently present the lowest number of live births per woman (1.7) when compared to other continents, it has been predicted that this rate will be equalled by Latin America and the Caribbean by 2050. In fact, fertility rates in Latin America are dropping at a very fast pace: while in 1990 there were 3.3 live births per woman, in 2019 there were only 2.0 and it is projected to fall to 1.7 by 2050 (United Nations, 2019). These low fertility rates, especially in the most industrialised countries, are usually associated with higher levels of acquired education among the general population and higher costs of living, which tend to defer family planning.

As for decline in mortality rates, this trend can be attributed to the promotion of healthier lifestyles and technological and medical advances. This is reflected in the fact that the group of individuals that grows most rapidly among all older adults corresponds to those aged 80 years or over. It has been predicted that by the next century there should be more

than 880 millions of people belonging to this specific age group, which is a six-fold increase when compared to 2019 (United Nations, 2019). Overall, the global average length of life increased by eight years between 1990 and 2019, reaching 72.6 years. Moreover, it is further expected to increase to 77.1 years by 2050 worldwide. On a regional level, it is important to highlight that the advance in survival rate in Latin America and the Caribbean will be even more remarkable: the average for both genders was already 75.5 years in 2019 and it is likely to grow up to 80.9 years in 2050, which is way above the global rate and quite close to the one forecasted for Europe and Northern America (83.2 years for 2050).

These demographic changes are already having an impact on different spheres in the societies across the globe and it is only going to intensify over the years to come. Health care sector, social benefits and programs for the elderly, pension schemes, and economic development at micro, meso and macro levels are some of the areas that are most likely to be directly and strongly affected by the population ageing. As argued by the United Nations (2019), the potential support ratio (also known as dependency ratio), which refers to the number of individuals of working age per individual who is not in working age anymore (65 years or above) is likely to change drastically. This ratio was 5.8 in Latin America and the Caribbean, and 3.0 for Europe in 2019. Nevertheless, it has been predicted that by 2070 this ratio in both regions is going to be equal (just below 2.0), suggesting that the potential support ratio in Latin America will be one of the lowest worldwide. Such low ratio means that the working population is shrinking very fast, threatening the economic sustainability of many countries.

Therefore, at the present time 'countries need to plan for population ageing and ensure the well-being of older persons by protecting their human rights and economic security by ensuring access to age-appropriate health care services, lifelong learning opportunities, and formal and informal support networks' (United Nations, 2019, p. 37). In this sense, older adults' participation in the labour market becomes of particular interest as it entails both, concern about national economic sustainability and growth, as well as about active social and economic ageing of individuals.

While there are still a number of stereotypes about ageing, primarily related to financial and health dependency, depression, declined physical activity, among others, there has also been an increasing standpoint, especially in the most developed societies, that chronological age does not always determine one's capabilities or imposes limitations. It is important to note that the terms related to old age (e.g. 'the elderly' or 'older adults') do not

always agree on the specific age cut-off. For instance, according to Gorman (2000), 'the age of 60 or 65, roughly equivalent to retirement ages in most developed countries, is said to be the beginning of old age' (Gorman, in Kowal & Dowd, 2001, p. 1). While some decades ago the United Nations would refer to those aged above 60 years as older adults, today the organisation tends to use the limit of 65 years. In less developed regions like Africa, where life expectancy at birth is much lower in comparison with other regions, even those aged 50 or 55 years might be considered as belonging to the older adults' age group (Kowal & Dowd, 2001).

The lack of a standard, universal definition of older age can be attributed to the fact that today, more than ever before, sociologists, psychologists and gerontologists agree that chronological age is not necessarily consistent with individuals' biological, psychological and social ages. Moreover, these different types of ages tend to change over time presenting cross-national differences too, according to the development of each society. Thus, as mentioned above, there has been a recent tendency towards a more inclusive, open-minded approach perceiving older adults as valuable, competent, efficient and skilful contributors to the society. Such tendency has been clearly reflected in older adults' potential to contribute to the national economies even after their legal retirement age. In the recent decades, governments of the most developed countries have been advocating and promoting the active ageing model by encouraging older adults to remain involved in the economic activity even after they reach legal retirement age, which would suppose a double gain – individual well-being enhancement and economic sustainability of a country.

Since it has become essential to keep older adults economically active for longer and to create more and better job opportunities for this age group due to unprecedented population ageing, it is necessary to analyse the factors that pull older adults to the labour market. By uncovering the factors of different nature that attract older workforce to remain employed beyond legal retirement age, societies would be able to incorporate that information into their policies and work practices developing more age-friendly work environments.

However, factors associated with postretirement work are likely to differ from one society to another due to existing socio-economic, political, and historic trends prevailing in each cultural context that undoubtedly mark individuals' life course pathways in very divergent ways. In this doctoral research I focus on factors associated with postretirement work first in a more general, international context (Chapter Four) and then in a particular context of Chile (Chapters Five and Six). Thus, the main goal of this research is to identify

and to analyse more in depth the key predictors of prolonged careers.

In this sense, Chile can be considered as a case of particular interest: the country is now experiencing a very fast-paced population ageing process and has been predicted to become the oldest region in all South America by 2030 (CEPAL, 2017). In particular, the proportion of the population over 64 years of age constituted 12% of the total population in Chile in 2018, however, its presence is likely to increase to 25% by 2050 (INE, 2018). Moreover, Chile is characterised by the strong presence of the neoliberal market, the lack of government policy interventions, and remarkably low pension replacement rates. On the other hand, a strong male-breadwinner model endorsed by deeply-rooted traditional gender roles still endures in this region, putting pressure on older women to take care of grandchildren and sick family members. As a consequence, this leads to a significant gender gap in the economic participation among older Chilean adults, where female economic activity remains considerably low, notwithstanding the existence of a strong neoliberal perspective that promotes the dual-earner model where both genders are encouraged to contribute to the family income.

Furthermore, it is important to note that despite the fact that Chile is considered as one of the most developed countries in Latin America, it is deemed to be one of the most unequal ones in the region too. There have been divergent underlying social inequality problems that unlocked biggest nation-wide social protests in Chile in 2019 that have continued to this day. Perhaps the main and urgent demands have been related to the need for an increase in a minimum wage and fundamental changes to be made in the pension model that comes from the dictatorship and fails to deliver decent pensions to retirees. In this sense, older adults have been the focus of the demands, calling for a substantial improvement in their socio-economic situation. However, despite this remarkable and overwhelming scenario, studies on postretirement work in Chile have been very scarce so far.

This doctoral dissertation is structured as follows. The first chapter presents the contextual background where I explain relevant statistical data related to older adults' participation in the labour market both in Chile and worldwide, as well as its relevance under today's national social movements-related circumstances. The second chapter presents the theoretical background while the third chapter contains detailed information about methodological strategies employed in this doctoral research. Then, the following three chapters are written in a paper format and include their own introduction, theoretical background, methodology, results, and discussion. Finally, the last chapter presents general

discussion and conclusions, encompassing the results of the previous three self-containing chapters.

# 1. Chapter One: Contextual Background

## 1.1. Retirement Timing

Social security and protection is perhaps one of the major concerns of the governments when it comes to the rapid population ageing. Although the pension-insurance provisions differ from one country to another, most coordinated-market and even some liberal market economies are characterised by having threefold contribution system, where employee, employer and the government contribute to a greater or lesser extent to individual's pension funds. As the dependency ratio is increasing steadily over the years, this means important financial costs in both public health and pension systems. Indeed, even the most developed countries are likely to struggle with very uneven numbers between those who contribute to the economy and those who become economically dependent on the system (i.e. the non-workers).

As early as in the 1990s, the International Labour Organisation (ILO) already anticipated that most countries that belong to the Organization for Economic Co-operation and Development (hereinafter referred to as OECD) would face serious challenges related to pension reserve systems' sustainability in the 21<sup>st</sup> century due to the changing ratio between contributors and beneficiaries. Ever since, countries have been trying to adapt to the new demographic trends by taking policy measures, especially regarding the legal retirement age. In this sense, it becomes evident that careers at an older age in general and retirement age more in particular are social constructions that depend on changing demographic features which impact economic landscape and determine subsequent decision-making in public and social policies.

As stated by Taylor and Earl (2016), retirement age and economic activity of older adults have always been dictated by shifts in country's economic development. When a country experiences economic prosperity and there is a shortage in the labour force, older adults are likely to be encouraged to remain economically active or to reintegrate the labour market again. By contrast, if a country experiences an economic downturn and a large number of young adults are unemployed, then older workers are 'pushed' from the labour market by offering them different types of early retirement arrangements. Hence, ageing and retirement do not refer exclusively to the chronological age. It is rather a dynamic and progressive process manipulated by social, economic and political interests. In fact, Kooij, de Lange, Jansen and Dijkers (2013) examined how extended career's motivations and well-being were influenced by multiple conceptualisations of ageing, not only by the chronological one. These

scholars discovered that work engagement was greatly affected by the sense of growth and esteem in older adults.

Thus, we now have to consider other constructs of ageing too, such as psychological/emotional age (i.e. how old an individual feels), social age (i.e. the role performed by the individual at a particular point in time), or functional age (i.e. the functional capability of an older person), and how these different approaches to ageing might impact retirement timing. For instance, because of greatly improving standard of living in many societies, someone aged 70 years old or over might have full functional capabilities and feel much younger. This reinforces the idea of Powell and Hendricks (2009) who pointed out that:

Social construction of ageing highlights the contention that ageing has no existence independent of social interaction and power relationships in society. In other words, the meaning of ageing derives not from innate biological processes but is socially determined. Indeed, the 'constructedness' of ageing is made invisible by the normal workings of social life, so that it appears 'natural' rather than 'artificial' [...]. The social construction of ageing can be defined as the systematic study of the taken-for-granted assumptions that are created by societies that filter through to shape personal attitudes about ageing as played out in light of the relationships between institutions and individuals. (p. 85-86 in Taylor & Earl, 2016, p. 252)

This conceptualisation of ageing helps better understand that retirement timing does not necessarily depend on people's chronological age but rather on socio-economic and political trends that take place within the societies. In fact, in just a few decades many governments have moved from early retirement incentives where older adults were seen 'too old to work', to postretirement work encouragement where people belonging to this age group were already perceived as 'too young to retire'.

Since political agenda over the last decades has been characterised by promoting early retirement practices, not surprisingly the research focus has also been on retirement process, leaving in neglect the extended careers topic. As mentioned by Taylor, Loretto, Marshall, Earl and Phillipson (2016), 'the main focus over the past decade or longer has been on transitions between work and retirement, that is, a focus on end of working life, rather than on later-life working in itself' (p. 9).

Nevertheless, as the old-age economic dependency ratio grows markedly worldwide, early and even on-time retirement options have no longer been perceived as viable or practical. Contrariwise, if people retire later, then there is a growth in productivity and

employment, the State collects much higher tax revenues and at the same time it means decreased public pension expenditure for many governments. Therefore, extending working lives has been considered as a significant policy-making strategy that is being adopted in increasing number of countries around the globe at this time.

Increasing the legal retirement age on its own might improve the economic dependency ratio by reducing the national spending on pensions. However, this measure must be accompanied by more and better job opportunities because otherwise deferred retirement would only lead to the oversupply of the workforce in the labour market. This idea was also echoed by Phillipson (2018), who argued that the upcoming research agenda in ageing workforce should focus more on the quality rather than the quantity aspects. For instance, instead of putting the spotlight exclusively on the need to extend the working lives for certain years, the new research should also deepen the knowledge in how to enhance 'work quality and security as a precondition of any policy for encouraging working in later life' (Phillipson, 2018, p. 20). The main point here is whether the aim is to achieve extended or fuller working lives.

This goes in line with ideas of Taylor and colleagues (2016), who stated that it was essential to get a better insight into 'the attitudes, motivations and behaviours of older people at work' (p. 7). These scholars suggested that more qualitative studies should be conducted in this research field to involve the key players (i.e. older workers), in this way getting a fuller understanding of the relationship between work attitudes and age, as well as how this relationship is conditioned by gender and different life course pathways.

Therefore, so far several scholars (Phillipson, 2018; Taylor et al., 2016; Taylor & Earl, 2016) have suggested that alongside with the political shift from early and on-time retirement towards late retirement, there should also be a shift in the academic research agenda towards older workers' motivations to continue working and their perspectives regarding labour market, not placing the cut-off at the age of 60 or 65.

As explained above, ageing and thus retirement timing are both social, economic and political constructs that change over time and differ from one society to another. In this sense, it becomes important to make an international comparison of older adults' participation in the labour market over the last decades to get a clearer overall picture of their economic engagement. Hence, next sub-chapter will focus on cross-national differences in economic participation of older adults in the OECD countries.

## 1.2. Postretirement Work in an International Context

Sustainable economic and social growth has been the core objective of the OECD, which at the present time (in 2020) counts with 37 member countries, committed to strive for economic progress and to find solutions to common socio-economic concerns. Chile joined the organisation in 2010 and has been the only South American member country for 10 years, until Colombia joined the list in April 2020.

The complex trade-off between older adults' work and retirement options has long been on the OECD's agenda, extensively analysed and discussed in its recent reports and papers. The 2019 publication 'Pensions at a Glance' examines the data of 36 OECD members with regard to the pension and flexible employment systems.

According to the above-mentioned report, there is a considerable difference in time that men and women spend in retirement stage in all OECD countries. On average, men usually live nearly 18 years while women live 22.5 years after withdrawing from the labour market. In most developed countries (e.g. Austria, France, Belgium) these indicators go up to 20 years for men and 25 years for women. By contrast, older men in less developed countries like Korea or Mexico spend approximately 14 years in retirement, while this number increases to 20 in case of women. Notwithstanding the above, overall years spent in retirement rose remarkably among all OECD countries, from 10 years in 1970 to 18 years in 2017 for men, and from 14 years in 1970 to 22 years in 2017 for women (OECD, 2019a). It is important to note that the fact that women spend more years in retirement is likely to jeopardise their economic security too, increasing their possibility to fall into poverty, especially in the countries where gender pay gap is greatest (OECD, 2019a).

Despite increased years spent in retirement stage over the last decades, there has also been a significant rise in employment rates among older workers since 2000. However, the most remarkable achievement could be noticed in those aged between 55 and 64 of all educational levels (on average from 44% in 2000 to 61.5% in 2018). This important rise in economic activity can be related to the policy shift from early-retirement incentives towards postretirement work incentives in most OECD countries. Such policies and practices are highly encouraged across the member countries: 'Countries must continue to pursue efforts to close-off early retirement pathways' (OECD, 2019b, p. 10). However, as for individuals aged 65 years and above, statistical data show that the old-age poverty rate remains high, and this rate is even higher for those aged 75 or above, especially in case of women, suggesting that more effort still needs to be made to encourage postretirement work among those aged

65 years or over, particularly women.

Due to different socio-cultural, economic and political background, the situation concerning older adults' participation in the labour force after legal retirement age is more disparate among Latin American countries when compared to the OECD member countries. It is important to note that the participation in the labour force of older men (aged 60 years and over) has stalled in the last decades in this region. Despite this, employment rate of older men in 2016 was still more than twice as high as that of older women, demonstrating the overwhelming absence of female gender in the economic activity in Latin America.

As shown in

Table 1, the most important increase in the economic participation rate over time can be observed in the age group of 60-64 years old in both men and women, while the employment rate of those aged 65 to 69 years old increased only slightly (0.7%). Contrariwise, the employment rate of those aged 70 and over among men was considerably lower in 2016 than in 2002 and remained quite stable among women. In this way, the overall rise in economic activity rates among older adults in Latin America was very modest, more precisely, shifting from 34.2% to 35.4% in a period of 14 years. In comparison with more developed countries, this increase can be perceived as very low (CEPAL, 2018).

*Table 1. Latin America\*: employment rates (in percentages) by gender and age group, in 2002, 2012 and 2016*

Edad	Total			Hombres			Mujeres		
	2002	2012	2016	2002	2012	2016	2002	2012	2016
60 a 64 años	49,6	54,0	55,7	70,7	73,1	74,1	30,4	36,9	39,6
65 a 69 años	38,6	39,0	39,3	55,7	55,4	54,8	23,2	24,8	26,2
70 años y más	22,1	19,9	20,4	34,1	30,4	30,8	12,0	11,4	11,9
60 años y más	34,2	34,6	35,4	50,6	49,8	49,8	20,0	21,8	23,3

Source: CEPAL (2018). Labour Situation in Latin America and the Caribbean. P. 22

*\*Selected countries: Argentina, Brazil, Chile, Colombia, Costa Rica, Guatemala, Mexico and Peru.*

Likewise, recent CEPAL study on economic situation in Latin America argued that the quality of employment of older adults in this region is still under threat (CEPAL, 2017b). Although formal salaried works are associated with better quality employment option, overall the generation of salaried works remained weak over the last years. In particular, in Brazil

the number of formal works has been decreasing steadily each year since 2014, there was also a small drop in Chile and Peru, while in Panama it remained the same. In contrast, in Colombia, Costa Rica, Ecuador and Mexico the number of formal works increased slightly, rating between 0.8% and 2.7% (CEPAL, 2017b). Consequently, the lack of generation of quality employment for older adults hinders the achievement of sustainable development goals that most Latin countries aspire to meet. This has also been confirmed in the report of CEPAL in collaboration with the International Labour Organization (OIT) (2018), which highlighted that the labour market context has been characterised by the elimination of formal jobs in the region since 2015.

In contrast, as could be expected due to decreasing formal work rates, the number of informal jobs has been increasing among older adults over the last years across the region. As stated in the recent study on the economic situation in Latin America, ‘in many countries – among them, Chile, Colombia, Costa Rica and Ecuador – the categories of non-salaried employment, and especially self-employment as its main component, continue to experience an expansion that exceeds that of salaried employees’ (CEPAL, 2017b, p. 64). Moreover, underemployment, which is another indicator of employment quality, presented deterioration in four countries (i.e. Brazil, Chile, Ecuador and Uruguay), whilst some improvements could be noticed in other countries of the region (Colombia, Costa Rica, Mexico and Peru) (CEPAL, 2017b).

Overall, the data reveal that a considerable amount of people in Latin America who receive a pension continue participating in the labour force, and this trend has not decreased over time. This is mainly due to two reasons. On the one hand, the pension replacement rate is very low in this region and therefore the pension amount is usually insufficient to make ends meet, ‘pushing’ older adults to remain economically active. On the other hand, the statistical data also show that a considerable number of those who work beyond legal retirement age possess higher education levels, which might be related to the desire to remain active (CEPAL, 2018). Hence, it seems that the postretirement employment reasons are twofold: economic and motivational ones.

Despite numerous challenges posed by the fast paced population ageing process worldwide, adequate policies and approaches to postretirement work and continuous learning could actually develop into new opportunities to create a more inclusive society with increased overall well-being of older adults (OECD, 2019b). This would particularly apply to countries with emerging economies like those in Latin America, where many older adults

run the risk of falling below the poverty line.

### **1.3. Postretirement Work in Chile**

As mentioned above, Chile is now experiencing an accelerated population ageing process. The national survey reports that in 2017, the group of those aged 60 years or above constituted 19,3% of the total population, the great majority of them living in the capital of the country, Santiago de Chile (Casen, 2017). For the first time, adults over 60 years old have outnumbered the population under 15 years old. According to the national census, the ratio of persons older adults (aged above 60 years old) to children (0 to 14 years old) tripled between 1992 and 2017 (Censo, 2017).

An important fact to be mentioned and discussed here is the poverty rate among the elderly in this particular region. According to Casen (2017), while poverty due to income was relatively low among the elderly (4,5%, compared to 8,6% nationwide) in 2017, this was not the case for multidimensional poverty, which is measured based on health, education, work and social security, and housing. The multidimensional poverty was predicted to affect 22,1% of older Chilean people in 2017 (compared to 20,7% nationwide), while in 2015 it was slightly lower (i.e. 21,6%). These high national old-age poverty rates could be associated with precarious pension system: the pension replacement rate in Chile is below 40% for men and even lower in case of women. In contrast, the average OECD pension replacement rate was 74% in 2015 (OECD, 2017a). In fact, in 2019 Chile was the nation with the seventh worst replacement rate among all the 36 OECD nations. The average pensions are so low in the country that they are even below the minimum wage (approximately 368 USD per month). According to the Superintendence of Pensions (2020), individuals who were entitled to get their very first pension in March 2020 received on average 300 USD; in particular, the average first pension for women was 142 USD, while for men it was more than triple, i.e. 478 USD. Such high multidimensional poverty and gender inequality rates in this country indeed call into question the quality of life of the oldest group of population.

The complex trade-off between older adults' work and retirement options has been in the OECD's agenda too, extensively discussed in recent reports and papers. As stated by one of the latest OECD's reports, the effective retirement age in Chile is higher than the mandatory retirement age (officially 60 years old for women and 65 years old for men), and considerably higher than in the great majority of OECD countries (see Figure 1). In particular, Chilean men stop working, on average, when they reach 71 years old, while for Chilean

women the cut-off is around 68 years old. When compared to the OECD average (approximately 65 years old for men and 63 years old for women), the effective retirement age in Chile turns out to be surprisingly high, being surpassed only by Korea and Mexico.

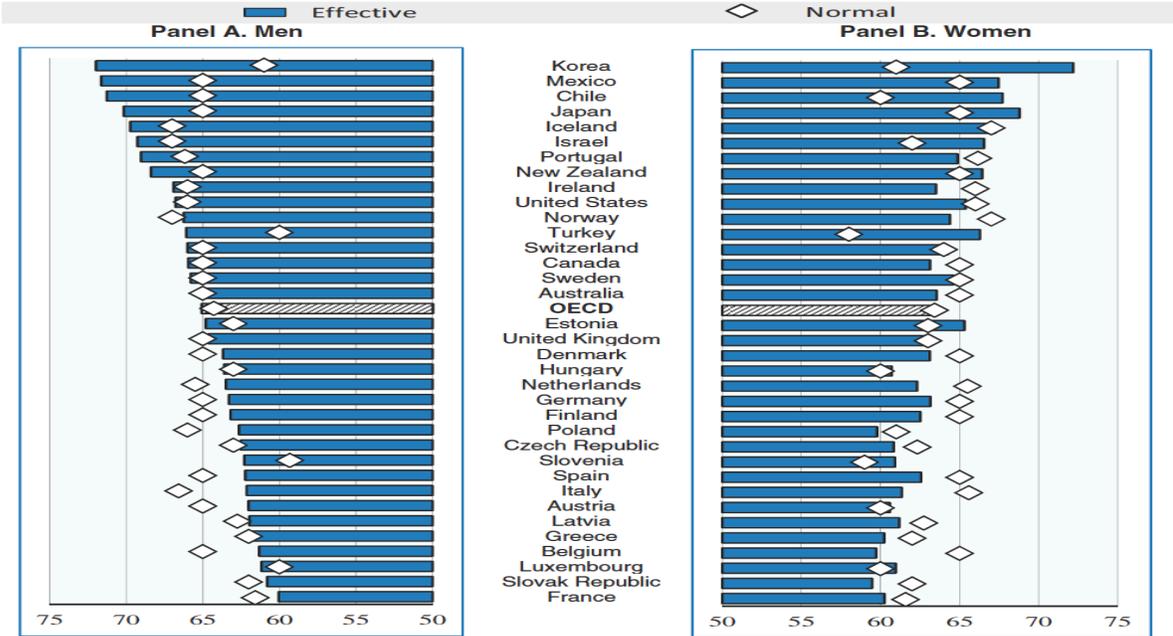


Figure 1. Average effective age of labour market exit and normal pensionable age in 2016 for men and women. Source: OECD (2017a): Pensions at a Glance. P.127

However, it is important to note that older Chilean adults who remain economically active after legal retirement age are more likely to do so independently (i.e. self-employed) or in the informal labour market. In this sense, the National Survey on Work and the Elderly in Chile (Herrera et al., 2018) appraised main patterns of older Chileans’ economic activity. This survey reported that, compared both genders, older men were more likely to have a dependent work, either in a public or a private sector, while older women tended to be more self-employed. The type of job performed also varied according to the age group. For instance, people in their 50s were more likely to be in a dependent work position while the great majority (54%) of those in retirement age (especially those over 70 years old) were self-employed. The main reason to be self-employed in the case of older Chilean people was the willingness to be more independent (42%) and out of necessity (23%) (Herrera et al., 2018). This empirical evidence might reflect the fact that as people get older in Chile, work conditions in formal dependent jobs do not fit their needs, so they are “pushed” towards the independent employment. Moreover, if we add to this the harsh economic consequences of

the current pandemic, the number of informal and independent works performed by the elderly is likely to increase remarkably in a short term, since older adults are likely to be among the most vulnerable workers to get redundant in view of economic crises.

It is also important to note that although between 2015 and 2017 work participation of those aged 55 and above increased slightly, the statistical data showed there was a significant drop in the labour market participation once people turned 65 years old (Casen, 2017). When compared both genders, female participation becomes particularly concerning: in 2017, the gap between men and women in terms of their labour participation was 22,7%. This is striking considering the fact that the health status of women is usually better than that of men. Therefore, even though the overall participation of women in the labour market in Chile has increased over the last years, it still remains very low in comparison with Chilean men (Casen, 2017).

Moreover, for those elderly who continued working, it was possible to identify income inequality according to gender, which was found to be significant. While the average monthly income of the main job for men over 65 years old in 2017 in Chile was 772 USD, this income for women of the same age group was 549 USD. Furthermore, this income tends to decrease in case of women as they get older, while it remains the same for older men (Casen, 2017). Low pay as well as pay inequality according to gender reported by Casen (2015, 2017) were also echoed in the recent OECD reports, being one of the main challenges that hinder work quality in Chile, especially among the elderly.

It is also important to clarify that according to the National Survey on Work and the Elderly in Chile (Herrera et al., 2018), and as could be expected due to the multidimensional poverty condition that affects many older adults in Chile, most people worked out of economic necessity (37%). Nevertheless, a considerable number of older adults also indicated that they worked because they liked their jobs (30%) or for both reasons (i.e. economic need and pleasure; 23%). Additionally, 62% of those older adults who worked intended to continue doing so even if they did not have economic necessity. In particular, 33% would accept any kind of job while 29% would like to work depending on the type of job. Another important finding of the above-mentioned survey was that 42% of those elderly people who did not work would be available and willing to do so. These results demonstrate that besides the already established belief that the Chilean elderly work out of economic necessity, there are also other latent, underlying reasons that attract them to stay employed or to re-insert the labour market. However, these latent motives of postretirement work in Chile

have been strongly overlooked so far.

#### **1.4. The Social Outbreak in Chile**

Chile is often presented as an example of a successful country that in few decades has been able to restructure its economy in such way that poverty rates decreased from 30% in 2000 to just below 4% in 2017 (The World Bank, 2020). This, however, does not concur with the national report, according to which income poverty affects 8.6% of the total population (Casen, 2017). Yet, due to the economic improvement reflected in the statistical data over the decades, Chile is seen by many as Latin America's most stable, prosperous and developed nation. Indeed, Chile now meets several requirements to be considered as a developed country: its gross domestic product (GDP) per capita was 15,923 USD in 2018, while Human Capital Index (HCI) was 0.67 in 2017 (The World Bank, 2020).

Nevertheless, these at first sight optimistic and promising statistical data hide a very different reality which at the same time retain Chile from achieving the developed country's status. A low degree of decommodification, sharp income disparities by age and gender, the ever increasing wealth gap among upper-income and low- and middle-income earners, high rates of informal employment, and economic vulnerability affecting over 30% of the Chilean population call into question whether Chile can be really considered a developed country. Moreover, contrary to the most developed countries with coordinated market economy, trade union membership and collective bargaining is almost inexistent in Chile, and companies have all the decision-making power, abusing the worker when economic situation becomes adverse.

The comparison between socio-economic parameters in Chile and in Germany, elaborated by Gaete and colleagues (2019) and displayed in Table 2, clearly reflects the difficulty that many Chileans have in making ends meet. While social inequality in the country affects different groups of population, older Chilean adults have been particularly vulnerable to the above-mentioned socio-economic disparities. As it has already been mentioned above, the situation of older Chilean people with regard to multidimensional poverty has worsened in recent years. Constant increase in general cost of living, including public transport prices and medication, very low minimum wage, and discontent with the pension system have been some of the main reasons that triggered the social outbreak in Chile in October 2019.

Table 2. Socio-economic parameters in Chile and in Germany

PARAMETER	CHILE	GERMANY	OBSERVATIONS
Minimum salary	365	1.557	€/month (before taxes)
Weekly working time	45	40	hours
University fees	2.424 - 7.386	<500	€/year
Cost of living	862	1.020	€/month
Debt ratio	75%	—	of monthly income
Retirement pension	~90%; <198	46%; <800	% retiree; < €/month
Parliament salary	31	6,5	times minimum salary
Transport cost	14,3% <sup>[1]</sup>	5,14%	of minimum salary

<sup>[1]</sup> Considering two tickets per day

Source: Gaete, Iturrieta, Peña, Soto, Valenzuela, & Veliz (2019). The 2019 Social Outbreak in Chile: Evidence of a Delusional Oasis. P. 2

The riots and protests nationwide that started on 18<sup>th</sup> of October 2019 and continued to a greater or lesser extent until the quarantine was imposed due to the Covid-19 outbreak in March 2020, have had an unprecedented impact on the national economy. Needless to say, the closure of businesses in the hotel, tourism, catering and sales sectors due to the civil unrest during several months has made the country experience extremely low economic growth, which had devastating consequences for employment. Small and medium-sized enterprises that could not finance themselves in times of crisis were the most affected during the social outbreak and started massive layoffs of their employees. The president of the Association of Latin American Entrepreneurs, Juan Pablo Swett, estimated that up to 500,000 jobs could be lost during the protests in Chile between October 2019 and March 2020.

Under this scenario of economic crisis in the country, it is important to emphasise that older employees usually tend to be in the top of the organisational downsizing list to reduce labour costs in response to emerging financial needs (Macky, 2004). Those who were still too young to retire (aged between 50 and 65 years old) and were made redundant during the economic downturn might face important challenges to re-enter the labour market again, leading them to involuntary retirement. On the other hand, those older adults who were already of legal retirement age and were dismissed, might seek income from unregulated work

sources. In both cases, the dismissal of older workers could create incentives for them to move into the informal labour market, thus being more likely to be exposed to different types of risks. It has to be borne in mind that jobs in informal economy usually have longer working hours, lower and more unstable incomes, no access to training programs, as well as more adverse working conditions (ILO, 2020). This could further worsen the multidimensional poverty levels experienced by this age group in Chile. Therefore, now more than ever it is necessary to put greater emphasis on the quality of work of older Chilean adults and their short-, medium- and long-term employment prospects.

Last but not least, it is important to mention that part of the final stage of this doctoral research, which consisted of semi-structured interviews with older Chilean workers, took place just during the social outbreak. Hence, this could affect interviewees' responses in terms of their perception of their quality of work and motivation to continue working. Indeed, the last ten (out of 32) interviews that were conducted between October and December 2019 were characterised by greater criticism of the labour market and increased concern about the future of employment.

### **1.5. Research Objectives**

Based on the statistical data regarding fast-paced population ageing process and how it is likely to shape attitudes and behaviours towards employment at older ages in the near future, as well as the ever-increasing prominence of extending working lives, the main objective of this dissertation has been to explain older adults' participation in the labour market once they reach legal retirement age. To achieve this, three specific objectives have been set up, each of which has been addressed in a separate scientific paper.

**Objective 1: To identify and synthesise the results of studies on later-life employment from different countries.** This has been done by conducting a systematic literature review on factors that drive older adults to remain employed after mandatory retirement age, at the international level.

**Objective 2: To examine factors associated with prolonged careers among Chilean retirement-age men and women.** This part of the research has been based on quantitative methods where I applied logistic regression models to predict both factual and motivational postretirement work on the national level.

**Objective 3: To explore the intrinsic work motivation of Chilean adults of retirement age.** This has been achieved through 32 semi-structured face-to-face interviews to those older

Chilean adults who continued working despite the possibility to retire, focusing on their experiences in the labour market and the intrinsic motives that drive them to remain employed.

## 2. Chapter Two: Theoretical Framework

### 2.1. The Critical Perspectives in Social Gerontology

As a discipline, social gerontology embraces different aspects, including social, psychological, economic, political as well as cultural ones, and analyses how they might impact the ageing process and the overall well-being of the elderly. It aims at making sense of different older adults' life paths and issues that ageing brings along in divergent settings, such as health, work, family, or social status and identity. In social gerontology, special attention is also paid to social institutions such as labour markets, healthcare or pension reserve systems to assess the extent to which the above-mentioned institutions are keen to address the challenges brought by the ageing process (Putney et al., 2005). Therefore, it might be argued that it is an 'applied theory' in the sense that research in social gerontology tend to relate theory to practice, suggesting important improvements in the public policies and social institutions linked to older adults.

Since there are multiple transitions and changes that occur at both micro and macro-level as one gets older, social gerontologists tend to make use of different age-related theories to make sense of this complex process. Among the most remarkable critics in social gerontology it is possible to mention Baars, Dannefer, Phillipson and Walker (2016), who sustained that none of the age-related approaches taken separately actually give a strong conceptual framework for the theoretical guidance in the field. According to these scholars, the existing age-related approaches are likely to offer diverse components that must be considered in combination in any social gerontology theory, for instance, the importance of multi-dimensional contexts and the conflict between individual agency and social structure, among others. Thus, the critical perspective assumes that 'an adequate understanding of human ageing requires the contributions of all the various approaches [...], despite their limitations' (Baars et al., 2016, p. 4), which was also reaffirmed by Walker (2018).

As population gets older worldwide, this means a significant challenge not only for healthcare institutions from a medical and caregiving perspective, but also for national labour markets and retirement systems from an economic viewpoint. Accordingly, social gerontologists have placed a larger emphasis on older workforce and their future perspectives in the ever-changing and dynamic labour market over the last years. While some decades ago reaching legal retirement age meant the final point of working life and was therefore perceived as a life-changing event, nowadays the threshold between work and retirement is much more

blurred. Reaching the state pension age can now imply a variety of options, such as continuous full-time career, phased retirement options, zero-hours and short-hours contracts, job sharing, self-employment, and full-time retirement, among others (Alcover, 2017). In addition to this, some older adults decide to withdraw and then re-enter the labour market again, while others (particularly women) might start working for the first time in their lives after reaching legal retirement age.

Hence, rather than an isolated event, older adults experience an important transition, a long-term process that affects different settings at the same time, involving a variety of multidimensional factors. In other words, instead of being a simple event that represents a full-time work or full-time retirement duality, it has become a much more complex process comprising a wide array of individual and family possibilities. Nonetheless, the work/retirement options available for older adults depend greatly on the national market economy, political decisions and social organisations, which vary considerably from one country to another (Alcover, 2017).

When it comes to the research gaps in extended working life at older age, Phillipson (2018) identified several areas that have been overlooked in recent studies. As noted by Phillipson, ‘there is the growth of employment with limited security in respect of pensions, health insurance, and guaranteed hours’ (2018, p. 12). This suggests that many investigations, mainly the quantitative ones, might register the employment rates of older adults, but they might fail to transmit the high rates of underemployment and precarious work conditions, which could be the case, for example, of the so-called ‘zero hours’ contracts that have become more common in response to the demand for more work flexibility. This goes in line with ideas exposed by Taylor and colleagues, who question the much-awaited flexibility for older workforce, arguing that it might bring ‘the potential for adverse consequences of older workers’ over-representation in precarious work’ (2016, p. 6). Therefore, there is a need to pay more attention to job quality of older workers rather than simply focusing on categorising them into employed or unemployed.

Likewise, it is essential to take into consideration the heterogeneity of older adults with regard to their participation in the labour market in terms of gender, ethnicity and social class (Phillipson, 2018; Walker, 2018). Indeed, the working life expansion process contains quite different challenges for men and women due to socio-cultural construction and embodiment of the notion of gender that encompasses specific familial duties in case of women (for

example, caregiving responsibilities are typically associated with female duties) frequently leading them to accept more flexible but less secure job forms.

Accordingly, older adults' heterogeneity must be considered in terms of their age as well. Since now people tend to live more years than ever before, the group of the elderly is likely to encompass a wider range of ages, from 60 years old up to 100 years old or even more. Higher life expectancy implies that more older adults can and should engage in active ways of life, including economic activity too. However, Taylor and colleagues (2016) reported a lack of consideration of those older workers aged 65 years and above in the recent research. Ignoring such heterogeneity of older workers, researchers also overlook their different demands, expectations and motivations in terms of employment, which, as a consequence, can lead to inappropriately developed and implemented work policies and practices.

Another important research gap identified by some social gerontologists (Taylor et al., 2016) refers to the scarcity of sociological perspective in extended working life research. The great majority of studies so far have been conducted from the business and management perspective, using such theories as Selection, Optimisation, and Compensation (SOC) or Job Demands-Resources theory (e.g. Berglund, et al., 2017; Kooij et al., 2013). Notwithstanding certain contribution of these theories to the literature of work, Taylor and colleagues (2016) state that more research should be conducted in the field of Sociology, focusing on social activity of individuals within the particular historical, cultural, political and economic context in which they are immersed.

Guided by the above-mentioned literature gaps, Phillipson (2018) remarks that the upcoming research in ageing workforce should focus more on the quality rather than the quantity aspects. In particular, instead of putting the spotlight on the need to prolong working lives for certain years, the new research in social gerontology need to investigate more how to enhance work quality of the elderly (Phillipson, 2018). In this sense, and as mentioned by this scholar, it is also essential to consider how continuous training and development in older age could improve job satisfaction and commitment, 'fulfilling' the labour niche.

Another important criticism made by several scholars (Baars et al., 2016; Taylor et al., 2016; Walker, 2018) refers to the lack of consideration of personal older adults' experiences during the ageing process. Baars and colleagues (2016) indicate that little is known about personal insights and the meaning that the main actors themselves (i.e. older adults) give to this experience and the transitions they go through. This suggests that more qualitative in-depth research should be conducted in order to envision the ageing process from first-hand

experience. In a similar way, in their recent paper Walker and Zaidi (2016) affirm that one of the main challenges for societies in achieving the active ageing goal is linked to the lack of involvement of older adults in the decision-making. According to these scholars, the new active ageing policies and practices, as well as research associated with such policies, should consider older people's expectations and viewpoints as the main starting point.

Therefore, a substantial number of scholars (Baars et al., 2016; Polivka, 2006; Philipson, 2018; Walker & Zaidi, 2016) in critical social gerontology make a call for more interdisciplinary connections that would link the micro and the macro levels together, and would deepen in the own perspectives and insights of the elderly and how they perceive the whole ageing process and their transition towards retirement. With regards to the labour market and older workforce, it is necessary to put more emphasis on such issues as precarious work conditions, gender inequality in the labour market, work-life balance as well as lack of opportunities for continuous training and development at older age.

Given such a complex relationship between older adults and work/retirement domains, the multidisciplinary approach of social gerontology can be perceived as the most opportune to make sense of this dynamic phenomenon. In particular, the life course perspective is the most commonly used theoretical framework in social gerontology studies since it allows to do analysis considering both micro and macro levels over extended periods of life (Putney et al., 2005). Due to its multidisciplinary nature that allows embracing a great number of aspects particularly relevant to ageing, the life course perspective was also used as one of the theoretical perspectives in the present research and will be explained in more detail in the following section.

## **2.2. Gendered Life Course Perspective**

The life course theory, that began to develop and to gain its position in the 60s, analyses people's lives and roles taking into consideration a variety of contextual factors, such as societal structure and culture. A large emphasis is placed on historical, social, and economic aspects in the life course perspective as they significantly influence human psychology and behaviour (Dewilde, 2003; Elder, Johnson, & Crosnoe, 2003; Fulle-Iglesias, Smith, & Antonucci, 2009). Therefore, the fields of study such as History, Economics, Psychology and Sociology make a major contribution to understand people's lives from this approach.

According to the life course theory, the norms and values embedded in each society determine, to a great extent, our attitudes. Along these lines, Elder and colleagues (2003) indicate:

The social meanings of age can structure the life course through age expectations, and informal sanctions, social timetables, and generalised age grades. A normative concept of social time specifies an appropriate age for transitions such as entry into school, marriage, and retirement, leading to relatively 'early' and 'late' transitions. (p. 10)

It can be stated that the life course theory, closely related to Sociology and in particular to Social Gerontology, helps understand different pathways undertaken by individuals, their career development choices, as well as decisions associated with withdrawal from the labour market. All these trajectories can be interpreted by analysing individual and family experiences that are being influenced by the external cultural and socio-economic conditions which accordingly shape individual pathways.

As stated by Elder and colleagues (2003), the life course approach can be better understood when dividing its general ideas into five principles that constitute its theoretical framework. First, it is important to consider human development and ageing as a continuous process that implies performing multiple roles throughout the different stages of life. Second, the agency of people (i.e. their actions and choices) is constrained by the opportunities that society provides them with. Third, geographical and historical circumstances determine to a great extent the events people are involved in throughout the lifetime. For example, the perception of an older adult can be quite different at two historical and geographical points, comprising very divergent roles and responsibilities of the elderly. Similarly, the timing of some events (such as early parenthood, disability, etc.) can also imply numerous advantages and disadvantages that affect the individual decision-making process. Finally, the last principle concerns the importance of social networks people are involved in. In other words, it refers to the fact that individual decisions are shaped by the relationships with other people. For instance, the late life economic involvement in some situations can be seen as a joint decision of a couple rather than an individual choice.

Hence, when people get older and face the need to take a decision whether to continue working or not, the life course perspective provides a theoretical support to better understand this transition process through previous life events and current contextual factors. As mentioned above, social interdependence and timing are crucial here. In this sense, some authors

(Von Bonsdorff, Shultz, Leskinen, & Tansky, 2009) explain that the decision to remain in the workforce can be strongly influenced by the national legislation too. The government and social policies provide older people with new job opportunities, in this way shaping their retirement time. Indeed, work-related incentives designed and offered in each company, such as better pension schemes and bonuses, can also motivate people to remain in the labour market for longer. However, financial benefits are not the only way organisations can motivate older workers to stay, as it is also important to consider the psychological contract between the employer and the employee, closely related to such terms as work engagement and satisfaction (Loi & Shultz, 2007; Von Bonsdorff et al., 2009).

Indeed, as it has already been mentioned by Kohli (1986, cited in Fulle-Iglesias et al., 2009) the institutional role has been increasing over time in the life course theory in such way that work and retirement decision-making processes ‘have become a modern social institution’ (2009, p. 6) governed by bureaucratic legislative rules. Therefore, based on the life course theory and its principles of social interdependence and timing, both financial and emotional welfare provided by the government and the company can greatly determine older workers’ predisposition to stay within the company after reaching legal retirement age.

From what was discussed above it becomes clear that, as stated by Dewilde, ‘the synchronization between individual time, family time, social time and historical time is central to the life-course perspective’ (2003, p. 117) in order to better comprehend decisions taken throughout the life cycle.

Another fundamental aspect, that must be considered in the life course perspective in general and in extended careers’ decision-making process in particular concerns gender differences. This is mainly due to the gender division of labour that has marked socially accepted gender roles and has put women at a disadvantage in the field of work compared to their male counterparts. As a consequence, women are likely to face a different work landscape at an older age due to accumulated disadvantages throughout life.

It is now well known that sex and gender refer to two different concepts: while sex applies to biological differences between men and women, gender involves psycho-social and cultural constructs of maleness and femaleness (Newman & Grauerholz, 2002; Pateman, 2016; Scott, 2007). Nevertheless, both concepts have a close linkage since the dual categorisation of a child sex marks the beginning of socialisation process based on gender norms. It should therefore be clear that male and female roles are not inherent but rather constructed socially over time (Newman & Grauerholz, 2002).

In order to understand the differences of gender roles and how these have produced gender-based inequalities in a variety of spheres of life, it is essential to allude to the theories of gender division of labour. As explained by Hirata and others (1997), the gender division of labour has its roots already in the pre-modern societies, when women had to perform the reproductive role at home while men had to accomplish more productive tasks (i.e. hunting), providing the family with food and other material goods. From this initial division, the production sphere, which has a more tangible and monetary character, and a direct relationship with the economic world, has been masculinized. On the other hand, the sphere of the intangible, non-monetary and more relational tasks has been feminized.

It should therefore be pointed out that the gender division of labour is a socio-cultural and historical construction that has been transmitted from one generation to another through the process of socialisation and, despite having undergone changes over time, it has still remained to this day (Bourdieu, 2000). Thus, the gender division of labour approach facilitates understanding a conflictive relationship between the public and the private, the labour and the domestic, the masculine and the feminine.

Given the above, the gender division of labour marks social ties between men and women, producing patriarchy-based relationships. This can be perfectly envisioned in the capitalist world, where the division of labour is based on exploitation: the public sphere, related to the market and power, exploits the private sphere, closely linked to the domestic chores and caregiving duties, where power is absent (Hirata et al., 1997).

Nevertheless, the economic and political transformations brought by the industrialisation process have had a significant impact on people's lives, including family and work domains (Burin et al., 2007; Reyes, 2018). The industrialisation process that meant the ever-increasing female insertion into productive sector supposed a gender revolution in the sense that women started having new outlooks for the future which transcended family limits (Reyes, 2018). However, despite the increasing insertion of women in the labour force, gender equality in the work domain (for instance, hiring on equal conditions or the pay equity) is still to be achieved even in the most developed countries.

In this sense, some scholars have approached the concepts of the crisis of masculinity or fragile masculinity which make reference to the fact that some women can now achieve more in the field of work in comparison with their male counterparts, which might suppose threat to the traditional male role of breadwinners (Pateman, 2016). As a consequence, the vertical division is still prevailing in the labour force, which reflects the large number of men

in managerial positions, while women are concentrated in more subordinate ones. In this way, the preservation of hierarchical positions between men and women in the work domain reduces the threat of fragile masculinity, maintaining the norm of male supremacy and female subordination.

It is also important to consider that the vertical labour division can be explained, to a large extent, by the unequal distribution of work and domestic duties that still persist nowadays in a vast number of societies, despite an increased involvement of men in domestic and paternal tasks. Since women still have to coordinate their professional careers with domestic and caregiving responsibilities to a greater extent than men, the latter have more opportunities to devote themselves exclusively to professional development and, therefore, have more possibilities to access senior positions (Pateman, 2016; Reyes, 2018).

This unequal distribution of time dedicated to private family domain not only has significant impact on female participation in paid work but also on their overall wellbeing: ‘those who carry the burden of work at home limit their access to full and productive employment, as well as have limited time for education and training, leisure, self-care, or social and political activities’ (Coltrane, 2000, cited in Reyes, 2018, p. 19).

In this way, it can be stated that while work and family domains still remain gender biased nowadays, especially in the less developed countries, these gender inequalities are even stronger among the oldest segments of the population, where gender roles are more entrenched and have a longer trajectory. By way of example, using a comparative gendered life course perspective, Worts, Corna, Sacker, McMunn and McDonough (2016) demonstrated not only that older adults’ work trajectories were gender biased, but also that they were greatly affected by past and present caregiving policies which differed from one welfare regime to another. It has been shown that different welfare systems, particularly the corporatist, the southern, the liberal and the social democratic regimes, had divergent effect on later life employment trajectories. However, what seems to be clear is that the labour participation of older women is considerably lower when compared to men’s in all different welfare systems, although its extent varies from one system to another (Kahn, 2012, in Worts et al., 2016). Thus, the above-mentioned scholars ‘found support for the idea that male-female differences in later-life labour market involvement arise, in part, from the gendered influence of family experiences over the life course’ (Worts et al., 2016, p. 361).

In addition to this, other studies also found that numerous socio-demographic and economic factors (such as marital status, education and income, among others) shaped later-

life labour market involvement of the elderly in a different way in case of men and women (König, 2017; Riekhoff & Järnefelt, 2017). It can be stated that gender norms experienced along the biographical trajectories caused female employment vulnerability manifested through lower income, more insecure atypical employment forms, career disruption, and its outcomes can be mirrored in the last stages of economic activity (Madero-Cabib, 2015; Riekhoff & Järnefelt, 2017).

Therefore, it is necessary to make reference to the concept of cumulative advantage and disadvantage (CAD), widely used in the life course perspective, that introduces the idea of gathered inequalities at an older age as a consequence of individual pathways marked by social differences in such domains as education, work or family, all of them strongly influenced by gender and social class (Madero-Cabib, Gauthier, & Le Goff, 2015). This approach helps understand that female economic engagement at an older age is likely to be dissimilar from the male one because both genders encompass divergent restraints and responsibilities throughout the life course that shapes their future irreversibly.

Finally, it is important to mention that recent research on older adults' career trajectories (Madero-Cabib & Fasang, 2016; Worts et al., 2016) have suggested looking into the cross-national differences, adopting a gendered life course perspective to analyse more in depth how traditional gender roles affect female employment trajectories at an older age, with special attention to individual health conditions (König, 2017). In this sense, it is particularly attractive to examine work engagement in later life in Chile, that has a neoliberal welfare state which encourages a dual-earner model, however, a traditional male-breadwinner context still persists in the country at the same time.

### **2.3. The Meaning of Work Theory**

It is now widely accepted that work is much more than just a source of financial income. Social psychologists have already demonstrated that employment has an important positive impact on people's psychological well-being (Wood & Burchell, 2018) while those who find themselves in unemployment usually present poorer mental health conditions and are more likely to face socio-economic challenges, such as poverty, which might also be associated with other disadvantageous conditions (e.g. crime, insecurity, etc.).

However, with the emergence of more flexible types of work, the introduction of new technologies to the labour market, and the shift towards more service-focused sector, the meaning of work as we used to understand it some decades ago has also changed. Therefore,

it becomes necessary to reconsider work meaningfulness and its contribution to people's psychological and social well-being nowadays.

The social-environmental model of work, developed by Jahoda in the 80s, still remains one of the most distinguished approaches for recognising non-financial contributions of employment in individuals' lives. Jahoda acknowledged the importance of financial benefits coming from employment, however, her model focuses on the so-called 'latent' functions. According to Jahoda (1982), the following functions/categories meet people's social and psychological demands, namely, time structure, enforced activity, social contact outside of the family, collective purpose, and status/identity (Jahoda, 1982, in Wood & Burchell, 2018).

From a very young age, the great majority of people in any society get used to enforced activity which usually involves a clear time structure, through enrolment into different institutions such as kindergarten, school, college, or extracurricular activities. Most types of employment offer clear timetables to perform an activity, that to some extent becomes a role, helping to avoid falling into 'rolelessness'. Furthermore, even though societies have become more individualistic over time, the inherent need of belonging remains strong. In this sense, having a paid employment contributes to the development of a collective purpose, which is essential for individuals to feel part of a society in a wider sense.

The global pandemic in 2019-20 has perfectly illustrated how important social interaction is for most individuals and how harmful social isolation can be for psychological well-being. Even those individuals who have been able to continue working from home would experience some levels of loneliness, burnout, and anxiety, craving for regular social connection at workplace. Indeed, the need for social contact outside the home, identified by Jahoda as one of the main functions of paid work, could be perceived more than ever before during the Covid-19 outbreak.

Finally, social status and identity are also closely related to the economic activity in the sense that 'in contemporary society, status is largely defined by the job you have. This socially ascribed status then forms one clear way that individuals define themselves and support their self-identity' (Wood & Burchell, 2018, p. 5). This means that when people become unemployed, some of them are likely to have difficulties designating their social identities as these are closely related to the role performed in the workplace.

A more recent attempt to complement Jahoda's model and to provide a better understanding of work meaningfulness in people's lives was made by Lips-Wiersma and

Morris (2009) who developed the meaningful work theoretical model. This model consists of four dimensions, called 'Developing and becoming self' (self/being), 'Unity with others' (others/being), 'Serving others' (others/doing), and 'Expressing full potential' (self/doing), which are divided by contrasting horizontal axis 'self' vs 'others' and vertical axis 'being' vs 'doing'. The first quadrant (self/being) refers to the personal moral development and growth; the second (others/being) concerns the sense of belonging to a wider group and sharing common values; the third dimension (others/doing) deals with people's willingness to make a difference in a society; while the final category (self/doing) refers to personal eagerness to create and achieve things in life (Weeks & Schaffert, 2019). Hence, it can be considered as a multidimensional scale that encompasses both individual awareness and behaviour with regards to his/her own perspective and with regards to others.

Therefore, the global pandemic that we have been experiencing so far has clearly demonstrated that employment should not be seen exclusively as a source of financial income, but rather to be considered for its 'latent' meaningfulness too. While it is certainly true that a huge amount of people are now struggling to make ends meet due to the loss of paid work during the Covid-19 outbreak, increased rates of anxiety, stress and depression show the negative impact that losing a paid work can have on individuals' social and psychological well-being.

Although to some extent there is an agreement among scholars of what aspects frame work meaningfulness, less is known about how this meaningfulness differs in terms of gender, age, education, or ethnicity. As Weeks and Schaffert (2019) argue:

Much of the literature assumes that people share a sense of what is meaningful in work and there is not much attention given to how and why these meanings might differ. [...] Factors such as gender, age and family likely influence attitudes about the importance of meaningful work, and more research is needed on these differences. (p. 1046)

Notwithstanding the above, there have already been some studies conducted in the work meaningfulness research field that take into account individual features such as gender or age. For instance, in their quantitative study using a sample that included a considerable amount of older European men and women, Buffel and colleagues (2017) discovered that losing an employment was directly related to depression symptoms. Likewise, Hoole and Bonnema (2015) found out that there were generational differences concerning meaningful work in South Africa in such way that work meaningfulness was stronger among the Baby

Boomers (born between 1946 and 1964) when compared to the Millennials (born between 1984 and 2002). In a similar vein, Twenge and colleagues (2010) showed that work centrality was more present among the Baby Boomers than among the Generation X (born between 1965 and 1983). Furthermore, 'Generation X valued extrinsic rewards (such as pay and status) more than Millennials, who valued them more than Baby Boomers, and, contrary to popular belief, Millennials valued social interactions the least of all of the generational cohorts' (Twenge et al., 2010, in Weeks & Schaffert, 2019, p. 1049).

In addition to this, a recent mixed-method research conducted by Weeks and Schaffert (2019) confirmed that work meaningfulness is indeed an essential feature for all four generations (Millennials, Generation X, Baby Boomers, and Traditionalists). However, qualitative results brought into light that 'Baby Boomers and Traditionalists find meaning in the more achievement-oriented factors in the workplace. Traditionalists split their definition of meaningful work between achieving their personal goals and helping others in the community. [...] Millennials want personal happiness, nice co-workers and to be able to help others' (p. 1052). Hence, the results show that although work meaningfulness is considered to be a fundamental aspect for all workers, there are also important differences across generations in terms of what constitutes the meaning of work.

## 3. Chapter Three: Methodology

### 3.1. Research Strategies

Postretirement work is indeed a complex and multidimensional phenomenon that requires an integrated approach in order to be thoroughly examined and understood. While numerous quantitative studies already exist in this research field worldwide, there was a recent call to conduct more qualitative studies to gain a much deeper insight into complexity of this phenomenon (Taylor et al., 2016). Moreover, with the exception of singular contributions to this field in South America in general and in Chile in particular, it can be stated that postretirement work continues to be a neglected and understudied reality, despite the accelerated population ageing process present in this region.

Therefore, a special attention should be paid to examine contrasting but equally important domains of working beyond legal retirement age, presenting different types of evidence. For this reason, a **mixed methods design** was used in this research, where each of the papers that integrate this thesis adopted a unique methodological perspective.

As mentioned by Webb, Campell, Schwart and Sechrest (1966), ‘the most persuasive evidence comes through a *triangulation* of measurement processes’ (Webb et al., 1966, in Johnson, Onwuegbuzie, & Turner, 2007, p. 114). This is believed to be the date when the term *triangulation* was first employed, starting the history of mixed methods research.

According to Jick (1979, in Johnson et al., 2007), methodological triangulation is likely to bring several benefits, such as increased reliability of results, providing richer data, or revealing possible contradictions. In other words, methodological triangulation has emerged in response to the ever-growing division between quantitative and qualitative methods, taking advantage of the strengths and overcoming the limitations of each of them.

In a similar way, Greene (2008) refers to this methodological approach in the following terms:

The mixed methods approach to social inquiry has the potential to be a distinctive methodology within the honored traditions of social science. [...] A mixed method approach embraces multiple paradigmatic traditions and has or will have distinctive methodological components and distinctive markers of practice. But mostly I believe this because a mixed methods approach to social inquiry *distinctively* offers deep and potentially inspirational and catalytic opportunities to meaningfully engage with the

differences that matter in today's troubled world, seeking not so much convergence and consensus as opportunities for respectful listening and understanding. (p. 20)

Therefore, by using a mixed methods approach, it is possible to contribute additional insight of the phenomenon under study, revealing complementary qualitative and quantitative findings that will ultimately help achieving a fuller big picture.

Three different methodologies have been carried out in the present research project. First, I conducted a systematic literature review which allowed identifying factors of different nature associated with predisposition to continue working after legal retirement age, at an international level. By doing so, not only have I been able to produce thorough and rigorous knowledge about the state-of-the-art in this particular research field, but it also helped me focus the following steps of this study in the right direction. This systematic literature review constitutes the first paper of the present research.

Second, I used a nationally representative survey to conduct secondary analysis of quantitative data. This paper aimed at discovering factors associated with postretirement work in a particular context of Chile. More specifically, I conducted logistic regression analyses to explore factual and motivational differences to continue working among Chilean men and women after the legal retirement age, paying special attention to caregiving duties, work trajectories within the lifespan, as well as job satisfaction, - factors that were found to be strongly influential in postretirement work in a systematic literature review conducted beforehand.

Finally, quantitative findings were complemented by 32 semi-structured interviews conducted to economically active Chilean adults. The main purpose of this qualitative part of research was to identify and describe intrinsic motivation-related reasons of why older adults in Chile were keen to continue working despite the possibility to retire. This last paper allowed to bring into light the least visible and evident factors of postretirement work, such as work meaningfulness for older adults.

Therefore, by using a mixed methods research design, I could shed new light on how older people enact their late life careers, providing a more holistic and comprehensive perspective of the postretirement work phenomenon in Chile. In the following subchapters I will address in more detail each of the three methodologies used in this doctoral research.

### 3.2. Paper 1: Systematic Literature Review

A systematic literature review is still frequently mistaken for a general, most common literature review. However, those are two different types of reviews and I believe it is essential to start this section with a clarification regarding this confusion. The main difference lies in its methodology: while commonly used literature reviews collect and summarise findings on certain topic in an informal and often biased way, a systematic literature review follows a clearly pre-established methodology to identify, select, assess the quality, and to synthesize findings of previously conducted studies on a specific topic. Therefore, while the former is likely to introduce general knowledge of a topic, the latter provides exhaustive and meticulous up-to-date understanding of focused question (PennState University Libraries, 2020).

Snyder (2019), guided by the statements of previous scholars, described systematic literature review in the following way:

A research method and process for identifying and critically appraising relevant research, as well as for collecting and analysing data from said research. The aim of a systematic review is to identify all empirical evidence that fits the pre-specified inclusion criteria to answer a particular question or hypothesis. By using explicit and systematic methods when reviewing articles and all available evidence, bias can be minimised, thus providing reliable findings which conclusions can be drawn and decisions made. (p. 334)

Indeed, systematic literature review has now become an outstanding and increasingly popular method to gather and synthesize incremental amount of evidence existing in a specific research field. As stated by several scholars (Snyder, 2019; Webster & Watson, 2002), a systematic review not only can provide an up-to-date state of knowledge, but also determine an agenda for future research or identify important socio-economic needs in this way making relevant suggestion for policymakers.

It is also important to clarify that systematic literature reviews can have either qualitative or quantitative nature. In case of the latter, such review is also known as meta-analysis. It differs from the previous one in that it uses statistical techniques in the last step to merge the findings of different studies. Therefore, while the great part of the systematic review process is the same in both cases, the only difference is whether the evidence from different studies is merged using statistical techniques or not. Put it more simply, not all systematic literature reviews comprise a meta-analysis, however, all meta-analyses are part of a systematic literature review (Northcentral University Library, 2020).

Although it can sometimes be advantageous to statistically summarize all empirical evidence, some limitations should be acknowledged which impede to perform a meta-analysis. According to the Campbell Collaboration (2018), the findings should not be statistically analysed if they are too different to merge and if the main research question is better answered with qualitative rather than quantitative data. In this research, I adopted a systematic literature review (a qualitative approach) because the search yielded a considerable number of inconsistent findings among different international studies. Thus, I conducted a narrative synthesis of the empirical evidence instead of approaching it in a statistical way.

The stages followed in the systematic literature review in the present research considered Petticrew and Roberts' (2006) suggestions for the development of a systematic review in the Social Sciences. According to these scholars, it is first necessary to set out the *review question*, which helps conduct a comprehensive *literature search* in different electronic databases afterwards. The results must then be screened considering previously established *inclusion and exclusion criteria*. Next, critical *appraisal of the quality* of each study should be carried out, extracting the most relevant data of each article. Finally, it is necessary to elaborate the *best evidence synthesis* which represents final study results. These key stages are further explained in the methodology subchapter of the first paper.

Therefore, the first paper of this doctoral research aimed at answering the question of '*what are the influencing factors of older employees' participation in postretirement work?*'. By conducting a systematic literature review I was able to systematise empirical up-to-date evidence regarding this question and to lead the subsequent two papers towards the most appropriate direction.

### **3.3. Paper 2: The Quantitative Approach**

Identifying the factors of different natures associated with postretirement work at international level through a systematic literature review has indeed helped developing a clearer 'big picture' vision of this phenomenon nowadays. The subsequent step was then to explore which of all those factors were most likely to impact on older adults' decisions to extend their careers in a particular context of Chile, a country with an accelerated ageing process but with very little empirical evidence on postretirement work. It was important to bear in mind, however, that not all the previously identified variables in the systematic literature review would have similar effect on postretirement work decisions in Chile due to divergent socio-economic and political systems.

To explore postretirement work in Chile, I used the ‘Work and Older People in Chile’ survey carried out in 2017, approved by the ethics committee of the Pontifical Catholic University of Chile (Protocol number 170707012). The main objective of this survey was to present the work profile of older adults in Chile, considering both public and private spheres, as well as formal and informal workers of both genders. Thus, the survey includes variables of different natures, such as socio-demographic, health and work-related ones, among others. Due to its versatility, this nationally representative survey was considered as the most appropriate one to meet the purposes of the quantitative part of the present research.

More specifically, the survey was applied to 1,978 adults aged between 55 and 74 years old (including workers, retirees and those who had never worked in their lives), of both genders, living in urban areas of 15 different regions of the country. This cross-sectional survey encompassed closed-ended questions and achieved a response rate of almost 80%. It used a random, stratified, and multistage sampling, with an error of  $\pm 2.2$ , precision of 5% and the confidence level of 95%.

I conducted a number of logistic regression models to predict two dependent variables, namely *working beyond legal retirement age*, and *intrinsic motivation to continue working*. In this way, it was possible to predict both factual and motivational participation in the labour market after legal retirement age in Chile. The first dependent variable (*working beyond legal retirement age*) was a binary variable that differentiated between economically inactive (0) and economically active (1) older adults. Respondents were asked the following question: ‘*Did you work at least one hour last week, without considering the housework?*’. Afterwards, I focused on economically active older adults to examine their *intrinsic motivation to continue working*, which constituted the second dependent variable of this papers. This variable was assessed by the following question: ‘*Would you continue working if you did not have an economic need?*’. It is nominal variable which comprises three categories, namely ‘No motivation to continue working’ (0), ‘Yes, depending on the job’ (1), and ‘Yes, whatever the job’ (2).

The particular context of Chile suggests the existence of an important gender gap in several life spheres, including caregiving duties, access to higher education, work trajectories, and job satisfaction. While these gender inequalities tend to become smaller over time as society develops, they are still very noticeable among the older generations in Chile. For this reason, and following the results of the systematic literature review, the decision was

taken to include the following independent variables in the regression models: gender, education, caregiving responsibilities, work trajectory, job satisfaction, and intrinsic motivation. Additionally, control variables included in this study were age, health condition, and self-efficacy. The logistic regression models were built by adding explanatory variables in a sequential way, using stepwise regression analyses.

All data were initially submitted to descriptive statistical analysis. While descriptive analyses were conducted using SPSS Statistics (version 25.0), logistic regression models were performed using Stata (version 14). The cut-off for statistical significance level was  $p \leq .10$ .

### **3.4. Paper 3: The Qualitative Approach**

While statistical analyses were able to give a clearer picture of what factors affect older adults' predisposition to continue working beyond legal retirement age in Chile, some questions remained unaddressed, and some new ones started rising too. For instance, the findings of the second paper of this doctoral research showed remarkable statistical significance of intrinsic motivation to continue working among older Chilean adults. Notwithstanding this important discovery, statistical data is unable to answer such questions as 'What is the meaning of work for older adults?', 'What are their personal experiences in the labour market?', or 'What are the sources of intrinsic motivation to continue working?'. Therefore, it became necessary to take into consideration the perspective of the key actors of this phenomenon (i.e. older adults) **to examine the role of intrinsic work motivation in this group of people**, and so qualitative approach was adopted in the last paper of this research.

As stated by several scholars (Guba, Lincoln, & Denzin, 1994; Strauss & Corbin, 1990), a qualitative approach does not aim at generalising or discovering objectivity within certain contexts, which is common to the positivist approach. Instead, its main target is to explore the meanings that individuals associate with some specific experience in relation to their social, cultural, political, and economic settings (Guba et al., 1994; Strauss & Corbin, 1990). In this sense, contextualisation is the key in a qualitative research, which means that a similar phenomenon might have very divergent outcomes in different settings.

Although it is certainly true that the qualitative research tends to be a flexible process of data collection, often originated with no predetermined concepts to be validated, previously conducted quantitative analyses in this doctoral research helped structure and focus the interview guide to some extent. Following the findings of logistic regressions, I framed the

semi-structured interviews into the following topics: work trajectory; general characteristics of the current job; extrinsic aspects that might work as motivators to continue working; intrinsic work motivators; other non-work-related roles performed by the interviewees; and their opinion about public policies related to work and older adults in Chile. As stated by King (2004), semi-structured interviews are flexible and contain open-ended questions, which allows raising and introducing new topics during the interview process. Therefore, notwithstanding the existence of a previously built interview guide, new questions and topics were also introduced throughout the course of the interviews either by the researcher or the respondent.

Between the months of September and December 2019, I conducted a total of 32 semi-structured interviews to economically active Chilean men and women in retirement age. A non-probability purposive sample was carefully selected based on the objective of this study. I used a 'snowball sampling' technique to identify the potential participants from very different industrial sectors. Table 2 shows the main characteristics of the sample. All respondents were previously contacted by phone to establish an initial contact and to clarify any possible concerns or queries regarding the research. An informed consent form was handed in before conducting an interview so that all participants could read it carefully and fully understand the implications of their participation in the study, giving their consent by signing it. The interviews took place in very different environments, including respondents' workplaces, home, or public spaces such as coffee shops. Interview time and place were always determined by participants' availability and preferences in order to accommodate their needs. The interview time varied between 30 and 90 minutes. All conversations were audio-recorded and transcribed immediately afterwards. A small gift (sugar-free candies) was given to each participant as a thank you for their time and dedication. It is important to mention that the entire fieldwork procedure described above had been previously submitted for ethical review and approval by the ethics committee of the Pontifical Catholic University of Chile (ID number 181206002).

*Table 3. Characteristics of the sample*

<b>Variable</b>	<b>Category</b>	<b>N</b>
<b>Gender</b>	Male	18
	Female	14
<b>Age</b>	Range	61-80
	Mean	68.3
<b>Education</b>	Primary	6
	Secondary	5
	Post-secondary non-tertiary	9
	Undergraduate	7
	Postgraduate	5
<b>Marital status</b>	Married	22
	Single	3
	Separated	2
	Divorced	1
	Widowed	4
<b>Working hours</b>	Range	12-52
	Mean	44
<b>Company size</b>	Small	1
	Medium	2
	Large	29
<b>Company type</b>	Public	13
	Private	19

The thematic analysis was the main technique to analyse the qualitative data obtained through the interviews. Braun and Clarke (2006) define thematic analysis as ‘a method for identifying, analysing and reporting patterns (themes) within data. It minimally organizes and describes your data set in rich detail’ (p. 79). It is worth mentioning that unlike other qualitative approaches (e.g. grounded theory), thematic analysis is not oriented towards a theory development based on the qualitative findings. Instead, it is usually guided by an already existing theory which helps acknowledge the meaning that people attribute to their own experiences within a specific context. In this sense, thematic analysis is likely to adopt a deductive perspective which means that it tends to look in the interview transcriptions for categories previously suggested by a theoretical framework (Herrera, 2018). Nevertheless,

thematic analysis is also a flexible process and so researcher has to stay open to the new emerging themes, not limiting the dataset identification and analysis to previously preconceived themes only (Joffe, 2012). Thus, in the present research I adopted a theoretical thematic analysis which ‘tends to be driven by the researcher's theoretical or analytic interest in the area, and is thus more explicitly analyst-driven’ (Braun & Clarke, 2006, p. 84).

Regarding the phases of the thematic analysis process, I first started familiarising myself with the data by transcribing all the interviews by myself. This allowed me identifying emerging and most relevant themes within a large dataset. I then started the open coding which took place during the fieldwork. In this way I could recognise new relevant topics emerging during the interviews and include some additional questions in the interview guide. The open coding is an initial step of reading, analysing, comparing, and categorising data. In other words, this step consists of reducing all the information by labelling it into different dimensions. The following step is known as axial coding, where connections are made between the dimensions, creating more specific categories and putting them into a context. Finally, I started analysing the categories in the light of the already existing literature on the meaning of work to make sense of the experiences revealed by older Chilean adults. I used the Atlas.ti software package to ease every step of the coding process.

When conducting a qualitative research, it is also essential to be aware of some methodological concerns during the data collection and analysis processes, which are considerably different from the quantitative research. One of the major concerns existing in any qualitative methodology refers to the reliability. As stated by Guba and others (1984), the researcher has to demonstrate the credibility and neutrality of his/her study, showing clearly where the interpretations come from. Regarding this concern, I included lengthy interview quotes in the Findings Chapter of the qualitative paper so as to ease readers' understanding of my interpretations of the data. Moreover, I also included one interview transcript in the Appendices which might help readers to better understand the context and make sense of my own interpretations.

Thus, by adopting a qualitative perspective in the third part of this doctoral research I attempted to transmit broad understanding of work meaningfulness in older Chilean adults' lives. Complementing the findings of the previously conducted logistic regression models I tried to make a significant contribution to the literature by offering a more comprehensive insight into postretirement work phenomenon in Chile.

## 4. Chapter Four: Paper One

### **Influencing Factors of Postretirement Work: A Systematic Literature Review**

**Abstract.** This systematic literature review aimed to synthesise the studies conducted between 2008 and 2018 on the different influencing factors of postretirement work. We followed the methodological suggestions proposed by Petticrew and Roberts (2006) for the development of a systematic review in the Social Sciences. Seven electronic databases were searched and a total of 32 studies were included. We differentiated between the following categories of influencing factors of postretirement work: Socio-demographic, implicit, work-related, and life-related factors. On the one hand, our results revealed that studies on the socio-demographic and life-related factors presented inconsistent, inconclusive, or limited levels of evidence on how they influence postretirement work across countries. On the other hand, the implicit and work-related factors showed more consistent levels of evidence regarding their influencing effects. Thus, this study provides further insight into which multidimensional factors are most likely to increase older workers' willingness towards engaging in postretirement work.

**Keywords:** Literature review; older workers; labour market; later-life working; postretirement work

#### **4.1. Introduction**

Recently, we have witnessed significant birth rate reductions and the rise of life expectancy internationally. According to the Comisión Económica para América Latina y el Caribe (CEPAL) and the Organisation for Economic Co-operation and Development (OECD), both factors owe—at least partially—to scientific advances, new economic systems, and social organisations, which have, in turn, evoked population ageing (CEPAL, 2018; OECD, 2017a). According to the United Nations (2015), it is expected that the number of people aged 60 years and above will double by 2050 and triple by 2100. More precisely, it should increase from 962 million in 2017 to around 2 billion in 2050 and around 3 billion in 2100 (Colby & Ortman, 2015).

Although population ageing can be perceived as a significant achievement in any society, longer lives also imply various challenges at the social, cultural, political, and economic levels. For example, it seems impractical to continue the cover of the ever-increasing group of retired people through pension reserve funds (Phillipson, 2019); this is only one of the many threats that must be considered when reformulating and systematising social policies aimed at older adults for the next few decades. The aforementioned unsustainability of a government pension scheme can be particularly concerning and challenging in less developed countries, where many older adults depend on their savings or family aids. This economic insecurity may eventually force older adults to continue working beyond their legal retirement age (hereinafter, postretirement work).

In addition to the economic rationale, postretirement work can also be considered as necessary to ensure appropriate levels of social and psychological well-being and health in older adults. As people start living longer, it becomes more and more essential that older adults are encouraged in various ways to engage in active ageing habits, foster their physical and mental activities, socialize, take the forefront of their economic lives, and partake in leisure time activities. Confirming, two studies have shown that engaged and dynamic lifestyles in older adults benefit both their overall well-being and the society; and that, in most societies, postretirement work ought be perceived as one of the main components of active ageing (Deeming, 2009; Walker & Foster, 2013).

In this panorama, older adults' attitudes towards work and retirement have also been changing; early retirement has become less common, even in more developed countries. Evidence shows that an increasing number of older adults have engaged in postretirement work (Cloostermans et al., 2015; de Wind et al., 2018). Nonetheless, although an important and extensive body of literature on retirement already exists, literature on postretirement work still lacks (Taylor et al., 2016; Walker & Maltby, 2012). Moreover, most research on postretirement work relates to the management field (see for example de Lange et al., 2010; Radford et al., 2015; Setti et al., 2015), whereas sociological contributions are scarcer.

So far, several studies on postretirement work have shown that the decision-making behind extended careers after reaching retirement age do not rely solely on work-related factors (de Wind et al., 2018; Madero-Cabib & Kaeser, 2016); instead, positional factors (e.g. gender, health, education, etc.) also play a crucial role in postretirement work (Madero-Cabib & Kaeser, 2016). Berglund and colleagues (2017) argued that 'job resources are also believed

to have a motivational effect independent of job demands and related to organisational outcomes' (p. 21). This suggests that socio-demographic and organisational factors might be strongly related to—and work in combination with—intrinsic factors that motivate older adults to engage in postretirement work. Moreover, a study remarked that these intrinsic factors are so important for older adults' motivation to engage in postretirement work that they can even outweigh negative health conditions that hinder work participation (Schreurs et al., 2011).

Therefore, there are several reasons as to why this systematic review on postretirement work could contribute to the current literature, and we highlight some herein. First, to the best of our knowledge, the last systematic literature review in this area dates back to 2008 (i.e. Kooij et al., 2008); although it analyses extended careers, it focused on older workers' **motivations** to continue working, not on continuous work in itself. This denotes a great conceptual difference when comparing this cited study with our research.

Second, there have been some reviews published on work at older ages; specifically, we highlight the studies from Sullivan and Al Ariss (2019), and Wang and Shultz (2010). Still, while the first mainly focused on **retirees' re-entry** into the labour force, the latter focused only on **retirement-related** factors, and both were published in a managerial relations journal. By comparing our study with these two, we can see a relevant difference that emphasises the possible contribution of this literature review: We examined extended careers through—mainly—the sociological perspective, thus encompassing a greater variety of multidimensional factors that influence older workers' decision to engage in postretirement work. Namely, instead of focusing exclusively on organisational factors, we encompassed and summarised a wider range of multidimensional factors; we hoped to provide further understanding on how factors of different natures interact and affect the late careers of older adults.

Third, over the last decade, postretirement economic participation has started receiving more attention from different disciplines (Phillipson, 2019; Taylor et al., 2016); thus, a systematic summary of these new findings may allow for the advancement of the existing theoretical literature regarding later-life career planning. This understanding further validates the necessity of this literature review.

Fourth, we aimed to summarise the results of studies on later-life employment from different countries; with this approach, we hoped to give an insight on the importance of

cultural differences and how they impact older adults' decision towards engaging in postretirement work.

It is important to note that terms related to old age (e.g. “the elderly”, “older adults”) do not always agree on a specific age cut-off. For instance, according to Gorman (as cited in Kowal & Dowd, 2001), ‘the age of 60 or 65, roughly equivalent to retirement ages in most developed countries, is said to be the beginning of old age’ (p. 1). Additionally, the United Nations used to refer to those aged above 60 years as older adults; today, the organisation tends to use the limit of 65 years. Despite this discussion, we remark that the current study focuses on the influencing factors of the decision to continue working in adults who are already legally entitled to retire. Therefore, to refer to workers who already reached legal retirement age—something that is likely to differ between countries—but continue being economically active, we used the terms “older workers” and “older adults” interchangeably throughout the text.

#### **4.2. The Conceptualisation of Postretirement Work**

Postretirement work is a concept that has received increased attention over the last years; it refers to a new socioeconomic and political reality that has been modifying, to some extent, how people deal with retirement, which has been historically related to early and in time retirement. Furthermore, it has received different names, such as “extended or prolonged working life” (Ang et al., 2016; Berglund et al., 2017; Shacklock, 2006) or “employment after retirement” (Sullivan & Al Ariss, 2019).

The literature shows that the influencing factors of postretirement work are varied, and that they relate to both the micro- and macro-levels of people's lives: Their personal motivations (i.e. highly influenced by a person's life course); and their cultural, political, and economic contexts (i.e. influenced by their environments and nationalities), respectively. For example, according to Bruschi and Büsch (2013), while some older adults might be influenced by factors that push them towards postretirement work (i.e. push factors; they simply have no other choice but to engage in it), others might be willing to remain in the labour market (i.e. pull factors; they desire to engage in it). Corroborating, different scholars have shown that the rationale behind older adults' behaviours towards postretirement work associates with various spheres of their lives, including their socioeconomic, health, and work-related contexts (Berglund et al., 2017; de Wind et al., 2018). This emphasises the interconnectivity

of factors of different natures and the importance of considering them as a whole when analysing postretirement work. Namely, people's extended working life should not be analysed exclusively from one perspective, mainly because all the aforementioned domains may play an important role in one's decision to continue working after they are able to retire (de Wind et al., 2018). This citation further validates our study because it aimed to analyse such multidimensional factors.

These ideas are closely related to the life course theory (Elder, 1974), which has been widely used in the later-life employment literature. As stated by Dewilde (2003), 'the synchronisation between individual time, family time, social time and historical time is central to the life-course perspective' (p. 117), and the use of this theory may allow for a better examination of people's decision-making throughout their life cycles. The life course theory states that the following factors can determine, to a great extent, why older adults decide to engage in postretirement work: Their social interdependence (a sense of belonging to a wider group); social timing (the way the past can shape the future); the financial and emotional welfare provided by their governments and their companies; and their well-being and that of their families.

Furthermore, nowadays, to achieve sustainability regarding the pension reserve funds (Taylor et al., 2016), governments have been trying to maintain their older workforces in the labour market for longer. Meanwhile, to maintain the valuable expertise and knowledge of long-lasting employees, companies have been focusing on their retainment; thus, and concurring with prior remarks in the literature (Lichtenthaler & Fischbach, 2016; Steenstra et al., 2017), investigating the mechanisms behind older adults' decisions towards engaging in postretirement work seems necessary. Such knowledge may help many of these societal necessities to be more accurately understood and, perhaps, fulfilled. Therefore, this systematic literature review aimed to identify and summarise the findings of studies conducted between 2008 and 2018 on the influencing factors of postretirement work.

After a comprehensive literature search and the assessment of the 32 international studies included in this review, we differentiated between the socio-demographic, implicit, work-related, and life-related factors that influence postretirement work. Each of these influencing factor categories are discussed in-depth in the Results section.

### **4.3. Methods**

Our study design followed the suggestions proposed by Petticrew and Roberts (2006), which

outlined the development of a systematic review in the Social Sciences. Thus, we first describe the review question, which helped us carry out a comprehensive literature search. Then, search results were screened considering the relevant inclusion and exclusion criteria. Afterwards, we critically appraised the quality of each study and extracted the most relevant data. Finally, we conducted best evidence synthesis.

### *Research Question*

The question that guided our search and screening processes was: What are the influencing factors of older employees' participation in postretirement work?

### *Search Strategy and Inclusion/Exclusion Criteria*

To ensure that our literature search was exhaustive and no relevant studies were missed, we searched for studies in both electronic databases and in the grey literature (e.g. conference papers, thesis, checked work, and ageing-related websites). Seven electronic databases were used to perform a comprehensive literature search: Web of Science, Wiley InterScience, PsycInfo, Scopus, ProQuest, PubMed, and Cochrane. First, we looked for the most recent literature reviews regarding older employees' job attitudes; results showed that the most recent literature review in the topic of our interest was published in 2008 (Kooij et al., 2008). Thus, our literature search focused on studies published between 2008 and 2018. The search was limited to papers written in the English language.

In the database search, we used a combination of keywords; we included terms referring to work (e.g. "labour\*"; "work\*"; "job\*"; "employ\*"; "occupation\*"), combined them with words related to age (e.g. "age\*"; "older\*"; "life\*course"; "life\*span"), and with another set of keywords concerning the predictors (e.g. "motivation\*"; "driver\*"; "decision\*"; "predictor\*"; "incentive\*"; "factor\*"; "reason\*"; "meaning\*").

This database search resulted in an initial number of 887 articles across all seven databases. Then, as the first round of selection, we screened the results by reading their titles; this provided us with 215 articles that approached our research topic. The second round of selection comprised the removal of duplicate articles and the reading of abstracts; this provided us with 94 articles. After that, we selected only those that met the following inclusion criteria:

- Empirical studies, which could have any of these research designs: Quantitative, qualitative, and mixed.

- Studies that focused on the influencing factors of late careers. Therefore, we excluded articles which aimed to study early retirement; we considered that early and deferred retirements were not determined by the same factors in an opposing fashion (Boot et al., 2014; Lewicki, 2014; Newton et al., 2019).
- Studies with target populations above 40 years old. This cut-off point was based on Kooij et al. (2008)'s study, which demonstrates that the concept of “older workers” encompasses employees from 40 years old onwards because this age is perceived as that in which people begin their skills’ decline.

In total, 32 studies were thoroughly read and analysed (see Figure 1). Furthermore, the grey literature search yielded one PhD dissertation that explored the topic of interest. It was included in the final list of articles.

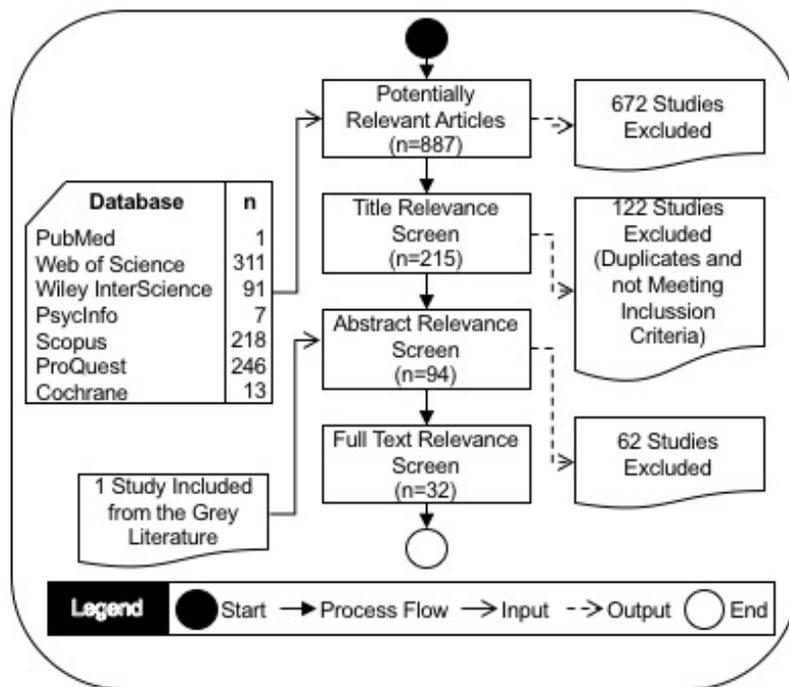


Figure 1: Study selection process.

### Quality Appraisal

We used two different quality rating tools, depending on the study design. For quantitative studies, we adapted a tool used by Lee and Cummings (2008). The studies were assessed on their research design (i.e. prospective or probability sampling), sampling (i.e. size, source,

anonymity, and response rate), measurements (i.e. reliability and validity of determinants, validity, internal consistency of the dependent variable, and use of a theoretical framework), and statistical analysis (i.e. correlation and outlier management). In total, 13 items were assessed. The internal consistency item was the only item that could be scored with a maximum of 2 points if the criterion was met and 0 if it was not; all the other 12 items were scored with 1 (criterion met) or 0 (criterion not met or information was missing). Therefore, the highest score was 14. The studies were classified into three categories: Low- (0–4 points), moderate- (5–9 points), and high-quality (10–14 points).

For qualitative studies, we adapted a tool proposed by the Critical Appraisals Skills Programme (CASP, 2018). The CASP checklist comprises 10 questions, which are categorised into three broad factors: The thoroughness of the key research methods (e.g. recruitment strategy, ethical issues, and data analysis thoroughness) and the credibility and relevance of the outcomes. Each item was scored with 1 (if the criterion was met) or 0 (if the criterion was not met or information was missing). Studies were classified in three categories: Low- (0-3 points), moderate- (4-7 points), and high-quality (8-10 points).

Two mixed-method design studies were appraised using the assessment tool for quantitative studies since their qualitative research part was complementary and not thoroughly detailed in the methodology section. Our assessments did not show any low-quality study; thus, no studies were removed from the final list.

### *Data Extraction*

We extracted the following data from each study: First author, year, country, study design, method, population, research field, and study quality (see Table 1). These data were registered in an Excel spreadsheet; then, we generated description tables of the 32 articles.

Table 1: Description of the Included Studies by Author, Country, Design, Method, Population, Research Field, and Quality Ratings

First author, Year	Country	Study Design	Method	Population	Research Field	Rating
<b>Quantitative studies</b>						
(de Wind et al., 2018)	Netherlands	Cross-sectional	Multivariate regression analyses	1,125 workers aged 56–64 years with and without chronic disease	Health	Mod <sup>a</sup>
(Polat et al., 2017)	Netherlands	Cross-sectional	Confirmatory factor analyses	Sample 1=313 / Sample 2=352 employees aged 40 years and older	Sociology	Mod
(Bouwhuis et al., 2017)	Netherlands	Longitudinal	Regression analyses	5,187 employees aged 45–64 years	Health	Mod
(Berglund et al., 2017)	Sweden	Longitudinal	Ordinary least square regression analyses	764 employees aged 52–59 years	Sociology	High
(Korsakienė et al., 2017)	Lithuania	Cross-sectional	Regression analyses	107 individuals aged 40–75 years	Sociology	Mod
(Stefanovska-Petkovska et al., 2017)	Macedonia	Cross-sectional	Ordinary least square regression analyses	351 employees aged 40 years and older	Business	High
(Ang et al., 2016)	Singapore	Cross-sectional	Regression analyses	355 nurses aged 50 years and older	Health	Mod
(Lichtenthaler et al., 2016)	Germany	Cross-sectional	Structural equation modelling analyses	229 employees aged 54 years and older from a large police department	Health	High
(Thieme et al., 2015)	Germany	Cross-sectional	Multivariate regression analyses	1,500 white-collar employees aged 55–64 years	Business	High
(Messe et al., 2014)	France	Cross-sectional	Difference-in-differences estimation	1,000 employees aged from 45–54 years	Sociology	Mod
(Brusch et al., 2013)	Germany	Cross-sectional	Cluster analyses	1,500 blue-collar employees aged 55–64 years	Sociology	Mod
(Geuskens et al., 2012)	Netherlands	Longitudinal	Regression analyses	4,937 employees aged 45–64 years	Economics	Mod
(Cheung et al., 2012)	China	Cross-sectional	Hierarchical regression analyses	242 employees aged 40 years and older from a large public hospital	Health	High
(van Den Berg, 2011)	Netherlands	Cross-sectional	Hierarchical regression analyses	73 employees aged 50–65 years from various sectors of the Dutch labour market	Business	High
(Wilkie et al., 2011)	U.S.	Longitudinal	Multilevel linear modelling	1,406 adults aged 55 and older	Health	Mod
(Davies et al., 2011)	U.K.	Cross-sectional	Hierarchical multiple regression analyses	556 employees aged 40–60 years from a U.K. financial services organisation	Health	Mod
(de Lange et al., 2010)	Netherlands	Cross-sectional	Least significance difference tests	172 temporary employment agency workers aged 65 and older	Psychology	High
(Tsai, 2018)	Taiwan	Longitudinal	Difference-in-differences estimation	2,766 older workers aged 60 and 61 years	Health	Mod
(Newton et al., 2019)	U.S.	Cross-sectional	ANOVA*	236 women aged 66 and older	Business	High

(Setti et al., 2015)	Italy	Cross-sectional	Confirmatory factor analyses	2,215 employees aged 55 years and older from an Italian financial institution	Business	High
(Lewicki, 2014)	Germany	Cross-sectional	Regression analyses	2,014 retired persons aged 40–85 years	Economics	Mod
(Büsch et al. 2010)	Germany	Cross-sectional	Regression analyses	1,500 employees aged 55–64 years	Sociology	High
(Łaszkiwicz et al., 2017)	Poland	Cross-sectional	Logit regression analyses	426 pensioners (men aged 65 and over and women aged 60 and over)	Sociology	Mod
(Giang et al., 2016)	Vietnam	Cross-sectional	Probit regression analyses	4,000 people aged 50 and over from rural areas	Business	Mod
(Kim, 2016)	South Korea	Longitudinal	Regression analyses / t-tests	1,264 older workers aged from 50 years who did and did not retain their employment between 2010 and 2012	Economics	Mod
(Boot et al., 2014)	Netherlands	Longitudinal	Logit regression analyses	333 employees aged 55–65 years	Sociology	Mod
(Chen et al., 2012)	Canada	Longitudinal	Regression analyses	Sample 1=12,000 full-time workers aged 50-68 years / Sample 2=3,900 part-time workers aged 50-68	Business	Mod
<b>Mixed studies</b>						
(Radford et al., 2015)	Australia	Cross-sectional	Regression analyses / thematic analyses	Questionnaires=160 / Interviews=207 personal care workers aged 50 years and older	Economics	High
(Boot et al., 2016)	Netherlands	Cross-sectional	T-tests / thematic analyses	Questionnaires=239 / Interviews=14 employees younger than 65 years	Sociology	Mod
<b>Qualitative studies</b>						
(Warburton et al., 2014)	Australia	Cross-sectional	Thematic analyses	17 rural healthcare workers aged 55 years and older	Sociology	High
(Cunningham et al., 2015)	U.K.	Cross-sectional	Thematic analyses	25 retired people aged 55 years and older	Health	High
(Zientara, 2009)	Poland	Cross-sectional	Thematic analyses	10 entrepreneurs aged 40 years and older, and 10 employees aged 58 years and older	Sociology	High

Note. \*ANOVA = Analysis of Variance; <sup>a</sup>Mod = Moderate

### *Best Evidence Synthesis*

Based on several authors (Cloostermans et al., 2015; Steenstra et al., 2017), the best evidence synthesis method should take into account the quality, quantity, and consistency of the reviewed studies. Therefore, to determine the level of evidence and to be able to draw conclusions from the evidence we found in each analysed study, we based our criteria on those outlined by previous studies that used and tested best evidence syntheses (Cloostermans et al., 2015; de Croon et al., 2004). We analysed the number, quality, and consistency (i.e. different studies presenting associations with the same direction) of all selected studies to establish the following five levels of evidence:

- **Strong** level of evidence: Consistent findings in at least 3 high-quality studies; or consistent findings in no less than 2 high-quality studies and no less than 2 moderate-quality studies.
- **Moderate** level of evidence: Consistent findings in 2 high-quality studies; or consistent findings in 1 high-quality study and no less than 2 moderate-quality studies.
- **Limited** level of evidence: Results of only 1 high-quality study; or consistent findings in at least 2 moderate-quality studies; or consistent findings in 1 high-quality study and 1 moderate-quality study; or inconsistent findings in 2 high-quality studies and 2 moderate-quality studies.
- **Inconclusive** evidence: Results of only 1 moderate-quality study.
- **Inconsistent** evidence: All other possible combinations (i.e. contradictory results in several ( $\geq 2$ ) studies; several studies with no significant association).

Moreover, for a research finding to be considered consistent, no less than 75% of the studies needed to present findings in the same direction. Additionally, when we observed consistent findings across several ( $\geq 4$ ) high- and moderate-quality studies that were inconsistent with findings of one moderate-quality study, the results of the latter were not considered.

## 4.4. Results

### *Summary of the Selected Studies*

In total, 27 articles used a quantitative, two articles used a mixed, and three articles used a qualitative method. Most quantitative studies (19) applied regression analyses, whereas others used different methods (e.g. cluster or confirmatory factor analysis). All qualitative papers used thematic analysis to interpret the data.

Most articles were conducted in Europe (i.e. in different countries; 22), while the rest were from Asia (5), North America (3) and Australia (2). Moreover, 24 studies used a cross-sectional and 8 used a longitudinal design.

In total, we found 14 high- and 18 moderate-quality studies. Many of the moderate-quality studies did not reach the high-quality level because their response rates were either low (i.e. less than 60%) or not reported at all. Similarly, the lack of theoretical background was another drawback that prevented some studies from reaching a high-quality level.

Among the quantitative studies, 12 did not use any theoretical background; the rest of the studies did (15 articles), although their theoretical framings were mainly based on organisation-focused theories. Some of the most common theories/approaches were: The job demand-control-social support model (JD-CS), the job demands-resources model (JD-R), and the signalling theory. Some of the less common psychological and sociological theories/approaches were: The achievement motivation approach, the continuity theory, and the successful ageing model.

### *Study Results*

Our results showed that, indeed, numerous factors of different natures influence postretirement work. After a comprehensive review, we differentiated between the following types of influencing factors: Socio-demographic, implicit, work-related, and life-related factors. Results of our review are shown in Table 2, which includes information on each of these factors, how each of these associated with postretirement work (i.e. a positive, negative, or non-significant association), article reference, and the level of evidence (i.e. strong, moderate, limited, inconclusive, and inconsistent).

Table 2. Results of the Best Evidence Synthesis

Related Factor	Association	Reference Number	Evidence
<b>Socio-demographic factors</b>			
Retiring allowance	-	(Giang & Nguyen, 2016) (Lewicki, 2014)	Limited (negative)
Gender (female)	- =	(Boot et al., 2016) (Büsch et al., 2010) (Łaszkiwicz & Bojanowska, 2017) (Thieme et al., 2015) (Ang et al., 2016) (Berglund et al., 2017) (Boot et al., 2014) (Cheung & Wu, 2012) (Giang & Nguyen, 2016) (Kim, 2016) (Lewicki, 2014) (Stefanovska-Petkovska & Bojadziev, 2017) (Tsai, 2018) (van Den Berg, 2011) (Wilkie et al., 2011)	Inconsistent
Education	+ - =	(Ang et al., 2016) (de Wind et al., 2018) <sup>a</sup> (Łaszkiwicz & Bojanowska, 2017) (Kim, 2016) (Wilkie et al., 2011) (Boot et al., 2014) (Boot et al., 2016) (Geuskens et al., 2012) (Giang & Nguyen, 2016) (Lewicki, 2014) (Polat et al., 2017) (Thieme et al., 2015) (Tsai, 2018) (Messe & Rouland, 2014)	Inconsistent
Age	+ - =	(Davies & Cartwright, 2011) (Geuskens et al., 2012) (Polat et al., 2017) (Berglund et al., 2017) (Boot et al., 2014) (Boot et al., 2016) (Büsch et al., 2010) (Giang & Nguyen, 2016) (van Den Berg, 2011) (Cheung & Wu, 2012) (Kim, 2016) (Wilkie et al., 2011)	Inconsistent
Marital status	+ =	(Giang & Nguyen, 2016) (Ang et al., 2016) (Berglund et al., 2017) (Boot et al., 2014) (Boot et al., 2016) (Kim, 2016) (Lewicki, 2014) (Tsai, 2018) (Messe & Rouland, 2014)	Inconsistent
Partner with paid work	+ =	(Ang et al., 2016) (Boot et al., 2016) (Chen et al., 2012) <sup>f</sup> (Boot et al., 2014) (Geuskens et al., 2012)	Inconsistent
Dependent children	+ =	(Chen et al., 2012) (Giang & Nguyen, 2016) (Lewicki, 2014) (Tsai, 2018)	Inconsistent
Household financial status	=	(Giang & Nguyen, 2016) (Wilkie et al., 2011)	Inconsistent
<b>Implicit factors</b>			
Job engagement	+ =	(Warburton et al., 2014) (Lewicki, 2014) (Cunningham et al., 2015) (Korsakienė et al., 2017) (Polat et al., 2017) (Davies & Cartwright, 2011) (de Lange et al., 2010) (Büsch et al., 2010)	Strong (positive)
Intrinsic motivation	+ =	(Brusch & Büsch, 2013) (Büsch et al., 2010) <sup>e</sup> (Stefanovska-Petkovska & Bojadziev, 2017) (van Den Berg, 2011) (Cunningham et al., 2015) (Ang et al., 2016) (Davies & Cartwright, 2011)	Strong (positive)
Mastery	+	(Boot et al., 2014) (Boot et al., 2016) (Bouwhuis et al., 2017) (de Lange et al., 2010) (Lichtenthaler & Fischbach, 2016)	Strong (positive)
Job satisfaction	+	(Berglund et al., 2017) (Lewicki, 2014) (Radford et al., 2015) (Warburton et al., 2014) (Zientara, 2009)	Strong (positive)
Work commitment	+	(Polat et al., 2017) (Davies & Cartwright, 2011)	Limited (positive)
Vocational position	+	(Büsch et al., 2010) <sup>e</sup>	Limited (positive)
<b>Work-related factors</b>			
Organisational support	+	(Bouwhuis et al., 2017) (Büsch et al., 2010) (Cheung & Wu, 2012) (Geuskens et al., 2012) (Korsakienė et al., 2017) (Polat et al., 2017) (Radford et al., 2015) (van Den Berg, 2011) (Warburton et al., 2014) (Wilkie et al., 2011) (Zientara, 2009) (Berglund et al., 2017)	Strong (positive)
Burnout	- =	(Lichtenthaler & Fischbach, 2016) (Ang et al., 2016) (de Wind et al., 2018) (Geuskens et al., 2012) (Kim, 2016) (Warburton et al., 2014) (Berglund et al., 2017) (Boot et al., 2014) (Bouwhuis et al., 2017) (Boot et al., 2016)	Strong (negative)
Autonomy at work	+	(Korsakienė et al., 2017) (Łaszkiwicz & Bojanowska, 2017) (Stefanovska-Petkovska & Bojadziev, 2017) (van Den Berg, 2011) (Cunningham et al., 2015)	Strong (positive)
Social contact	+	(Cunningham et al., 2015) (Davies & Cartwright, 2011) (Lewicki, 2014) (Zientara, 2009)	Strong (positive)
Work flexibility	+ =	(Radford et al., 2015) (Warburton et al., 2014) (Zientara, 2009) (Cunningham et al., 2015) (Cheung & Wu, 2012)	Strong (positive)
Recognition on the job	+	(Büsch et al., 2010) (Warburton et al., 2014) (Zientara, 2009)	Strong (positive)
Rotating shift	-	(Ang et al., 2016) (Berglund et al., 2017)	Limited (negative)
Work-family conflict	-	(Cheung & Wu, 2012)	Limited (negative)
Contract	+	(Bouwhuis et al., 2017) (de Wind et al., 2018) <sup>a</sup> (Thieme et al., 2015)	Inconsistent

	=	(Berglund et al., 2017)	
More working hours	+	(Boot et al., 2014) (Büsch et al., 2010) <sup>c</sup> (Radford et al., 2015) (Thieme et al., 2015)	Inconsistent
	=	(Geuskens et al., 2012) (Kim, 2016) (Boot et al., 2016)	
	-	(Berglund et al., 2017)	
Financial incentives	+	(Ang et al., 2016) (Büsch et al., 2010) <sup>c</sup> (Chen et al., 2012) (de Wind et al., 2018) <sup>a</sup> (Lewicki, 2014)	Inconsistent
		(Radford et al., 2015) (Stefanovska-Petkovska & Bojadziev, 2017) (Warburton et al., 2014)	
		(Zientara, 2009)	
	-	(Davies & Cartwright, 2011) (Łaskiewicz & Bojanowska, 2017)	
	=	(Bouwhuis et al., 2017) (Polat et al., 2017) (Kim, 2016)	
Discrimination against older workers	-	(Warburton et al., 2014)	Inconsistent
	=	(Cheung & Wu, 2012) (Ang et al., 2016)	
Training and development	+	(Radford et al., 2015) (Setti et al., 2015) (Thieme et al., 2015) (Warburton et al., 2014)	Inconsistent
	=	(Cheung & Wu, 2012) (Korsakienė et al., 2017) (Łaskiewicz & Bojanowska, 2017) (Messe & Rouland, 2014) (Polat et al., 2017)	
Number of years of service	+	(Stefanovska-Petkovska & Bojadziev, 2017) (Büsch et al., 2010)	Inconsistent
	-	(Davies & Cartwright, 2011)	
	=	(Lewicki, 2014) (Tsai, 2018)	
Skill suitability/matching skills	+	(Łaskiewicz & Bojanowska, 2017)	Inconsistent
	=	(Kim, 2016)	
Using force in the workplace	+	(Geuskens et al., 2012)	Inconclusive
<b>Life-related factors</b>			
Support from family and friends	+	(Cheung & Wu, 2012) (de Wind et al., 2018) <sup>b</sup>	Limited (positive)
Caregiving responsibilities	-	(Warburton et al., 2014)	Limited (negative)
Depressive symptoms	-	(Boot et al., 2014)	Inconsistent
	=	(Wilkie et al., 2011)	
Functional limitations	-	(Boot et al., 2014) (Giang & Nguyen, 2016)	Inconsistent
	=	(Boot et al., 2016)	
Better self-rated health	+	(Berglund et al., 2017) (Boot et al., 2016) (Bouwhuis et al., 2017) (Brusch & Büsch, 2013) (Büsch et al., 2010) <sup>d</sup> (Chen et al., 2012) (de Wind et al., 2018) (Giang & Nguyen, 2016) (Kim, 2016) (Warburton et al., 2014) (Newton et al., 2019) <sup>d</sup>	Inconsistent
	=	(Davies & Cartwright, 2011) (Łaskiewicz & Bojanowska, 2017) (Lewicki, 2014) (Polat et al., 2017) (Wilkie et al., 2011) (Radford et al., 2015)	
Comorbidity	-	(Boot et al., 2016)	Inconsistent
	=	(Wilkie et al., 2011)	
Leisure	-	(Davies & Cartwright, 2011)	Inconclusive

Note. Three possible associations: a negative association between factor and outcome ( - ); No significant association between factor and outcome ( = ); A positive association between factor and outcome ( + )

<sup>a</sup>: significant only for people with a chronic disease

<sup>b</sup>: significant only for people without a chronic disease

<sup>c</sup>: significant only for men

<sup>d</sup>: significant only for women

### *Socio-demographic Factors*

The most analysed socio-demographic factors were gender (15 studies) and education (14 studies), followed by age (12 studies) and marital status (9 studies). We observed an inconsistent level of evidence for all four factors. For instance, 4 studies reported a negative association between being a woman and postretirement work, while 11 studies found no significant association between these variables. Regarding education, 3 studies found a positive association between higher education level and postretirement work, 2 studies found this association to be negative, while 9 studies yielded non-significant associations. Additionally, 3 studies reported a positive association between increasing age and postretirement work, 6 other studies found such association to be negative, while 3 studies showed this association to be non-significant. Likewise, while 1 study found positive associations between marital status and postretirement work, 8 studies reported non-significant associations between these two variables.

We also observed an inconsistent level of evidence for partner with paid work (5 studies), having dependent children (4 studies), and household financial status (2 studies). For partner with paid work, 3 studies reported positive associations and 2 studies reported non-significant associations between this variable and postretirement work. For having dependent children, 2 studies reported positive associations and 2 studies reported non-significant associations between this variable and postretirement work. For household financial status, both studies yielded non-significant associations between this variable and postretirement work.

Further, in 2 moderate-quality studies, we observed a limited level of evidence for retiring allowances, which showed negative associations with postretirement work.

### *Implicit Factors*

These factors referred to employees' psychological experiences concerning their jobs. We observed a strong level of evidence for mastery (i.e. self-efficacy, perceived control over external influencing factors) (5 studies), job satisfaction (5 studies), intrinsic motivation (7 studies), and job engagement (8 studies). Nearly all the studies showed positive associations with postretirement work; still, one study found non-significant associations between intrinsic motivation and postretirement work, and another study reported non-significant associations between job engagement and postretirement work.

Moreover, we observed a limited level of evidence for work commitment (2 studies) and vocational position (1 study), which showed positive associations with postretirement work. Thus, compared to the other categories of influencing factors, the implicit factors category was the one with the most consistent findings across studies.

#### *Work-related Factors*

We observed a strong level of evidence for burnout, organisational support, recognition on the job, work flexibility, autonomy at work, and social contact. Among these, burnout was the only factor that showed a negative association with postretirement work (9 studies), although there was 1 study which reported a non-significant association between these two variables. Contrariwise, organisational support (12 studies), recognition on the job (3 studies), work flexibility (5 studies), autonomy at work (5 studies), and social contact (4 studies) showed positive associations with postretirement work.

Moreover, we observed a limited level of evidence for rotating shifts (2 studies) and work-family conflict (1 study), both of which showed a negative association with postretirement work.

Other work-related factors (i.e. contract, working hours, financial incentives, age-related discrimination, training and development, number of years of service, using force in the workplace, and skill suitability/matching skills) presented inconclusive or inconsistent levels of evidence owing to inconsistent findings across studies. For example, although 9 studies reported positive associations between financial incentives and postretirement work, 2 studies found a negative association between these variables, while 3 studies reported non-significant associations between these variables. This result illustrates that, although the variable of financial incentives was widely considered in this research field, international studies have not reached consensus as to its association with postretirement work.

#### *Life-related Factors*

We observed an inconsistent level of evidence for self-rated health, and it was the most analysed factor among the life-related factors (17 studies): 11 studies reported a positive association between better self-rated health and postretirement work and 6 studies reported non-significant associations between these variables. Similarly, we observed an inconsistent level

of evidence for three other variables: Depressive symptoms were found to be positively associated with postretirement work in 1 study, but non-significantly associated in another study. Functional limitations were negatively associated with postretirement work in 2 studies, but non-significantly associated in 1 study. Comorbidity was negatively associated with postretirement work in 1 study, but non-significantly associated in another study.

Moreover, we observed an inconclusive level of evidence for leisure (1 study), which showed a negative association with postretirement work. Additionally, we observed a limited level of evidence for support from family and friends (2 studies) and caregiving responsibilities (1 study). The support from family and friends showed a positive association with postretirement work, whereas the caregiving responsibilities showed a negative association with post-retirement work.

### *The Overall Picture*

After analysing the factors separately, we identified the general trends in the latest research on postretirement work. At first, although 17 of the 32 reviewed articles included both implicit and work-related factors, there was a general inclination towards the latter. The most common work-related factors were burnout, organisational support, and financial incentives. The most common implicit factors were job satisfaction and intrinsic motivation.

Generally, the findings were, to some extent, contrasting. On the one hand, several studies (Büsch et al., 2010; Stefanovska-Petkovska & Bojadziev, 2017) demonstrated that financial incentives (work-related factor) influenced postretirement work to a greater extent than, for instance, intrinsic motivation (implicit factor). On the other hand, some studies reported that implicit and work-related factors presented similar influencing effects on postretirement work (Berglund et al., 2017).

Additionally, although some studies included multiple work-related factors, they reported relatively few significant results. It might be the case that people's willingness towards engaging in postretirement work was influenced to a greater extent by implicit factors, which were analysed less extensively compared to work-related factors. This explanation would be in line with the idea discussed by Geuskens et al. (2012).

## 4.5. Discussion

This review systematically assessed the existing literature published between 2008 and 2018 on multidimensional influencing factors of postretirement work. As aforementioned, despite the increased attention paid to postretirement work in current research, systematic literature reviews on its influencing factors were scarce. Nonetheless, to acknowledge the unique contributions of our study, we need to analyse our findings considering the already existing reviews.

Kooij et al. (2008)'s review focused on specific age-related influencing factors of older workers' motivation to continue working; they distinguished among five conceptualisations of age (i.e. chronological, functional, psychosocial, organisational, and the lifespan). Comparing, while our systematic literature review focused exclusively on postretirement work, Kooij et al. (2008)'s review included studies that used either motivation to retire or to remain employed as dependent variables. Nevertheless, recent research shows that retirement and later-life work decisions are not influenced by the same factors in an opposing fashion (Boot et al., 2014; Lewicki, 2014; Newton et al., 2019). That is, we should not assume that if higher education levels positively affect deferred retirement, lower education levels would positively affect early or in time retirement. Rather, postretirement work and retirement are two different processes that need to be analysed separately. Therefore, by targeting studies that focused exclusively on postretirement work, we aimed to give a more comprehensive view about postretirement and its predictors across countries.

Corroborating the results of Sullivan and Al Ariss (2019), our review demonstrated that studies provided consistent evidence towards a strong positive association between job engagement and deferred retirement. This highlights the importance of the psychological contract between the employer and the employee, in that it strengthens older adults' work-related identity. This evidence also corroborates the findings of Wang and Shultz (2010)'s review; however, there are significant differences between these two reviews and our study: Sullivan and Al Ariss (2019) analysed older adults' re-engagement in economic activities after having retired; while Wang and Shultz (2010) focused on employees' (early) retirement decisions, instead of continuous work; our study focused on postretirement work (i.e. continuous work).

Additionally, other predictors of postretirement work identified in this literature review demand more attention. Our results showed that most socio-demographic factors presented divergent results across countries; specifically, education presented inconsistent results regarding its influencing effect on postretirement work. One possible explication could be that countries differ in their socioeconomic development: In more developed and equal countries, lower educational levels may still guarantee a good standard of living when retiring; in less developed and more unequal countries, however, lower educational levels might be associated with extremely low pension savings, thus forcing older adults to remain employed.

Gender presented similar inconsistent results. This may be because countries with higher overall women's participation in the workforce throughout their life cycles present non-significant gender differences. Contrariwise, countries with lower overall women's participation in the workforce throughout their lives (e.g. owing to family caregiving duties) may have more women that need or want to prolong their working lives at an older age. Thus, future research is warranted to analyse the extent to which cumulative advantages in developed countries and disadvantages in less developed countries impact postretirement work.

We also highlight that a very limited number of the analysed studies have included caregiving responsibilities as an influencing factor of postretirement work. Nevertheless, and particularly in developing countries—where patriarchal relations and traditional gender division of labour are more common—grandchildren's upbringing by older women is still common. For instance, in Chile, a recent research on postretirement work discovered that, although the relation between frequent care for grandchildren and postretirement work was not significantly affected by older workers' gender, female adults in retirement age who frequently cared for their grandchildren were more **motivated** to continue working when compared to their male counterparts (Galkutė & Herrera, 2020). This underpins the need for in-depth analyses of the caregiving responsibilities variable from a gender-based perspective; it can be a crucial influencing factor of postretirement work, especially in developing countries.

The disparities among countries found in our systematic literature review suggest that national findings regarding the influencing effect of socio-demographic factors on postretire-

ment work should not be generalised worldwide; instead, political, economic, or socio-cultural characteristics—which differ by country—are likely to have dissimilar meanings and impacts on employment decisions among older adults in different countries.

Regarding work-related factors, our findings showed more consistency in the reviewed studies; the most important factors that pull older adults to remain employed referred to organisational support, recognition on the job, work flexibility, autonomy, and social contact. These work-related factors may be among the most valued by older employees; thus, they should be seriously considered when designing any age-related work policies and practices within companies.

Regarding implicit factors, our findings also showed greater consistency; particularly, mastery, job satisfaction, intrinsic motivation, and job engagement were amongst the most consistent factors in the large number of international studies we have analysed. This apparent greater importance of implicit factors in postretirement work decision-making questions the general assumption: That financial rewards tend to be the primary motivators of engagement in postretirement work. This argument was also raised by Wang and Shultz (2010), who similarly indicated that implicit factors (e.g. job satisfaction) might outweigh the importance of economic benefits among older employees. Notwithstanding, several authors (Berglund et al., 2017; Büsch et al., 2010) have remarked that objective work conditions (e.g. autonomy, flexibility, financial, and non-financial rewards, etc.) are closely related to employees' subjective perceptions (e.g. job satisfaction or intrinsic motivation); namely, these may influence older employees' predisposition towards engaging in postretirement work. Hence, for the scientific literature to achieve a more holistic comprehension of older employees' willingness to remain employed, and for practical settings to be more effective on the topic, both theory and practice should consider work-related and implicit factors together.

Finally, as can be seen from the best evidence synthesis, studies on postretirement work have mainly focused on the organisational environment and on older employees' job satisfaction, engagement, and commitment. Thus, so far, most research paid attention to strategic human resource management aimed at easing organisational tasks; these, in turn, regard to the creation of appropriate policies and procedures for supporting older employees' collaboration. As previously remarked in this review, all recent literature reviews on this topic (Kooij et al., 2008; Sullivan & Al Ariss, 2019; Wang & Shultz, 2010) were published in

managerial journals; this specific journal choice provides further evidence towards our appointment.

Contrariwise, relatively few research have been conducted from a sociological perspective; such perspective includes family life (e.g. caregiving duties, family structure, leisure, and social participation) and psychosocial variables (e.g. work meaningfulness for older employees; how work meaningfulness might affect their attitudes towards postretirement work), both of which were missing in the analysed studies. Therefore, we acknowledge a research gap regarding the lack of consideration of variables of a more social nature in the postretirement work research field; this emphasises the pathway that should be trailed by future research. Based on this statement, we feature the practical implications of this literature review hereinafter.

#### **4.6. Practical Implications**

First, we would like to consider two topics related to the current international situation: Pension reserve unsustainability has been one of the major concerns of many governments (Taylor et al., 2016); and organisations are at risk of losing valuable knowledge and expertise as a whole generation of people (known as “baby boomers”) are about to retire (Akkermans et al., 2016). Thus, endeavours towards ensuring that some of these older adults remain economically active after they reach the legal retirement age have become more critical. Accordingly, understanding the factors that pull older workers to the labour market may be vital: This knowledge may allow for the creation of more age-friendly work environments.

Our study revealed—through the analysis of 32 international studies—that some variables are likely to be sensitive to national differences (mainly socio-demographic and life-related ones), while others might be less sensitive and more generalisable (primarily implicit and work-related ones). With this, our review provides the aforementioned knowledge, thus demonstrating the types of policies and practices that could be developed or readjusted to increase older adults’ willingness to remain employed after reaching their legal retiring age. For instance, more attention could be paid to the promotion of flexible timetables, autonomy, and/or recognition to older employees, as these factors were significant predictors of postretirement work in different studies. Simultaneously, focusing on these factors may increase older workers’ intrinsic motivation, job engagement, and job satisfaction, and our review

showed that there were strong positive associations between these factors and postretirement work.

We also emphasize that, so far, the focus of personnel management in most countries worldwide has tended to revolve around extrinsic employment aspects; namely, this type of management has been neglecting, to a great extent, implicit employment aspects. Contrariwise, our findings and considerations denote that older adults' intrinsic work motivation needs to receive due and in-depth consideration; this conception is consonant with a recent Chilean study conducted among economically active Chilean adults in retirement age, which discovered that intrinsic work motivation was the most significant predictor of postretirement work (Galkutė & Herrera, 2020). Likewise, Akkermans et al. (2016), who conducted a survey in a Dutch taxi company, demonstrated that intrinsic work motivation does not decrease as people age; that is, the literature highlights the need for a more in-depth analysis on how intrinsic older adults' motivation affect their desire to extend their careers. Therefore, managers should direct their efforts towards getting to better understand older workers' personal attitudes and preferences, regardless of occupation type and region.

#### **4.7. Limitations**

Still, our study also presents clear limitations. First, our search strategy was limited to the English language. Hence, relevant studies written in other languages were unacknowledged in this literature review. Including studies in other languages (e.g. Spanish) would have allowed for the analysis of postretirement work in less developed regions (e.g. Latin America); and for the analysis as to whether socioeconomic factors influence postretirement work more prominently in such regions. We expect so, considering the deficient pension reserve schemes found in such contexts (OECD, 2017b). Summarising, future reviews are warranted in this regard.

Second, although the first search step yielded 887 results, many studies were excluded because their titles did not provide any information about postretirement work or the involvement of older workers, which was the focus of this literature review.

Third, we identified a limitation in our study quality appraisal: Some studies were marked down because authors did not include some information (e.g. anonymity protection

and/or outlier handling). However, we highlight the possibility that these aspects were addressed in the studies, and that they were not specified owing to space limitations. Thus, our quality appraisal may have evoked lower quality scores for studies.

Fourth, we conducted a systematic literature review, not a meta-analysis. A meta-analysis refers to a statistical approach aimed at analysing the numerical results of a systematic literature review; namely, although all meta-analyses include a systematic review, not all systematic reviews include a meta-analysis. Sometimes, it can be beneficial to summarise all statistical empirical evidence; nonetheless, according to Hanratty (2018), who wrote for the Campbell Collaboration, studies should not be statistically analysed if they are too different to merge. Considering the inconsistency and inconclusiveness we observed across our data, we concluded that the factors were too dissimilar, thus impeding the conduction of a meta-analysis.

#### **4.8. Future Research Agenda**

This study identified several gaps in knowledge regarding the influencing factors of older adults' participation in the labour market at and after the legal retirement age. First, many studies exclusively analysed implicit or organisational factors; this denotes that postretirement work has been mostly analysed from psychological and/or management perspectives. Nonetheless, we demonstrated that factors of different natures may be closely interconnected; this signifies that, if we aim to have a better understanding of older adults' motives to engage in postretirement work, these factors should be considered together. Thus, more interdisciplinary research are needed to cover all relevant aspects concerning older workers' economic engagement.

Moreover, as it can be noted in our findings, most studies on this topic used quantitative designs. Hence, future qualitative studies are needed to allow for a clearer interpretation of the quantitative results found throughout this field and for a more comprehensive view on the topic.

Finally, although older workers' participation in the labour market has been extensively studied (i.e. in the English language) in Europe, it was less extensively studied in Asia, Australia, and North America, and we did not find studies conducted in South America. Thus, more research is needed in this continent; specifically, some South American countries (e.g.

Chile or Uruguay) have been experiencing an accelerated ageing process in the last few decades, and are about to position themselves among the oldest nations worldwide.

## 5. Chapter Five: Paper Two

### Postretirement Work from a Gender Perspective: In-depth Analysis of the Chilean Case

**Abstract.** Due to the ever-increasing life expectancy rates worldwide, there has been an emerging need to conduct more research on older adults' participation in the labour market after reaching the state pension age. This study aims to analyse the factors associated with postretirement work in Chile, a country characterised by a strong persistence of a male-breadwinner model endorsed by deeply-rooted traditional gender roles, and at the same time characterised by a dual-earner model strongly encouraged by a neoliberal system. Relying on a gendered life course perspective and using a nationally representative survey, we conducted logistic regression analyses to explore how a number of cumulative advantages and disadvantages (such as work trajectory, job satisfaction, and caregiving duties) shape working beyond legal retirement age and the intrinsic motivation to continue working among economically active older adults in Chile. One of the main findings of the present study is that intrinsic motivation to continue working was a remarkably significant predictor of postretirement work among older Chilean adults, especially among women. The results also suggest that even though older women are motivated to continue working, the national labour market is unlikely to offer such possibility. The findings of this study have implications for practice in the sense that they demonstrate the imperative need for organisations to focus on intrinsic motivation-related factors in striving to improve employees' willingness to stay within the company after the state pension age.

**Keywords:** Postretirement work, Social gerontology, Ageing, Gendered life course, Chile

#### 5.1. Introduction

Much has been written about (early) retirement options which used to facilitate the entrance of young people to the labour market. However, as several scholars of the critical perspective in social gerontology have recently mentioned (Phillipson, 2018; Taylor, Loretto, Marshall,

Earl, & Philipson, 2016; Walker, 2018), a new research agenda should be seriously considered, with special attention devoted to older adults' motivation to continue working after legal retirement age and their postretirement work conditions. Indeed, if one of the main governmental objectives is to keep older adults economically active for longer, it is also essential to investigate what aspects pull them towards the labour market. In other words, what makes older adults stay employed although they might be legally entitled to retire?

The case of Chile can be considered of particular interest. According to the statistical data of different international organisations (CELADE, 2002; CEPAL, 2009), the rate of population growth in Chile was less than 1% ten years ago and it has been forecast that by 2030 nearly a quarter of the Chilean population will be 60 years of age or older, positioning the country as the oldest in all of South America. Moreover, in a remarkably short period of time, Chile has transformed from a closed nationalised economy to one of the most open market-based economies of the world (Torche, 2005). The presence of a neoliberal system in Chile is likely to attribute full responsibility to citizens for their own welfare, promoting in this way a dual-earner model, where both men and women must contribute to the family income. Nevertheless, despite the increasing female participation in the Chilean labour market among younger generations, there is a large proportion of older women who have never worked in their lives or who have had very discontinuous work trajectories (Madero-Cabib, Undurraga, & Valenzuela, 2019). In addition to this, there is a prevailing gender-biased culture, based on patriarchal relationships. Therefore, Chile presents a singular national context with two divergent realities: the welfare in old age depends on individual earnings based on the stability and formality of the worker's career, but in a context of a traditional male-breadwinner model endorsed by deeply-rooted traditional gender roles.

Indeed, work plays an essential role in older Chileans' lives in terms of financial sustainability, as a large number of older Chileans suffer from poverty once they retire due to low pension replacement rates (OECD, 2018). Nevertheless, the National Survey on Work and the Elderly in Chile (Herrera et al., 2018) reported that 62% of economically active older adults intended to continue working even if they did not have an economic necessity to do so. In particular, 33% would accept any kind of job while 29% would like to work depending on the job characteristics. These data indicate that an economic need might not be the only, or even the main, factor affecting postretirement work in Chile. In this sense, this article aims

to go one step further in analysing other non-economic, latent factors associated with postretirement work in this understudied country with accelerated demographic transition.

Despite the fact that postretirement work can be considered as a relatively new research field, there already exist several studies regarding retirement postponement (Berglund, Seldén, & Halleröd, 2017; de Wind, Scharn, Geuskens, van der Beek, & Boot, 2018; Geuskens, Hengel, Koppes, & Ybema, 2012; Radford, Shacklock, & Meissner, 2015; Thieme, Bruschi, & Büsch, 2015). It is worth noting, however, that the great majority of postretirement work-related studies focus on different European countries within Europe's particular socio-economic and political context. In contrast, extended working life is still an under-researched area in most South American regions that undoubtedly differ from the European context, including the particular case of Chile.

In order to understand the complex reality of retirement postponement in Chile, in this way adding valuable knowledge to the literature and to national policymakers, it is essential to consider a variety of multidimensional factors. To do so, in this study we use a gendered life course perspective which offers a comprehensive analysis of changing and influential processes throughout the life span, such as social relationships, roles, opportunities, and turning points, which together determine individual paths. In particular, this study aims to explore factors associated with prolonged careers among Chilean retirement-age men and women, with a special focus on gender differences in such aspects as caregiving duties, work trajectories, and job satisfaction.

This article is organised in seven sections. First, we introduce readers to the Chilean context in terms of labour force participation of older adults. Second, we present the gendered life course perspective which constitutes a theoretical framework for our research. Afterwards, we describe the hypotheses assessed in this study. Methods, including data, measures, and statistical analyses, are introduced in the following section. We then describe the results obtained from logistic regression models within the context of the hypotheses. Finally, in the last section we present the discussion, implications, and limitations of this research.

## **5.2. Gendered Labour Force Participation of Older Adults in Chile**

According to national statistics (INE, 2017), people aged 60 years or above reached 16.2%

of the total population in 2017, the great majority of them living in the capital of the country, Santiago de Chile. For the first time, adults over 60 years of age have outnumbered the population under 15 years old (Casen, 2017).

First, it is essential to note that the legal retirement age in Chile is 60 years for women and 65 years for men. As reported by INE (2016), a total of 1,323,370 older adults (60 years or above) were in the workforce in 2015, which means that their participation rate was 35.3%. When comparing both genders, female participation becomes especially concerning in Chile: while participation in the workforce in 2015 of those women aged 60 years old or above was 20.3%, men's participation in the same age group was 49.6% (INE, 2016). Thus, the gap between older men and women in terms of their labour participation was nearly 30%. This is striking considering the fact that the health status of Chilean women is self-rated better than that of men. Although between 2015 and 2017 work participation of the older adults increased slightly, the statistical data showed there was a significant drop once people turned 65 years old (Casen, 2017). Therefore, even though the female employment rate in Chile has increased over the last years, it still remains quite low in comparison with Chilean men (Casen, 2017).

Moreover, for those older adults who continued working, it was possible to identify income inequality according to gender, which was found to be statistically significant. While the average monthly income of the main job for men over 65 years old in Chile was 772 USD in 2017, this income for women of the same age group was 549 USD. Furthermore, this income tends to decrease in the case of women as they get older, while it remains similar for older men (Casen, 2017). Low pay as well as pay inequality according to gender reported by Casen (2015, 2017) were also echoed in the recent OECD reports (OECD, 2018) as being one of the main challenges that hinder job quality in Chile, especially among older adults.

Likewise, a study developed by the University of Santiago of Chile and the Intermediate Technical Training Agency in 2016 (OTIC & Universidad de Santiago de Chile, 2016) included focus groups conducted with older people, which provided an opportunity to better understand the statistical data. When it comes to work inclusion, older people highlighted that they began to feel excluded from the labour system after reaching 50 years of age. Due to these perceived exclusions, people argued they were "pushed" towards self-employment and entrepreneurship, which could explain a high number of self-employed older adults in Chile, especially in the case of women. The difficulty in finding a job was also

reflected in the fact that most older people had to rely on their social networks in order to acquire employment. Indeed, this highlighted the evidence that there were no adequate programs that would support and intermediate in the job search process for older people willing to continue working in Chile.

### **5.3. Theoretical Background**

Previous studies (de Wind et al., 2018; Madero-Cabib & Kaeser, 2016) have demonstrated that work and retirement decisions during older age do not depend exclusively on work-related conditions but also on a number of so-called positional factors such as gender, education, health, or marital status, among others. In this sense, the life course perspective (Elder, 1995) provides a meaningful framework to better understand retirement postponement since it encompasses a variety of multidimensional aspects that shape people's life paths.

Likewise, as was mentioned above, when it comes to late-life engagement in economic activities, it is imperative to take into account gender differences. This is mainly due to the gender division of labour that has emphasised socially accepted gender roles and put women at a disadvantage in the workplace when compared to men. As a consequence, women are likely to face a different work landscape at an older age due to cumulative disadvantages throughout life.

The gender division of labour marks social ties between men and women, producing patriarchy-based relationships (Hirata, Kergoat, del Conicet, & Zykbergberg-Hocquard, 1997) and unequal distribution of work and domestic duties that still persist today in a vast number of societies including Chile, despite an increased involvement of men in domestic and paternal tasks. Since women still have to coordinate their professional careers with domestic and caregiving responsibilities to a greater extent than men, the latter have more opportunities to devote themselves exclusively to professional development and, therefore, have more possibilities to access senior positions as well as to enjoy a higher quality of work (Pateman, 2016; Reyes, 2018).

Given the above, in this study we focus on a gendered life course perspective, paying special attention to such aspects as caregiving responsibilities, work trajectory, and job satisfaction, which are all likely to be gender sensitive.

With regard to caregiving responsibilities, women have historically undertaken domestic and care duties to a much greater extent in comparison with men. Even today, despite the ever increasing female participation in the labour market, women usually find themselves in a more complex work-family balance conflict than their partners, dealing with longer unpaid working hours (Mortimer & Shanahan, 2007; Vives, Gray, González, & Molina, 2018). In the Chilean context, caregiving responsibilities of dependent family members are assumed by the family, where women unofficially undertake most care burdens (Setién & Acosta, 2010; Torralbo, 2018). According to Reyes (2018), the gender gap existing in housework and care work in Chile tends to be ‘independent of women’s employment status, income and other determinants’ (p. 133). National statistics clearly reflect this reality: according to the time use survey (ENUT, 2015), Chilean men spend an average of 2.74 hours on unpaid work daily while this figure rises to 5.89 hours in the case of Chilean women. Likewise, in all age groups, women devote more time than men to care work (ENUT, 2015).

Caregiving responsibilities are also closely related to remarkably different work trajectories throughout the life span among men and women. Due to the traditional gender division of labour, which implies a higher female involvement in domestic and care duties, women are more likely to perform insecure, precarious, and part-time jobs when compared to men (Vives et al., 2011, 2018). Bearing in mind that Chile has historically been characterised by a strong male-breadwinner culture (Madero-Cabib et al., 2019), the access to the labour market for older female generations has been more limited, which is likely to result in more discontinuous work trajectories in comparison with Chilean men. As mentioned by several authors (Duberley, Carmichael, & Szmigin, 2014; Newton, Chauhan, Spirling, & Stewart, 2018), female work trajectories are usually marked by discontinuity caused by family reasons, absence of extra benefits due to higher likelihood to perform part-time jobs, and lower occupational status which also implies a less attractive reward system. Indeed, these particular women’s experiences in the labour market are likely to intervene in their later-life work decisions in a different way in comparison with men. By way of clarification, in this article we operationalised the concept of work trajectory differentiating between discontinuous and continuous trajectories, where the former referred to people who changed their workplaces many times, while the latter included those respondents who never changed a workplace or did so just a few times.

In a similar way, job satisfaction among men and women can be quite different due to unequal access to opportunities throughout the lifetime, for instance access to higher education. Education and work should not be considered as two separate life phases but rather as part of a continuous trajectory. Thus, the access to higher education opportunities could be related to higher occupational level and, as a consequence, a higher level of perceived satisfaction in the workplace. In this sense, previous studies (Dorn & Sousa-Poza, 2005; Madero-Cabib & Kaeser, 2016) advocate for significant differences in retirement decisions among blue-collar and white-collar workers, the latter being more willing to continue working after legal retirement age. In the case of Chile, the gender gap in higher education is still one of the most concerning among all OECD countries today (OECD, 2018), with even greater differences in older age groups, characterised by a more conservative and gender-biased socio-cultural context.

#### **5.4. Research Hypotheses**

Considering the previously discussed theoretical background, we formulated three hypotheses that focus on the factual and motivational differences to continue working among men and women after the legal retirement age, paying special attention to caregiving duties, work trajectories within the lifespan, as well as job satisfaction.

**H1:** Due to traditional gender roles that persist in Chile, the new caregiving responsibilities of grandchildren and of the sick are likely to influence Chilean women to a greater extent than Chilean men, reducing the probability of postretirement work especially among women.

**H2:** In Chile, pension funds strongly depend on the personal contributions made during the labour trajectory through work contracts. Chilean women have had more caregiving responsibilities for their own children in comparison to men. Thus, they have had more non-stable work careers and have less pension funds. In consequence, the discontinuous work would be associated with prolonged careers to a greater extent among older Chilean women than in their male counterparts.

**H3:** Older Chilean women have been more penalised in access to higher education and consequently would present lower job satisfaction, which would negatively affect their motivation to continue working. If we add to this the other responsibilities that women have

in their homes during old age, the impact of low job satisfaction on prolonged work careers would be expected to be higher for women than for men.

## 5.5. Methods

### *Data*

The analyses are based on the survey of Work and the Elderly in Chile, carried out in 2017, previously approved by the ethics committee of the Pontifical Catholic University of Chile (Protocol number 170707012). The main objective of this survey was to present the work profile of older adults in Chile, considering both the public and the private spheres, as well as formal and informal workers of both genders. The survey includes different types of variables, such as socio-demographic, health, and work-related measures, among others, and therefore was regarded as the most adequate for the purposes of the present research.

This cross-sectional survey collected data from 1978 workers and retirees, with the prior informed consent, aged between 55 and 74 years old, who lived in urban areas of 15 different regions of the country. It consisted of a structured questionnaire with closed-ended questions and achieved a response rate of almost 80%. Regarding the sample design, a random, stratified, and multistage sampling method was used, with an error of  $\pm 2.2$ , precision of 5% and a confidence level of 95%.

For the purposes of this research, the sample was filtered by age (including only those women aged 60 years old and over and men aged 65 years old and over) and by work trajectory (including only those who have ever worked in their lives). As such, the final sample included 943 cases.

### *Measures*

**Dependent variables.** Two dependent variables were analysed in this study for the following reasons (see Figure 1 for more details). The first dependent variable referred to *working beyond legal retirement age* where the sample analysed consisted of all women aged 60 years old and above and men aged 65 years old and above, which corresponds to the national legal retirement age. The following question was asked: *Did you work at least one hour last week, without considering the housework?* Thus, it is a binary variable differentiating between economically inactive (0) and economically active (1) older adults. It is important to mention

that due to the structure of the survey, 69 cases were randomly lost when asking some of the questions (i.e. missing data that correspond to non-response cases and/or data processing errors), resulting in a total of 873 valid cases.

The regression analysis conducted on the first dependent variable showed that intrinsic motivation, included as an explanatory variable in the last step, was shown to be of great importance in predicting postretirement work. Moreover, the results revealed that intrinsic motivation was likely to be influenced by other explanatory variables included in the analysis.

For this reason, it became important to examine its behaviour separately, and so the *intrinsic motivation to continue working* was included as an additional dependent variable, where the sample analysed consisted of economically active respondents only. The respondents were asked the following question: *Would you continue working if you did not have an economic need?* It is a nominal variable with three categories, namely ‘No motivation to continue working’, ‘Yes, depending on the job’, and ‘Yes, whatever the job’. We examined the possibility of dichotomising this variable, however, the descriptive results showed significant differences between the second and the third categories. More variables were associated with the second category than with the third one, indicating that people who answer that they are motivated to continue working depending on the job can in some way choose whether to continue working or not. Probably people who answer that they would continue working in any job have a more pressing economic need that forces them to do it, regardless of other variables.

Examining these two dependent variables is a potential strength of this study as it not only analyses attitudes of older adults towards postretirement work as a whole but also considers one sub-category of this age group. By doing so, it could provide insight into the most appropriate public policies for older adults in Chile.

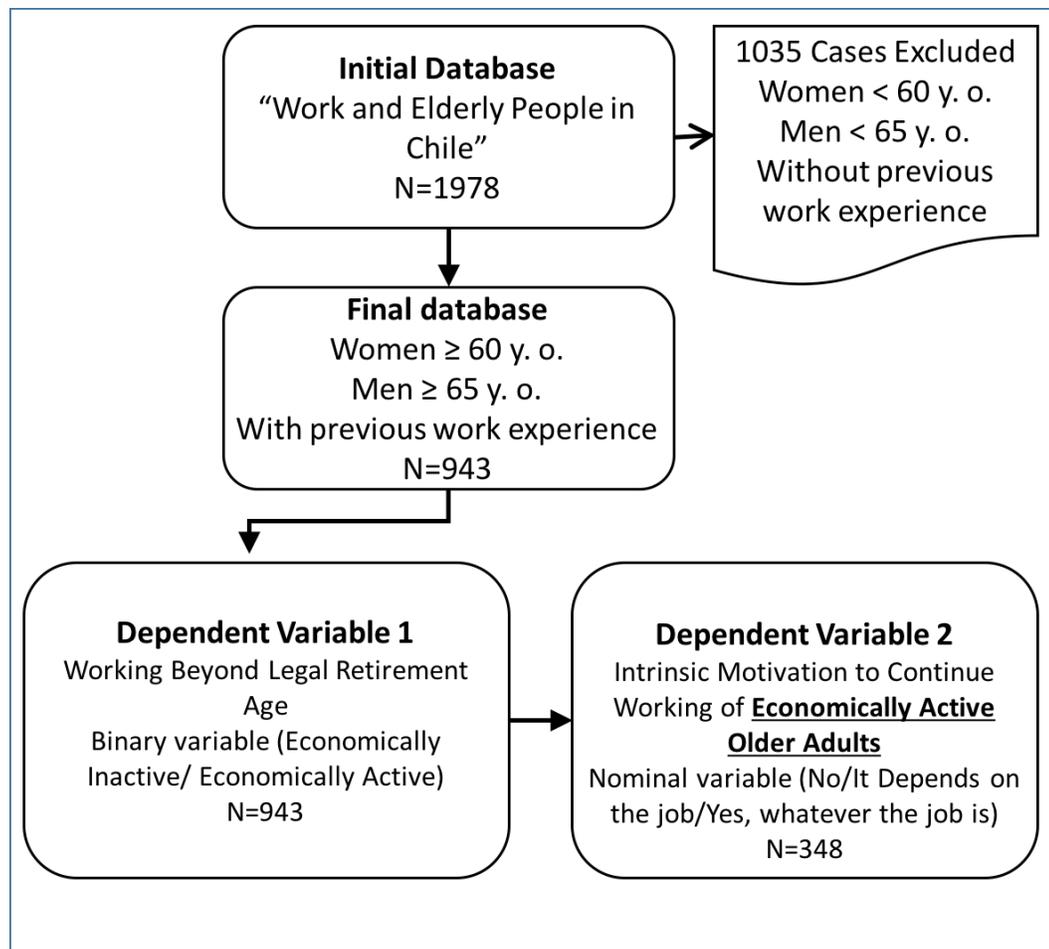


Figure 2. The Flow of the Study Population.

**Independent variables.** In order to shed new light on differences in postretirement employment patterns among Chilean men and women, we included a number of independent variables, based on the theoretical framework and hypotheses presented above. In particular, gender (0=male; 1=female) education (0=primary; 1=secondary; 2=tertiary), care of the sick (0=no; 1=yes), and care of grandchildren (0=never; 1=occasionally; 2=frequently) were incorporated as key variables. Additionally, in the domain of work characteristics, work trajectory (0=continuous; 1=discontinuous) and an indicator of job satisfaction (0=high; 1=low) were incorporated as explanatory variables. Finally, the intrinsic motivation to continue working (0=no; 1=depending on the job; 2=yes, whatever the job is) was included as an independent variable to predict *working beyond legal retirement age*. Moreover, based on previous studies conducted in the research area of postretirement work, several control

variables were entered, namely age (0=60-64; 1=65-69; 2=70-74), health condition (0=bad; 1=good), and self-efficacy (a continuous variable which ranges from low to high self-efficacy).

A detailed description (including *N*, means, standard deviations, and psychometric properties) of all independent and control variables as well as bivariate analyses can be found in Table 1 and Table 2, respectively.

Table 3. Description of all the Variables Used in the Study.

Variable	Categories	N	%	Wording and Psychometric properties
Working beyond legal retirement age	Economically inactive (0)	540	57,3%	A binary <b>dependent</b> variable, including both economically active and retired respondents. The respondents were asked the following question: <i>Did you work at least one hour last week, without considering the housework?</i>
	Economically active (1)	403	42,7%	
Intrinsic motivation to continue working	No motivation (0)	114	32,8%	A nominal <b>dependent</b> variable, focusing on economically active respondents only. The respondents were asked the following question: <i>Would you continue working if you did not have an economic need?</i>
	Yes, depending on the job (1)	115	33,0%	
	Yes, whatever the job is (2)	119	34,2%	
Gender	Male (0)	337	35,7%	Respondents by gender
	Female (1)	606	64,3%	
Age	60-64 (0)	214	22,7%	Age (in years) has been grouped into 3 categories.
	65-69 (1)	351	37,2%	
	70-74 (2)	378	40,1%	
Education	Primary (0)	385	40,8%	The highest education level completed by respondents.
	Secondary (1)	345	36,6%	
	Tertiary (2)	213	22,6%	
Health	Bad (0)	509	54,0%	The initial five categories (Excellent; Very good; Good; Regular and Bad) were dichotomised into Bad (previously Regular and Bad) and Good (previously Excellent; Very good; Good).
	Good (1)	434	46,0%	
Self-efficacy	Continuous	941	100%	Four items with a 3-point Likert scale (from Almost never or never to Almost always or always) were used to create a summative scale, where higher values indicate higher levels of self-efficacy. The summative scale was based on the following 4 items: <i>When facing difficult tasks you are sure that you can carry them out; You believe that you can succeed in any task that you propose; You believe that you will be able to successfully overcome many challenges; Even when things are difficult, you can do them very well.</i> $\alpha=0.9162$ ; Min.=1; Max.=3; Mean=2.5529; SD=.5561
Care of the sick	No (0)	822	87,3%	The question asked whether a person provided regularly a personal care service to the sick or disabled. The initial 3 categories (No; Yes, to one person and Yes, to more than one person) were dichotomised into No and Yes by merging the last 2 categories.
	Yes (1)	120	12,7%	
Care of grandchildren	Never (0)	630	66,8%	The question asked how often a person had to look after grandchildren. There were initially 5 categories. Every day and Several times a week were merged becoming Frequently; Once a week and Once a month were merged becoming Occasionally, while the category Never remained the same. Those who did not have grandchildren or those who had grandchildren already grown were classified as Never, as they did not have to look after them.
	Occasionally (1)	139	14,7%	
	Frequently (2)	174	18,5%	
Work trajectory	Continuous (0)	762	81,8%	The initial 3 answer categories were dichotomised into discontinuous (he/she has changed the workplace many times) and continuous (he/she has never changed a workplace, and he/she has done it just a few times).
	Discontinuous (1)	169	18,2%	
Job satisfaction	High (0)	759	80,6%	A two-item scale was used, based on satisfaction in the current or previous job. The following questions were used: <i>How much do you like what you do in your current job?; How much did you like what you did in your last job?</i>
	Low (1)	183	19,4%	
Intrinsic motivation to continue working	No (0)	458	51,6%	Intrinsic motivation to continue working was measured using the following two questions to economically active and retired people, respectively: <i>Would you continue working if you did not have an economic need?; Would you be willing to work if someone offered you a job?</i>
	Yes, depending on the job (1)	241	27,1%	
	Yes, whatever the job is (2)	189	21,3%	

Table 4. Bivariate Analyses.

		Working beyond legal retirement age				Intrinsic motivation to continue working				
		No	Yes	N	Chi-squared	No	Yes, depending on the job	Yes, whatever the job is	N	Chi-squared
Gender	Men (35,7%)	47,5%	52,5%	337	**	31,5%	31,5%	36,9%	149	NS
	Women (64,3%)	62,7%	37,3%	606		33,7%	34,2%	32,2%	199	
Age	60-64 (22,7%)	52,8%	47,2%	214	**	31,5%	36,0%	32,6%	89	NS
	65-69 (37,2%)	54,4%	45,6%	351		34,1%	31,8%	34,1%	132	
	70-74 (40,1%)	62,4%	37,6%	378		32,3%	32,3%	35,4%	127	
Education	Primary (40,8%)	60,5%	39,5%	385	NS	40,3%	20,9%	38,8%	129	NS
	Secondary (36,6%)	55,4%	44,6%	345		30,2%	38,1%	31,7%	139	
	Tertiary (22,6%)	54,5%	45,5%	213		25,0%	43,8%	31,3%	80	
Health	Bad (54%)	66,0%	34,0%	509	**	42,0%	24,7%	33,3%	162	*
	Good (46%)	47,0%	53,0%	434		24,7%	40,3%	34,9%	186	
Self-efficacy	Mean (2.6)	2.5	2.7	941	**	2.6	2.7	2.7	348	*
	SD (.56)	.60	.47			.49	.45	.48		
Care of the sick	No (87,3%)	56,7%	43,3%	822	NS	31,7%	33,0%	35,3%	306	NS
	Yes (12,7%)	61,7%	38,3%	120		39,0%	34,1%	26,8%	41	
Care of grandchildren	Never (66,8%)	60,8%	39,2%	630	*	34,8%	26,2%	39,0%	218	NS
	Occasionally (14,7%)	41,0%	59,0%	139		28,6%	47,1%	24,3%	70	
	Frequently (18,5%)	57,5%	42,5%	174		30,0%	41,7%	28,3%	60	
Work trajectory	Continuous (81,8%)	58,1%	41,9%	762	NS	31,8%	35,8%	32,5%	274	NS
	Discontinuous (18,2%)	50,3%	49,7%	169		36,5%	23,0%	40,5%	74	
Job Satisfaction	High (19,4%)	53,6%	46,4%	183	NS	58,9%	20,5%	20,5%	73	**
	Low (80,6%)	58,2%	41,8%	759		25,9%	36,1%	38,0%	274	
Motivation to continue working	No (51,6%)	75,1%	24,9%	458	**	N/A	N/A	N/A	N/A	N/A
	Yes, depending on work (27,1%)	52,3%	47,7%	241		N/A	N/A	N/A	N/A	
	Yes, whatever the job is (21,3%)	37,0%	63,0%	189		N/A	N/A	N/A	N/A	

Note: \*\*\* p<.001; \*\* p<.01; \* p<.05; + p<.10; NS: Not Significant; N/A: Not Applicable

### *Statistical Analyses*

Binary logistic regression models were estimated for the first dependent variable (*working beyond legal retirement age*) while multinomial logistic regressions were performed for the second dependent variable (*intrinsic motivation to continue working*).

In the present study, the decision was made to build different models by adding explanatory variables in a sequential way, using stepwise regression analyses. Control and caregiving-related variables were included in the first step, education in the second step, followed by work trajectory and job satisfaction, while work motivation was introduced in the last step. Afterwards, all two-way interactions were entered step by step. The above-mentioned sequential order was used in accordance with the hypotheses raised and for the purpose of examining if there was any significant improvement in the R-squared value.

Several control variables were introduced, including age, health status and self-efficacy since previous studies in this research field showed their statistically significant association with postretirement work (Berglund et al., 2017; Boot et al., 2016; Bouwhuis, Geuskens, Boot, Bongers, & van der Beek, 2017; Lichtenthaler & Fischbach, 2016).

All univariate and bivariate statistics as well as correlations were calculated using SPSS 25 software, while logistic regression analyses were performed using Stata 14 software.

## **5.6. Results**

Table 3 presents the results for the first dependent variable, *working beyond legal retirement age*. It starts with a baseline model, which shows that women, older people, those with less self-efficacy, and those with worse health conditions have a lower probability of working beyond legal retirement age. Interestingly, looking after sick relatives is not statistically significant, while occasional care of grandchildren is positively and significantly associated with postretirement work, with regards to the reference category (“never”).

Introducing education in model 2 does not help to explain additional variance, nor does it produce any change in the behaviour of the already existing variables. In the following steps the work-related factors are added in. Having had a discontinuous work trajectory is associated with postretirement work when compared to a continuous work trajectory. Moreover, low job satisfaction is related to higher probabilities of continuing to work after

legal retirement age.

The final model 5 includes the variable of intrinsic motivation to continue working which has a positive and very significant association with prolonged careers. When this variable is introduced, some other predictors become less significant (age, self-efficacy, and work trajectory). This indicates the importance of intrinsic motivation in explaining the probability of postretirement careers and its relationship with the rest of the explanatory variables.

Next, four interactions are added into the final model that contains all control and independent variables. The first two interactions indicate that the relation between looking after relatives (either grandchildren or sick family members) and postretirement work is not related to older adults' gender.

On the other hand, the coefficient of the interaction between gender and work trajectory is negative and statistically very significant ( $\beta=-1.10$ ;  $p<.01$ ), showing that the effect of discontinuous work is smaller for women than for men (see Graph 1).

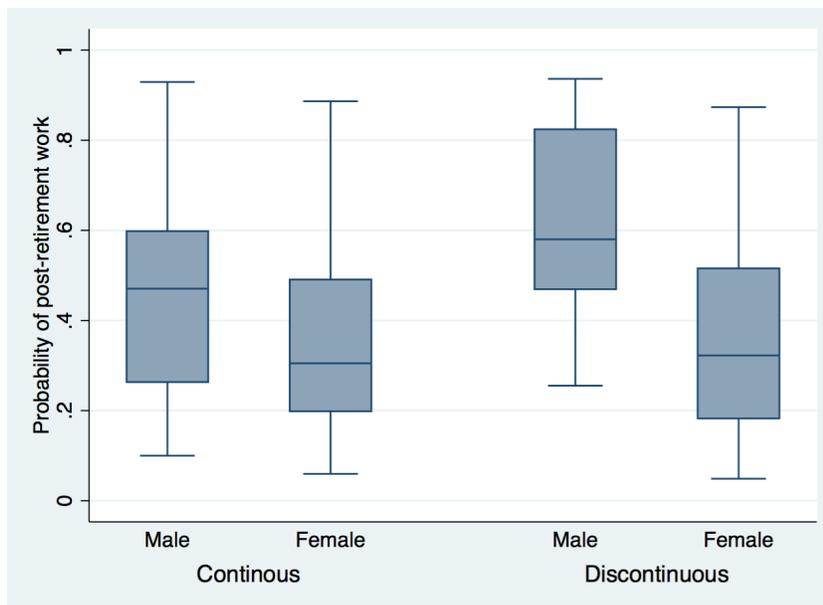
Finally, the last interaction between gender and low job satisfaction is also negative, but only with  $p<0.10$  ( $\beta=-0.80$ ). It indicates that the impact of low job satisfaction on postretirement work would be less significant for women than for men. In fact, less satisfied men have greater probabilities to be working than the more satisfied ( $\beta =1.25$ ;  $p<0.001$ ) (see Graph 2).

Table 5. Logistic Regression Analysis on Working Beyond Legal Retirement Age (Dependent Variable 1).

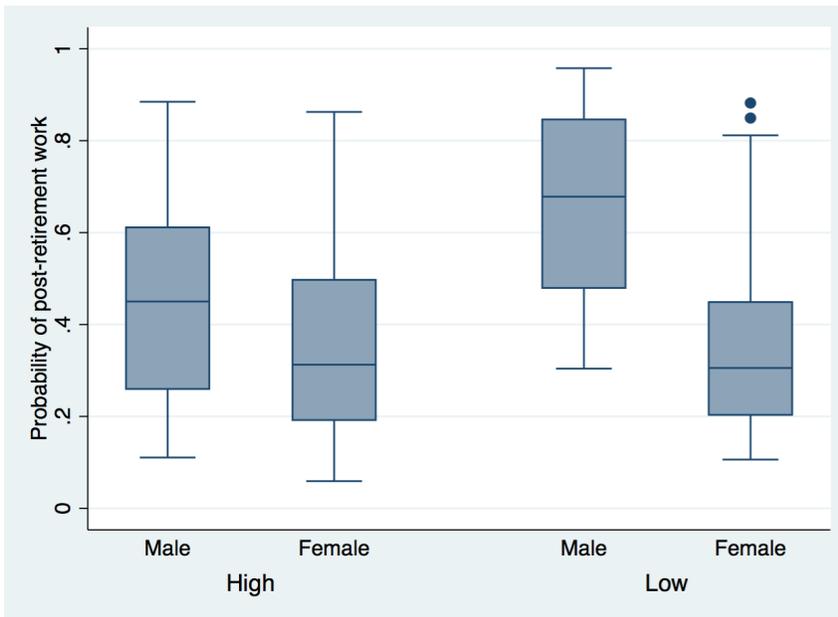
Steps and variables entered	1	2	3	4	5	Inter. 1	Inter. 2	Inter. 3	Inter. 4
<b>Step 1</b>									
Women	-0,86***	-0,87***	-0,83***	-0,84***	-0,73***	-0,70***	-0,65***	-,52**	-0,59**
Age (Ref. 60-64)									
65-69	-0,46*	-0,48*	-0,47*	-0,48*	-0,39+	-0,39+	-0,40+	-0,40+	-0,39+
70-74	-0,79***	-0,80***	-0,79***	-0,79***	-0,66**	-0,66**	-0,66**	-0,68**	-0,66**
Good health	0,63***	0,64***	0,66***	0,69***	0,53***	0,53***	0,53***	0,56***	0,54***
Self-efficacy	0,46***	0,48***	0,46***	0,49***	0,38**	0,39**	0,39**	0,37*	0,38*
Care of the sick	-0,15	-0,14	-0,14	-0,12	0,01	0,02	0,52	-0,01	0,02
Care of grandchildren (Ref. Never)									
Occasionally	0,77***	0,78***	0,76***	0,75***	0,77***	1,01**	0,78***	0,79***	0,77***
Frequently	0,10	0,09	0,06	0,07	0,02	-0,15	0,02	0,04	0,02
<b>Step 2</b>									
Education (Ref. Primary)									
Secondary		0,07	0,10	0,11	0,13	0,12	0,12	0,14	0,11
Tertiary		-0,13	-0,08	-0,05	-0,05	-0,06	-0,04	-0,05	-0,07
<b>Step 3</b>									
Discontinuous work trajectory			0,35+	0,32+	0,21	0,21	0,19	0,85**	0,18
<b>Step 4</b>									
Low job satisfaction				0,41*	0,70***	0,70***	0,72***	0,69***	1,25***
<b>Step 5</b>									
Intrinsic motivation (Ref. No)									
Yes, but it depends on the job					0,89***	0,89***	0,91***	0,91***	0,89***
Yes, whatever the job is					1,61***	1,62***	1,63***	1,65***	1,61***
<b>Gender*Care of grandchildren</b>									
Women*Occasional caregiving						-0,36			
Women*Frequent caregiving						0,21			
<b>Gender*Care of the sick</b>									
Gender*Discontinuous work trajectory							-0,72		
Gender*Low job satisfaction								-1,10**	-0,80+
N	940	940	928	927	873	873	873	873	873
Constant	-,87*	-,90*	-,96*	-1,15**	-1,74***	-1,78***	-1,84***	-1,87***	-1,83***
Pseudo R <sup>2</sup>	0,074	0,078	0,079	0,084	0,135	0,136	0,137	0,142	0,138

\*\*\*:  $p < 0.001$ , \*\*:  $p < 0.01$ , \*:  $p < 0.05$ , +:  $p < 0.10$

Graph 1. Working Beyond Legal Retirement Age by discontinuous work and gender.



Graph 2. Working Beyond Legal Retirement Age by job satisfaction and gender.



The second dependent variable, *intrinsic motivation to continue working*, includes economically active respondents only, in order to analyse their predisposition to remain in the labour market (see Table 4). Multinomial logistic regressions were conducted for this dependent variable and thus it is possible to interpret results of two categories separately (1=Yes, depending on the job; 2=Yes, whatever the job is) in relation to the reference category (0=No motivation).

The differences between the two categories can be noticed in the very first step. Although good health conditions are positively associated with intrinsic motivation to continue working in both categories, its level of statistical significance is considerably higher in the first one (*Yes, depending on the job*). Likewise, while the first category shows a positive and statistically significant association with occasional care of grandchildren, no statistical significance can be observed in the second category.

In step 2, it can be seen that higher levels of education are correlated with higher motivation to continue working depending on the job characteristics (category 1). This is not the case for the second category (*Yes, whatever the job is*), where none of the education levels are statistically significant.

In the subsequent steps, the work-related factors are added into the model, namely work trajectory and job satisfaction. While the former was statistically nonsignificant in both

categories, the latter demonstrated a positive and statistically significant association with intrinsic motivation in both categories. Moreover, when job satisfaction is introduced, all other independent variables became nonsignificant in the second category.

Thereafter, four interactions were performed in order to test the hypotheses. When it comes to the first category (*Yes, depending on the job*) and caring for grandchildren, we see that frequent care increases the gender gap in the motivation to work. More specifically, the positive effect of frequent care in the motivation to continue working is higher for women than for men (see Graph 3). The rest of the interactions in this category do not have any statistically significant relationships. This suggests that neither the care of the sick, nor discontinuous work trajectory, nor job satisfaction are related to older adults' gender regarding their intrinsic motivation to continue working depending on the job characteristics.

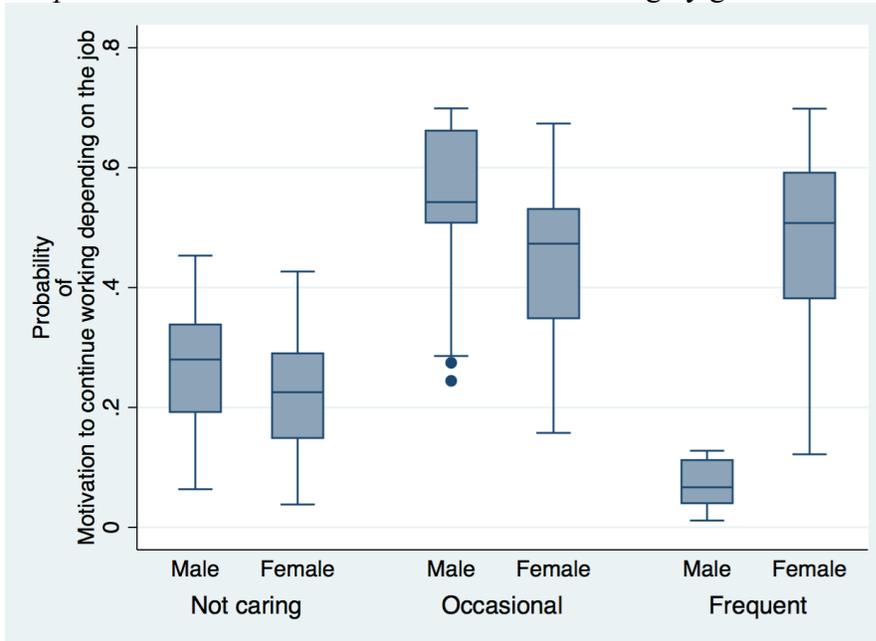
By contrast, the only statistically significant interaction in the second category (*Yes, whatever the job is*) is the one between gender and work trajectory. The association of work discontinuity with the motivation to work, whatever the job is, seems to be higher for women than for men. That is, being a woman and having a discontinuous work trajectory is associated with more probabilities of being motivated to work whatever the job. One can also observe that a discontinuous work trajectory does not have any statistical association with motivation to continue working among older men (see Graph 4).

Table 4: Nominal Logistic Regression Analysis on Intrinsic Motivation to Continue Working (Dependent Variable 2).

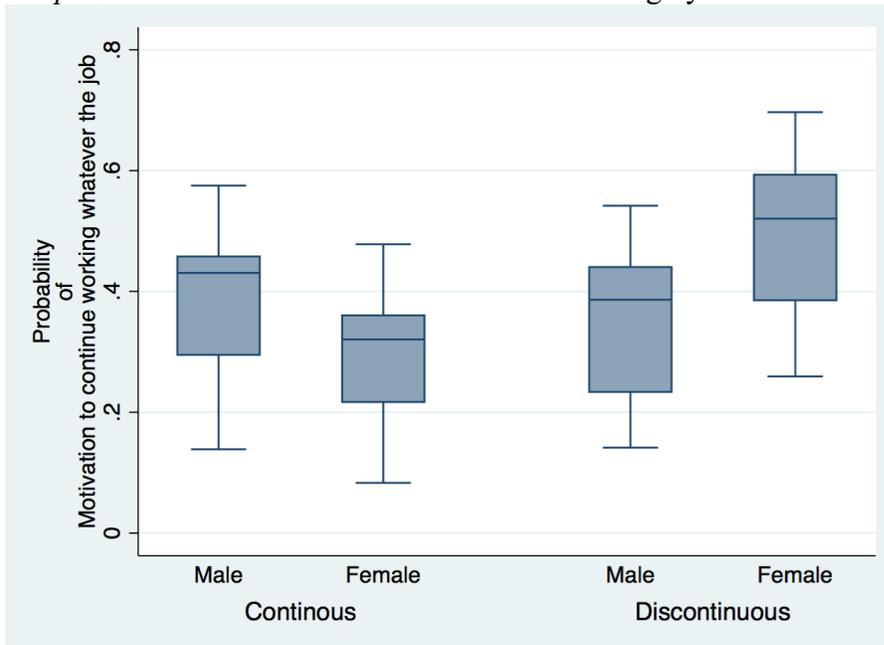
Steps and variables entered	Category 1: Yes, depending on the job								Category 2: Yes, whatever the job is							
	1	2	3	4	Inter. 1	Inter. 2	Inter. 3	Inter. 4	1	2	3	4	Inter. 1	Inter. 2	Inter. 3	Inter. 4
<b>Step 1</b>																
Women	-0,01	0,05	0,02	0,05	-0,41	-0,06	-,11	0,28	-0,15	-0,14	-0,13	-0,13	-0,37	-0,23	-0,46	-0,05
Age (Ref. 60-64)																
65-69	-0,08	-0,05	-0,05	0,09	0,12	0,09	0,06	0,12	-0,13	-0,13	-0,13	0,00	0,03	0,01	-0,04	0,03
70-74	0,10	0,14	0,15	0,16	0,25	0,14	0,17	0,17	0,04	0,04	0,04	0,06	0,10	0,04	0,08	0,07
Good health	0,96***	0,78**	0,75*	0,64*	0,70*	0,64*	0,60**	0,66*	0,51+	0,51+	0,52+	0,37	0,41	0,37	0,31	0,39
Self-efficacy	0,37	0,33	0,35	0,36	0,32	0,35	0,37	0,40	0,35	0,34	0,34	0,27	0,27	0,26	0,30	0,29
Care of the sick	-0,19	-0,25	-0,23	-0,21	-0,17	-0,72	-0,19	-0,19	-0,45	-0,45	-0,46	-0,45	-0,48	-0,94	-0,42	-0,44
Care of grandchildren (Ref. Never)																
Occasionally	0,87*	0,78*	0,79*	1,00**	0,71	0,97**	0,98**	0,99**	-0,20	-0,21	-0,22	-0,05	-0,57	-0,08	-0,07	-0,05
Frequently	0,54	0,58	0,57	0,56	-2,15+	0,57	0,55	0,53	-0,21	-0,21	-0,21	-0,23	-0,74	-0,22	-0,26	-0,26
<b>Step 2</b>																
Education (Ref. Primary)																
Secondary		0,72*	0,69*	0,55	0,62+	0,56	0,54	0,53		0,01	0,02	-0,12	-0,10	-0,12	-0,13	-0,14
Tertiary		0,85*	0,80*	0,60	0,56	0,58	0,60	0,60		0,02	0,04	-0,17	-0,18	-0,19	-0,17	-0,17
<b>Step 3</b>																
Discontinuous work trajectory			-0,37	-0,21	-0,30	-0,20	-0,49	-0,25			0,12	0,27	0,26	0,28	-0,38	0,24
<b>Step 4</b>																
Low job satisfaction				-1,24***	-1,22***	-1,25***	-1,22***	-0,68				-1,43***	-1,41***	-1,44***	-1,38***	-1,11*
<b>Gender*Care of grandchildren</b>																
Women*Occasional caregiving					0,51								0,91			
Women*Frequent caregiving					3,41**								0,78			
<b>Gender*Care of the sick</b>																
Gender*Discontinuous work trajectory						0,83								0,84		
<b>Gender*Low job satisfaction</b>								0,63								1,37*
N	346	346	346	345	345	345	345	345	346	346	346	345	345	345	345	345
Constant	-1,74+	-2,09*	-1,99*	-1,74**	-1,49	-1,64	-1,65*	-2,00+	-0,86	-0,85	-0,89	-0,31*	-0,25	-0,23	-0,17	-0,49
Pseudo R <sup>2</sup>	0,040	0,051	0,054	0,083	0,099	0,084	0,089	0,086	0,040	0,051	0,054	0,083	0,099	0,084	0,089	0,086

\*\*\*:  $p < 0.001$ , \*\*:  $p < 0.01$ , \*:  $p < 0.05$ , +:  $p < 0.10$

Graph 3. Intrinsic Motivation to Continue Working by grandchildren caring and gender.



Graph 4. Intrinsic Motivation to Continue Working by discontinuous work and gender.



### 5.7. Discussion and Conclusion

This study examined the degree to which diverse life-course factors such as gender, caring, work trajectory, and job satisfaction predicted working beyond the legal retirement age in the particular socio-cultural and economic context of Chile. Some of the findings presented are

indeed surprising and unexpected when compared to the results of other postretirement work-related studies, suggesting that prolonged careers should be analysed taking into consideration the particularities of each country. In particular, we found that less satisfied Chilean men had greater probabilities to continue working after the legal retirement age than the more satisfied, which is contrary to Berglund and colleagues' (2017) finding that higher job satisfaction was an important predictor of extended careers among older adults in Sweden. Likewise, intrinsic motivation was found to be the most significant positive predictor of postretirement work in Chile in the present study, which is out of line with Davies and Cartwright (2011) who found intrinsic motivation to be non-significant among older employees of a UK financial services organisation. In this sense, we strongly believe that a gendered life-course perspective offers an all-encompassing framework to better understand postretirement work decisions in specific national contexts.

The results are somewhat ambiguous regarding the first research hypothesis that refers to differences in the effect of caregiving responsibilities among older men and women in Chile. First, in line with previous literature (Dentinger & Clarkberg, 2002; Radford et al., 2015), the results of the logistic regressions suggest that occasional grandchildren caregiving is associated with postretirement work for both women and men. Thus, in contrast to the pattern observed in a previous study (Lee & Tang, 2015), these caregiving responsibilities do not impact women's postretirement careers in a more negative way when compared to men's careers. Occasional grandchildren caregiving is also associated with more intrinsic motivation to continue working depending on the particular job, and is independent from gender.

This suggests that the more active older adults are, the more likely they are to continue working beyond legal retirement age. This finding might be accounted for by the theory of role accumulation (Sieber, 1974) which suggests that broadening the number of social roles can have positive outcomes on individuals' lives as it might increase their relationships and resources, as well as personal fulfilment, and not necessarily result in increased stress levels. Thus, it seems that older Chilean women who remain economically active are more likely than men to perform their work and family duties. This can be closely related to the ideas discussed by Greenhaus and Powell (2006), who argued that role accumulation could have positive outcomes, especially when those roles entail significant value: 'Individuals who

participate in – and are satisfied with – work and family roles experience greater well-being than those who participate in only one of the roles or who are dissatisfied with one or more of their roles’ (p. 73). It might also be the case, however, that looking after grandchildren among older women is more frequent in lower socio-economic classes, leading to a greater economic need to continue working. This is a potential hypothesis to be studied in future research.

This study also shows that frequent grandchildren caregiving is not associated with less participation of the older adults in the workforce. The only significant statistical interaction with gender and grandchildren caring occurred in frequent care. In comparison to not-caring, frequent care was associated with more motivation to continue working (depending on the job) among economically active older Chilean women, but not among the men. However, it should be noted that only a few older men in Chile take frequent care of their grandchildren. Given these results, this also raises the possibility for future qualitative research to analyse why those women with a greater burden of grandchild care are most motivated to remain employed.

On the other hand, the findings of this study also reveal that care of the sick is not significantly associated with working beyond legal retirement age nor with intrinsic motivation to continue working, opposite to what was expected. Indeed, there is a certain need for a more in-depth analysis of the relation between care of the sick and postretirement work in Chile.

With regard to the second hypothesis, we aimed to test whether older Chilean women had a greater need to continue working after legal retirement age due to more discontinuous work trajectories throughout the life span. Our findings suggest that a discontinuous work trajectory has no association with the probabilities of continuing to work or with the motivations for doing so, when it does not interact with gender. By incorporating this interaction, the results are slightly surprising. On the one hand, the association between discontinuous work and extended career is lower for women than for men. However, the association between discontinuous work and motivation to continue working independent of the job is greater for women than for men. That is, while women's discontinuous work trajectory has less of an effect on the likelihood of continuing to work or not, compared to how it affects men, such discontinuity increases the motivational gender gap. Women who

have had a discontinuous work trajectory and who are currently employed exhibit greater motivation to continue working in any occupation compared to those who have had a more stable work trajectory.

It seems that older Chilean women who had less work opportunities throughout their life span due to domestic and caregiving duties (see Madero-Cabib et al., 2019; Undurraga, 2013) are more prone to become engaged in the labour market after legal retirement age independent of the job characteristics, in this way fulfilling their employment gaps or desire to work.

This suggests that even though older women are motivated to continue working, the labour market is unlikely to offer such possibility. Bearing in mind the perceived age discrimination in the economy and the lack of policies that would help older adults to (re)insert themselves into the labour market in Chile, it is likely that older women would have to face informal and precarious jobs, which was also echoed in a recent study in this field (Madero-Cabib et al., 2019). Gender inequality at older ages in Chile in terms of income and job quality has also been broadly discussed in international reports (see OECD, 2017a, 2017b, 2018).

Finally, with respect to the third hypothesis, the findings of the present study show that low job satisfaction is associated with more postretirement work, but with less motivation to work among those who are actually employed. This apparent contradiction could be explained because the evaluation of job satisfaction was in reference to the last work among retired people, whereas this evaluation is for the present job for working people. It might be the case that retired people provide more positive evaluations of their previous job, perhaps with longing for what they have lost. In any case, this would require a more qualitative type of investigation.

Previous research found that job satisfaction played a substantial role in older workers' intentions to continue working (Radford et al., 2015). However, to our knowledge this is one of the first studies to analyse how the relation between job satisfaction and prolonged careers differs among men and women, particularly in Chile.

The association between low job satisfaction and greater probability of working decreases among women compared to men, as could be seen in the negative coefficient of the interaction with gender. It decreases to such a point that, at a descriptive level (Graph 2),

it can be seen that women who perceive low job satisfaction are less likely to remain in the workforce and feel significantly less motivated to continue working. Therefore, the third hypothesis is confirmed. This suggests that job satisfaction could be associated with more latent aspects such as work engagement or organisational commitment, which motivate women to stay within their companies longer, as discussed by other scholars (Bal, De Jong, Jansen, & Bakker, 2012; Polat, Bal, & Jansen, 2017). Indeed, it has been widely acknowledged within the Human Resource Management field that employees' psychological contract with the organisation is greatly influenced by human resource policies and practices (see Polat et al., 2017). Therefore, there is a need to focus more on older adults' needs and expectations with regards to their jobs to be able to increase older adults' job satisfaction.

## **5.8. Implications**

The findings of this study have implications for practice. In light of concerns related to the fast-paced population ageing process and the urgent need for governments to make important readjustments to the labour market in order to re-accommodate older workforce, it is crucial to better understand postretirement work predictors to develop the most appropriate training and development programs targeted at older workers. In particular, by understanding both factual and motivational predictors of extended careers, managers could improve the learning goal orientation among older employees.

Furthermore, since intrinsic motivation to continue working turned out to be a remarkably significant predictor of postretirement work among older adults in Chile, it is necessary to explore in more depth the factors associated with older employees' intrinsic motivation. In this way, organisations would be able to focus on intrinsic motivation-related factors with the goal of improving employees' willingness to stay within the company. Moreover, it is worth highlighting that research on postretirement work is susceptible to socio-cultural, political, and economic features of each country and therefore it is essential to investigate older adults' attitudes towards work in different contexts. Consequently, this study sheds some new light on the research area of working beyond legal retirement age by examining the specific scenario in the Chilean context which is considerably different from other previously investigated countries.

## **5.9. Limitations**

Notwithstanding the interesting and encouraging findings that emerged from this study, it is also crucial to take into consideration the weaknesses of the present study. The primary limitation is that the data used to conduct the regression analyses are cross-sectional in its nature. Therefore, no temporal association could be identified as all the predictors and the outcome were assessed at the same point in time. Moreover, it is important to note that the number of respondents was limited, especially when analysing the intrinsic motivation of economically active older adults.

Another potential limitation refers to the endogeneity of the indicator of job satisfaction. This variable was constructed considering both job satisfaction of the current job in cases where the respondent was economically active and job satisfaction of the last job in cases where the respondent was already retired. Hence, it might be the case that economically active older adults could have a worse appraisal of their current jobs when compared to the last job performed by retired people, and so their perception of job satisfaction could differ greatly.

Finally, although this study includes a significant number of explanatory variables in line with the suggestions of previous research, it is worth noting that some other potentially important predictors were not available in the survey. It could be meaningful, however, to consider the role of such variables as flexible work options, training opportunities, or intergenerational social interactions in the workplace. Therefore, a follow-up qualitative research study could be helpful in investigating the role of other explanatory conditions as well as to better explain and complement the results of the present study.

## 6. Chapter Six: Paper Three

### **Intrinsic Postretirement Work Motivation in Older Chilean Adults: A Qualitative Study**

**Abstract.** The unstable employment trajectories and low wages of Chilean workers mean that the amount of savings accrued in the pension funds are often insufficient to cope with the high costs of living in the country, “locking” many older adults in the labour market. Although financial need seems to be an essential reason for postretirement work in Chile, a national survey revealed that a majority of older workers would like to remain employed even if there were no economic need. Hence, this research aimed at exploring the intrinsic work motivation of Chilean older adults beyond retirement age. This qualitative study is the second phase of mixed-methods research to analyse the factors influencing postretirement work in Chile. A total of 32 semi-structured face-to-face interviews were conducted with older formal workers who were legally entitled to retirement but continued being economically active in Santiago, Chile. The data were analysed using thematic analysis. We identified three prevailing emerging themes, namely, the meaning that work gives to life, future projects, and postretirement orientations, and work as the primary source of social interaction. The findings of this study provide valuable insight into intrinsic work motivation, highlighting important gender and occupational differences. It makes a significant contribution not only to the literature but also to national policy development, indicating the need to adjust the labour market to the ageing workforce.

**Keywords:** Intrinsic work motivation, Postretirement work, Ageing, Qualitative research, Chile

#### **6.1. Introduction**

Today, the vast majority of industrialised countries are experiencing an accelerated ageing process, and Chile is no exception. The national population census of 2017 revealed that, for the first time in national history, adults over 60 years of age had surpassed the population under 15 years (Censo, 2017). People aged 60 years and above now represent nearly 20% of

the total population of Chile, mainly due to decreased birth rates and increased life expectancy of an average of 79.5 years, which is the highest among all South American countries. It has also been forecasted that by 2050, nearly 33% of the total Chilean population will belong to the age group of 60 years and above (INE, 2017). The fast-paced population ageing process that Chile is now experiencing indeed entails socio-cultural, economic, and political implications.

The pension and social care systems are some of the structures that are being greatly affected by population ageing. The savings accrued in the pension reserve funds are insufficient to cope with the high costs of living in Chile, due to unstable employment trajectories and low wages throughout the life cycle, mainly among women.

Furthermore, the legal retirement age in Chile is relatively low: 60 years for women, and 65 years for men. Before the COVID-19 pandemic, approximately one-third of older people in Chile were working beyond the legal retirement age (INE, 2016).

Nevertheless, the COVID-19 pandemic has had an enormous impact on older individuals' economic activity. According to the Observatorio del Envejecimiento (2020), between March and May 2020, the number of employed people in the age group of 60 years or above decreased by 25% when compared to the same period in 2019, with over 380,000 older people becoming unemployed. This also suggests that a higher number of older individuals have been forced to undertake informal jobs, thereby being more exposed to the risks of the pandemic.

Given the current demographic and health challenges, which undoubtedly have a substantial effect on the national economy, the labour participation of older adults in Chile requires special attention. It is crucial to understand the factors that retain older adults in the labour market, by analysing the intrinsic motives of older individuals for extending their economic activity beyond the statutory pension age.

Since the social, political, and economic implications of population ageing have become more widespread over the past decade in many developed and developing countries, there has been more research undertaken in the field of postretirement work, which was previously shadowed by the early and on-time retirement research (Taylor, Loretto, Marshall, Earl, & Phillipson, 2016). So far, a considerable number of studies in the field of extended careers has focussed mainly on work conditions-related factors, including work flexibility,

training and development, organisational support, or financial incentives (de Wind, Scharn, Geuskens, van der Beek, & Boot, 2018; Radford, Shacklock, & Meissner, 2015; Thieme, Bruschi, & Büsch, 2015; Warburton, Moore, & Hodgkin, 2014). The literature on implicit factors of psychosocial nature that stimulate older adults to remain within the labour market, on the other hand, has been relatively scarce. However, several scholars have agreed that intrinsic motivation plays a crucial role in understanding extended career decisions (Catania & Randall, 2013; Cunningham *et al.*, 2015; Sewdas *et al.*, 2017) and there has been recent evidence showing that people's intrinsic work motivation does not necessarily decrease over time (Akkermans *et al.*, 2016).

The majority of existing research on intrinsic work motivation is, however, quantitative and has mainly focussed on European and other English-speaking developed countries (Akkermans *et al.*, 2016; Kooij, de Lange, Jansen, & Dijkers, 2013; Van Den Berg, 2011). Thus, there has been a recent call for more studies using qualitative methods (Taylor *et al.*, 2016) to include the perspective of the main actors – older workers – acknowledging their heterogeneity and internal motives.

The present study focussed on intrinsic motivation among older adults in a particular context of Chile for several reasons. As mentioned above, Chile has been experiencing a noticeably accelerated population ageing process and is likely to position itself among the oldest 30 countries of the world within the next 20 years (United Nations, 2019). Given the presence of the free market economy, the lack of government policy interventions, and remarkably low pension replacement rates, a greater number of older Chilean adults need to continue working after reaching the legal retirement age. However, they are more likely to engage in informal economic activities (Herrera *et al.*, 2018; OECD, 2018). Interestingly, although financial need seems to be the primary reason why older people work longer in Chile, a national survey revealed that over 60% of the elderly would like to continue working even if they did not have an economic need to do so (Herrera *et al.*, 2018). Moreover, recent research (Galkutė & Herrera, 2020) also reported a positive and significant association between intrinsic motivation and postretirement work in Chile, indicating the need to deepen our knowledge of older adults' work experiences.

Hence, the present research aimed to identify and explain the intrinsic work motivation of Chilean adults of retirement age. To do so, we used the Meaning of Work

theoretical perspective, which emphasises the meaningfulness of work through its focus on people's lives, societal norms, valued work outcomes and goals, and self-identification with the work role.

This article is organised as follows. First, we explain the key elements and approaches of the Meaning of Work theory and how it can help understand intrinsic work motivation in later life stages. Next, we discuss the findings of the most recent research regarding postretirement work in Chile. We then describe the methodology used in this study, while results are outlined in the subsequent section. Finally, in the last section we discuss our results in light of the theoretical framework.

## **6.2. Theoretical Background**

There has been a broad agreement in the literature that there are two primary sources of the meaning of work: intrinsic and extrinsic motivation (Catania & Randall, 2013; Loo, 2001; Rosso, Dekas, & Wrzesniewski, 2010). While extrinsic motivation refers to explicit factors that manifest themselves as economic rewards or recognition, intrinsic motivation to work is usually described as an inclination to toil that stems from the work experience itself, such as challenge, or personal interest (Akkermans *et al.*, 2016; Catania & Randall, 2013). In other words, intrinsic motivation does not involve any rewards or punishment to promote a person's engagement with an activity; it is rather the activity itself that is experienced as rewarding.

Although most scholars agree on the intrinsic and extrinsic sources of work motivation, there is still no consensus upon a clear definition of meaningful work (Weeks & Schaffert, 2019), mainly because there are many definitions of work meaningfulness varying according to age, gender, and educational and cultural background. Notwithstanding the above, there have been remarkable attempts to create an all-encompassing theoretical model that would help explain aspects that define meaningful work. One of the most significant approaches was developed by Lips-Wiersma and Morris (2009), who used two dividing axes of “self” versus “other” and “being” versus “doing” to explain the principal sources of meaningfulness in work. Hence, their meaningful work model is divided into four quadrants, namely, “developing and becoming self” (self/being); “expressing self” (self/doing); “unity with others” (others/being); and “serving others” (others/doing). All four sources contribute

to creating work meaningfulness across different generations and occupations (Lips-Wiersma & Morris, 2009; Weeks & Schaffert, 2019).

Another significant effort to explain the importance of intrinsic motivation sources can be attributed to Jahoda's latent deprivation model (1982) that is considered as one of the most prominent approaches for understanding the meaningfulness of employment (Paul & Batinic, 2010; Wood & Burchell, 2018). This theoretical approach, also known as social-environmental or latent consequences model, not only identifies the latent functions that intrinsically stimulate people to remain in their workplaces, but also explains how those functions influence their psychological well-being. Although it recognises the existence of a manifest function that refers to financial income, Jahoda's framework argues that real work meaning stems from five latent, underlying functions, namely, time structure, enforced activity, social contact, collective purpose, and status and identity (Jahoda, 1982; Wood & Burchell, 2018). These five latent functions are likely to satisfy social and psychological needs, with subsequent increase in people's psychological well-being and employment is the primary source of these latent functions (Creed & Macintyre, 2001; Paul & Batinic, 2010; Wood & Burchell, 2018). Therefore, individuals who find themselves out of the labour market are likely to experience distress resulting from the non-fulfilment of these basic human needs (Jahoda, 1982; Paul & Batinic, 2010).

Some previous studies have examined the relationship between the sources of work meaningfulness mentioned above, age, and psychological well-being. However, these studies have yielded somewhat contrasting results. For example, while Creed and Macintyre (2001) identified financial rewards as the main predictor of psychological well-being, other scholars have argued that the importance of extrinsic rewards decreases as one gets older (Kanfer & Ackerman, 2004). This was confirmed by a study conducted in the Polish context, which concluded, 'older workers were less insistent on financial gratification than others' (Łaszkiewicz & Bojanowska, 2017, p. 83). Contrarily, a study conducted in Russia by Linz (2004) revealed that older Russian employees valued extrinsic rewards more than their younger counterparts. Another research conducted in Malta found out that the country's workforce was driven by intrinsic factors to a greater extent than by extrinsic ones, independent of chronological age (Catania & Randall, 2013).

Likewise, Lopez and Ramos (2016) revealed that all categories of the Comprehensive

Meaningful Work Scale tended to be equally important to individuals, independent of their age. Contrastingly, Michaelson and colleagues (2014) argued that gender, age, and family status were some of the aspects that were likely to affect the perception of work meaningfulness, encouraging scholars to conduct more research in this field, taking into account generational and gender differences. Similarly, a literature review conducted by Lyons and Kuron (2014) presented evidence that there were significant differences in the workplace in terms of age, particularly when it came to employees' 'personality, work values, attitudes, career expectations and experiences, teamwork, and leadership' (2014, p.153), which could affect the definition of 'meaningful work' across generations.

Therefore, given this conflicting evidence, it seems that the meaningfulness of work is likely to be 'determined by persons' individual choices and experiences and by the organisational and environmental context in which they work and live' (Harpaz, 1998, p.146), an idea strongly supported by several scholars in the work-related research field (Hofstede, Hofstede, & Minkov, 2010; Weeks & Schaffert, 2019). Thus, work meaningfulness and, consequently, the intrinsic motivation to continue working beyond the legal retirement age, tend to be sensitive to cross-cultural differences. Therefore, when conducting research on older adults' intrinsic motivation to continue working, it is crucial to consider the country's particular social, cultural, political, and economic context that tends to shape people's perceptions, motivations, and behaviour towards work.

### **6.3. Extended Careers in the Chilean Cultural Context**

It should be highlighted that one of the main characteristics of the Chilean labour market is the lack of part-time and flexible job opportunities, with full-time employment being the most commonly available option (Madero-Cabib, Undurraga, & Valenzuela, 2019). Moreover, job quality in Chile has always been low, compared with other OECD countries (OECD, 2017a). While these drawbacks tend to characterise the entire labour force in Chile, some specific groups of workers, such as working mothers or elderly workers are likely to be the most negatively affected by such employment features. It has been reported that Chilean older men are more likely to hold dependent work, either in the public or in the private sector, while older women more frequently tend to be self-employed, which might reflect, to some extent, unequal opportunities in accessing formal employment among men

and women. In addition, retired Chileans favour part-time jobs, while those in the younger age groups prefer having full-time jobs (Herrera *et al.*, 2018).

A study conducted in 2016 by the University of Santiago of Chile and the Intermediate Technical Training Agency (OTIC & Universidad de Santiago de Chile, 2016) offers an opportunity to better understand the statistical findings through focus group interviews conducted with the elderly in Chile. Focus group interviews revealed that older adults needed some specific work arrangements to accommodate their physical needs related to the ageing process. In this sense, older Chilean people indicated that they would prefer greater work flexibility because full-time jobs contributed to physical exhaustion (OTIC & Universidad de Santiago de Chile, 2016). Nevertheless, the study mainly discussed the accessibility to the labour market, perceived age discrimination, and working conditions, and did not delve deeper into what motivates the elderly to extend their careers beyond the legal retirement age.

Financial reward is a crucial factor that stimulates older Chilean adults to remain employed. As several scholars have acknowledged (Vives, Gray, González, & Molina, 2018), extremely low pension replacement rates (nearly 38% for men and merely 33% for women), lack of governmental benefits for old age, and excessively high drug prices make it hard to make ends meet once one retires from employment. In fact, recent OECD reports demonstrate that Chile presents much higher postretirement work rates when compared to other countries (OECD, 2017a), which can be closely related to the above-mentioned economic necessity at the older stages of life. Therefore, there has been a widespread assumption that extrinsic factors, such as financial rewards and benefits, are the main motives that drive older Chilean adults to extend their careers (Vives *et al.*, 2018), neglecting, to some extent, the role of the intrinsic motivation to do so.

One of the most recent surveys on work patterns among the elderly in Chile was conducted by Herrera and colleagues (2018). As mentioned in the introductory section, these researchers found that 62% of the older Chilean adults who were employed had an intention to continue working even if they did not have an economic necessity. In particular, 33% of the elderly reported that they would accept any kind of job while 29% expressed that their desire to work depended upon the job characteristics. Another important detail discovered through this survey was that 42% of the elderly who did not work indicated that they would

be available and willing to do so (Herrera *et al.*, 2018). These findings suggest that many older people in Chile seem to feel intrinsically motivated to continue working, but the labour market might not offer the right conditions to suit their needs, “pushing” them towards informal employment.

Although the above-discussed studies offer considerable insight into the general employment patterns among the elderly in Chile, their intrinsic motivations to continue working remain under-researched. Moreover, there is a clear lack of qualitative studies conducted in the Chilean context with older adults, thus, further research is required to gain a deeper understanding of their personal experiences in the labour market.

#### **6.4. Methods**

This qualitative study represents the second phase of a larger mixed-methods investigation of the factors associated with postretirement work in Chile. Guided by the findings of a previous quantitative study, which demonstrated the relevance of intrinsic motivation to continue working among the elderly (Galkutè & Herrera, 2020), we designed a semi-structured interview guide. The fieldwork took place between September and December 2019, being previously approved by the ethics committee of the Pontifical Catholic University of Chile (ID number 181206002).

Although our main goal was to discover and deepen the understanding of work meaningfulness and older adults' intrinsic motivations to extend their careers, it was also essential to explore other work and personal life-related aspects in order to get a better insight into how these spheres interact and complement each other. Thus, the topics discussed during the interviews included participants' work trajectories, the characteristics of the current job, extrinsic factors valued in the current job, intrinsic motives to continue working, perceived work-life balance, and views about current public and work policies concerning the elderly. Although the interviews were guided by semi-structured predetermined topics and questions, the interviewees were encouraged to introduce new topics and expand on issues that seemed relevant to them.

The selection criteria for the participants was to be formally employed and over the legal retirement age. The snowball technique was used for sampling, identifying potential

participants first through personal contacts, with these participants then acting as “gate-keepers”, enabling the researchers to recruit their referees with similar characteristics. This process was repeated until the sample reached saturation.

The interviews were held at locations most convenient for the interviewees, usually their workplaces, their homes, or nearby coffee shops. Before starting the interview, the participants were required to sign the informed consent form. It should be noted that among the participants with minimal education low educated participants, some did not know how to read. In such cases, the researcher read the informed consent form aloud and received verbal consent from the participants, which was audio-recorded. The interviews lasted between 45 and 100 minutes. There was no monetary reward for participating in the study. However, each respondent was given a small box of sugar-free candies as a token of appreciation for their time and effort.

A total of 32 interviews were conducted, including 18 men and 14 women. All participants lived in Santiago, Chile. As we aimed to achieve greater variety among the research participants (following the maximum variation sampling strategy suggested by Patton, 2002), they were purposively recruited from public and private sectors, with divergent occupational backgrounds including educational, scientific, secretarial, and construction fields, among others. Table 1 presents the characteristics of the participants. In order to protect their anonymity, no personal information is disclosed, such as the real names of the participants or those of their organisations. All the interviews were transcribed, and the data were then analysed applying the thematic analysis method (Braun & Clarke, 2006), using the software package Atlas.ti 8 for the initial open coding and formulation of categories. The data analysis took place simultaneously with the data collection process, applying a constant comparative iterative method among codes and emerging categories, which enabled the researchers to identify gaps and to address them in subsequent interviews.

Table 1. Characteristics of the Participants

Variable	Category	Participants (N=32)
<b>Gender</b>	Male	18
	Female	14
<b>Age</b>	Range	61-80
	Mean	68,3
<b>Educational level</b>	Primary or lower	11
	Some secondary education	9
	Some tertiary education	12
<b>Marital status</b>	Married	22
	Single	3
	Separated/Divorced	3
	Widowed	4
<b>Weekly Work Hours</b>	Range	12-52
	Mean	44
<b>Company size</b>	Medium	3
	Big	29
<b>Type of company</b>	Public	13
	Private	19

## 6.5. Results

As mentioned above, given the previous results of national surveys (Censo, 2017; Herrera *et al.*, 2018) and bearing in mind the low national pension replacement rates, it was expected that financial need would be a predominant motive for older Chilean adults to continue working beyond the legal retirement age. Indeed, only 2 out of 32 interviewees indicated that they did not have an economic necessity to continue working. However, we were particularly interested in identifying and analysing the *intrinsic motivation* to continue working beyond the statutory pension age. Therefore, our findings focus on latent, deep-rooted factors that stimulate older Chilean adults to remain economically active despite being legally entitled to retirement.

During the data analysis, three prevailing emerging themes were identified: the meaning that work gives to life; future projects and postretirement orientations; and work as the main source of social interaction. These topics have been further presented and discussed below.

### *The sense of meaning of work*

When inquired about the positive aspects besides the financial rewards that work brought to older people's lives, the most frequently mentioned features were: *personal satisfaction by feeling useful* and *the opportunity to keep fit/updated*.

First, the majority of the respondents expressed in different ways that their work entailed personal satisfaction. This personal satisfaction seemed to emerge from a sense of usefulness, as these two concepts were usually mentioned together, as stated by one participant: "Personal satisfaction, feeling useful, feeling that I am worthwhile, that I am going through life..." (R1, female, 62, medium educated, administration field). Similarly, another participant reinforced this idea: "I feel useful. I think I am doing it well and I am doing it for the welfare of many other people [...] Thus, I feel useful, that is why I feel comforted" (R12, male, 69, highly educated, scientific field).

Personal satisfaction in older Chilean adults was often linked to the possibility of helping others, indicating that personal satisfaction is likely to arise from the feeling that the work performed by older adults has a positive impact on other people's lives. This was evident in the following respondent's answer:

Even if it means solving a problem via the phone. I like that. It makes me feel good. I feel like if I help someone, it was a good day. For me, that is rewarding [...] if someone calls me saying 'I have a problem' and I can help them solve that problem, it is silly really, but the person leaves happy! And I like that (R22, male, 67, medium educated, administrative field).

Although this sense of usefulness that brought the feeling of satisfaction was mentioned by participants of both genders and of different education levels, it was more frequent among those who worked in the education sector and those who performed customer service-related tasks, thereby, having more frequent contact with other people. As one female respondent who worked with children in a primary school said:

There is a dynamic; it matters whether you are here or not. You make a difference. In this job I know I make a difference by being here. So that gives me plenty of satisfaction. (R23, female, 66, highly educated, education field)

Nevertheless, it is important to highlight that a considerable number of blue-collar

workers declared that they continued working because they had worked their entire lives, relating their postretirement career decisions to usual practice or regular habit, rather than to deep satisfaction stemming from their work. Rather than being engaged with their specific job tasks, these interviewees were likely to be committed to working with something they were used to doing and could not imagine their lives without it. This pattern could also be noticed among some medium-educated older workers, performing routine-based roles, as expressed by one participant stating: “Because I have worked all my life—I have worked since I was 17—so it is somewhat weird to stay at home and do nothing” (R24, female, 70, medium-educated, administrative field). Therefore, more than a source of profound personal satisfaction and fulfilment, postretirement work is likely a way to avoid inactivity for non-professional Chilean older workers.

Another significant aspect indicating work meaningfulness was the opportunity to keep fit and/or updated through employment. Although the majority of the respondents declared having good health and feeling completely able to cope with their current job demands, some common age-related health problems were also mentioned during the interviews, such as diabetes, heart disease, or declining memory. Most respondents were aware of the various diseases that usually accompany old age, and, therefore, working beyond the legal retirement age was often perceived as a way to avoid or delay health-related issues. For example, when asked whether or not he would continue working if there were no economic need, a male respondent answered: “Yes, definitely yes, because work, relationships, demands, etc. are what keep me alive” (R21, male, 70, highly educated, scientific field).

In this sense, work was described as an activity that helped older Chilean people to remain healthy. This was especially prevalent among male respondents. One of them explained in the following terms what work brought him besides financial income: “Vitality, feeling alive, because I realise that I am no good in the house” (R20, male, 69, highly educated, scientific field). Another respondent supported this idea by saying, “You are used to working and if you stay home, you will get sick” (R29, male, 70, low-educated, construction field). Perhaps unsurprisingly, due to the traditional gender-based division of labour, it seems that older Chilean men are more likely to perceive work as their central role and the only source of physical activity and social interaction.

Moreover, intrinsic motivation was related not only to the conservation of good physical health conditions, but also to continuous learning and development that helped older people keep updated in contemporary fast-paced society. This idea was expressed by numerous respondents, such as in the case of one older woman who performed the role of dean's secretary at a private secondary school: "I have developed myself, I have learnt a lot, I have contacted many people and also many people who have different skills, you see? It is about people better than yourself, so you are learning" (R26, female, 62, highly educated, administrative field). To some extent, unexpectedly, the possibility to learn new things and to continue developing their skills was also mentioned by several less skilled construction workers. One of them explained:

I think what it [work] brings is knowledge, knowledge regarding construction. Because, as I was saying, there are so many new things here, that one learns in construction. And if you stay home, you will not learn anything! All you will learn is to waste time. But not here, because suddenly things come up that you did not anticipate, so that is good. (R29, male, 70, low-educated, construction field)

Therefore, the possibility to keep updated seems to be equally appreciated by both Chilean men and women with divergent educational backgrounds.

#### *Future projects and postretirement orientations*

In some cases, work was likely to be perceived as the best option when compared to the opposite extreme of staying at home and doing nothing. A large number of respondents confessed they were afraid of retirement, as they had not prepared themselves emotionally and psychologically for this period. For example, one male respondent who worked as a security guard explained: "I am afraid. Why? Because I would not want to stay in bed until 12 pm, watching TV, getting up for lunch, and doing nothing. That worries me; I do not want that to happen to me" (R2, male, 68, low-educated, security field). Thus, the *absence of future projects and not having alternative activities* that could substitute the role of work motivated many respondents to continue working beyond the state pension age in Chile. Interestingly, the absence of plans and projects, and the complete concentration on their current jobs as the main and only activity could be noticed among older people from diverse

occupations and educational backgrounds. For instance, a man who worked in the administrative field revealed: “Other people may have thought about traveling or doing business, while in my case I do not have any trade, business, or extra activity planned that would allow me to keep my mind active” (R22, male, 67, medium educated, administrative field). Similarly, another highly educated respondent supported this idea by clarifying:

I also did not do the mental exercise of putting myself in an inactive situation at home. I do a lot of manual tasks, repairs, house maintenance, gardening, even cleaning. My wife and I share all the tasks. But still, they are not full-time jobs that would satisfy me in the event of retirement. That is the other important reason. (R14, male, 72, highly educated, scientific field)

Although some women expressed their worries about inactivity during retirement, this pattern was noticeably more common among male respondents. Hence, the complete focus on economic activity throughout their life span, in the case of men, makes it somewhat more problematic for them to withdraw from the labour market, as they find it more difficult to encounter other activities as fulfilling and enjoyable as their job tasks had been throughout their working lives. It is also important to mention that only 1 of the 32 participants had part-time employment during the study period. Most male respondents not only exceeded the maximum weekly work hours by voluntarily staying in their workplace longer due to their job engagement, but two of them even had an extra job during the weekends as a hobby. Therefore, it appeared that male interviewees were more likely to focus exclusively on economic activities, with gainful employment being the only way for them to maintain their personal and social identities, as opposed to the female interviewees.

On the other hand, while some female respondents also recognised that they had not carefully planned their retirement stage, it was much easier for them to come up with alternative ways of staying engaged. Going out with friends, volunteering in organisations, exercising, or traveling were some of the options mentioned by the female interviewees. Even though they found their jobs enjoyable and satisfying, many older women were clear at what age they would like to withdraw, not turning so much to the option of working “as long as their health allowed it”, which was a more common response among the men. One respondent who worked as a part-time lecturer explained:

The municipality has many courses, workshops... those things you cannot enjoy

when you have a schedule. Well, there is something I am doing recently, but I still have a long way to go... for example, I do not know Europe [...] Travelling is the most enriching thing one can do. I shall dedicate myself to travel... (R4, female, 65, highly educated, education field)

The existence of alternative goals, not related to the main job, clearly affected female respondents' intrinsic motivation to continue working, as expressed by one participant:

I have other interests out there too. I paint with watercolours and I study Russian. So I have something to develop. A goal, shall we say. So if I had the financial security and saw that painting with water colour could be in my future development, I would stop working. But, otherwise no, because it is fun here. (R23, female, 66, highly educated, education field)

Therefore, it seems that female respondents, as compared to their male counterparts, were more likely to have work-life balance, presenting a wider array of alternative lifestyle activities able to substitute, to some extent, the enjoyment and fulfilment achieved in the workplace.

#### *Work as the main source of social interaction*

Social ties in the workplace and connectedness with society in the broader sense were crucial aspects of understanding retirement-age Chilean adults' intrinsic motivation to continue working. The most featured aspects were related to the *possibility of leaving home*, *intergenerational relations at work*, and *good relations with direct employers*.

First, having a paid job for some interviewees meant maintaining their daily routines, which included taking public transport, communicating with citizens while on their way to the workplace, or observing other people in the city. A 74-year-old female accountant explained: "For the fact that you leave the house. The same act of getting on the subway, walking, seeing how people have changed. This thing is attractive" (R11, female, 74, medium educated, administrative field). Thus, even in cases where the role performed at work did not involve much interaction with other colleagues, the possibility to keep in touch with the society was still a highly appreciated feature that stimulated the interviewees to continue working.

Correspondingly, good relationships at the workplace established over many years were one of the key motives to remain employed, as mentioned by many of the respondents. Some of them expressed the importance of work-based relationships, sometimes even referring to their colleagues as family members. Interestingly, this was particularly common among most blue-collar male workers who attributed particular importance to their work relationships. For example, one participant stated: “In construction, one becomes like a family, because you spend more time at work than at home, like any other job too” (R17, male, 69, low-educated, construction field). This view was shared among different construction workers, many of whom insisted that “work is a second family that you create” (R31, male, 70, low-educated, construction field).

The rest of the interviewees also placed a great deal of emphasis on social interaction at work, where good relationships and the absence of conflicts were critical factors in postretirement work motivation. For example, when asked what he liked most about his job, a 70-year-old male respondent explained: “As I said before, the social contribution, personal relationships, collaborations, etc. It is something that thrills me” (R21, male, 70, highly educated, scientific field). This view was supported by other interviewees, both men and women with widely divergent professional backgrounds, who stated that they were willing to interact with other people, and that they enjoyed the social contact at their workplaces, referring especially to their colleagues.

Along the same line, it is noteworthy that the interviewees, who worked in education or scientific fields, or in other fields involving constant interactions with younger colleagues, often acknowledged the relevance of intergenerational relations. A 62-year-old secretary who worked in a large public organisation is only one of many such examples:

I love relating to younger people, always. I like it, because it is positive and I laugh with them. Same here with the younger colleagues. I have always liked relating to younger people [...] those young people who came along taught me and I have learnt a lot from them. (R32, female, 62, medium educated, administrative field)

Some interviewees pointed out that they did not like interacting with people their age since their conversations tended to be more pessimistic and complaining, whereas talking to younger adults brought vitality, positive energy, the capacity of adaptation, and learning new

things.

Likewise, a good relationship with the direct employer was another facet mentioned by various respondents as influencing their motivation to continue working. For instance, one female interviewee attributed her decision to keep on working to the attachment she had to her employer:

She [employer] asked me not to leave: 'Stay while I take this challenge. We have worked well together. You cannot leave me alone right now.' And I am infinitely fond of her. And I said: 'It is not so terrible. I shall stay with her for a while...!' (R4, female, 65, medium educated, administrative field)

This kind of strong psychological contract and personal engagement with the direct employer was particularly acknowledged by women who worked in large organisations. Notwithstanding the size of the company, these women explained that the unit they worked for was small and thus the relationships within the unit were friendly and gratifying even with the managerial staff. It seems that good vertical communication contributed as an essential component of the rewarding work environment. Another representative example of the importance of vertical communication was a female respondent who continued working as a part-time lecturer:

We are evaluated by our employers, and I have always been very well evaluated. Even a few months ago, I was congratulated because I had been recognised as the best lecturer in that module. And that is quite good now because one needs recognition. And they [employers] are always telling you that. So there is positive feedback there. (R3, female, 67, highly educated, education field)

On the contrary, numerous respondents, particularly men working in administrative and scientific fields, complained about the lack of communication between the managerial staff and employees. Their concerns and discontent stemmed primarily from the difficulty in transfer of knowledge. For example, one male respondent explained:

There are very knowledgeable people here who cannot transfer their knowledge. Maybe it is a good idea to teach them how to train, so they can impart knowledge and young people can acquire it. Training does not take place here. And that should be done, both internally and externally. That is a way for those people to deliver their knowledge, and there is continuity [...] because maybe

we talk about it but... I mean, we talk about it, but we do not communicate. So in the end it is useless. There is no direct communication. (R22, male, 67, medium educated, administrative field)

These examples clearly demonstrate the relevance of the psychological contract built between the employee and the employer, strengthened by the existence of effective vertical communication, which reshapes the value that older adults attach to their work environment, creating it as a peaceful and pleasant place to stay. When this type of communication is absent, it could result in a constraint to intrinsic motivation to extend working life.

## 6.6. Discussion

In light of the deteriorating pension funds around the world, there is an increasing need to continue working in old age, which implies the promotion of healthier and more active lifestyles among the elderly. In this context, there has been a recent call for more research to be conducted on postretirement work in different countries, especially from a qualitative perspective (Reynolds, Farrow, & Blank, 2012; Sewdas *et al.*, 2017; Taylor *et al.*, 2016), taking into account how the motivation to work might differ across divergent work contexts (Deery, Kolar, & Walsh, 2019; Kooij *et al.*, 2011).

Although we acknowledge the relevance of economic needs as one of the main drivers of postretirement work, the focus of the present study was on intrinsic factors that motivate older Chilean adults to extend their careers, and that derive from the meaningfulness that the elderly attach to their work. Based on 32 semi-structured interviews with older workers in formal employment positions despite being legally entitled to retirement, we were able to gain a deeper insight into the underlying factors that keep these older adults willing to continue working, and how it affects their overall well-being.

There are no previous papers published on older workers' intrinsic motives to extend their careers in Chile. Therefore, it is important to compare the present findings with the results of other cross-country studies exploring this topic in order to observe the similarities and differences among different countries. This would enable making adequate suggestions for policy development particularly in Chile, helping generate more favourable workplace conditions for older workers.

A majority of older workers in the present study revealed that the satisfaction they felt in their work stemmed from the sense of usefulness they experienced. More concretely, this sense of usefulness was often linked to the opportunity to help others. This latter finding supports one of the meaningful work theoretical model ideas developed by Lips-Wiersma and Morris (2009), specifically representing the quadrant of “serving others” (others/doing), which refers to the eagerness to make a difference by contributing to other people's well-being. Moreover, this is also consistent with the qualitative results presented by Weeks and Schaffert (2019), who conducted interviews with participants from different generations about their perceptions of work meaning. They discovered that for those born between 1922 and 1945 (also known as 'Traditionalists') and for those born between 1946 and 1964 (commonly referred to as 'Baby Boomers'), helping others constituted an essential aspect of work meaningfulness.

Further, the present findings also reveal how the meaningfulness of work might differ across occupations and job sectors (Deery *et al.*, 2019). By interviewing older workers from different sectors, thereby maximising the heterogeneity of the sample, we were able to discover that blue-collar Chilean older workers and those who performed more routine-based tasks were more likely to perceive postretirement work as a way to avoid inactivity. As suggested by Reynolds and colleagues (2012), blue-collar workers ‘did not necessarily gain deep satisfaction from their work roles’ (p. 82), it is predominantly about their willingness to remain economically active *per se*, since it is something they have done their entire lives, as was observed in the present data as well. It seems that blue-collar Chilean workers derived meaning from their jobs primarily in terms of continuity and consistency. This could be related to the Continuity theory developed by Atchley (1989), in the sense that older people tend to get attached to their past roles in order to preserve familiar patterns of activity, and to avoid disruption (Diggs, 2008). Contrastingly, when compared to other professions, those working in the education and customer service-related sectors seemed to be more driven by the willingness to make a difference, which is consistent with the ideas enumerated by Reynolds and colleagues (2012).

Further, the data also showed that personal satisfaction within the workplace could be gained through the opportunity to keep updated. This finding is consistent with the qualitative findings of Sewdas and colleagues (2017), whose interviews and focus groups revealed that

the ability to learn new skills and knowledge was one of the key motives to extend careers beyond the retirement age in the Netherlands. Interestingly, in contrast to what could be expected, our findings demonstrated that blue-collar workers were as driven by continuous learning and development opportunities as professional workers. A possible explanation for this latter finding might be related to a variety of tasks performed by non-professional workers. As explained by Deery and colleagues (2019), in the case of employees whose jobs require performing dirty tasks, 'varying job tasks often provide new challenges and a sense of meaningfulness at work as they augment employees' abilities and skills' (p. 644). The present evidence suggests that, although often seen as inflexible and resistant to change, older workers from both professional and non-professional occupations were likely to derive their meaning of work and job satisfaction from continuous learning and developmental opportunities, as well as the eagerness to transfer their knowledge to others.

Furthermore, another important finding of this study is related to the desire to continue working as a reaction to the concern of staying at home and doing nothing. Male respondents were most likely to report that they were unprepared for the retirement period. It may well be that, unlike older women, due to the deeply rooted breadwinners' role in the Chilean context (Madero-Cabib *et al.*, 2019), men have not been able, throughout their lifetimes, to find alternative activities capable of fulfilling both their psychological needs and time schedules. This is related to Jahoda's argument that time structure is one of the most relevant latent aspects that help explain work meaningfulness, in the sense that all adults need clear time frameworks filled with programmed activities, which increase their overall well-being. Likewise, Reynolds and colleagues (2012) found some association between daily work tasks and the overall well-being of older workers. It seems that work tasks constitute a powerful daily routine for most older people, particularly men, which cannot be easily substituted by other leisure or housekeeping activities because of the meaning embedded in the work.

Finally, there was also a clear underlying gain, expressed by majority of the respondents, that derived from social engagement with others, particularly with co-workers and, to a smaller extent, with employers. This is consistent with Deery *et al.*'s (2019) recent research, which showed that social relationships within the workplace had a positive effect not only on the job satisfaction of the less qualified workers but also on their dignity. Hence,

this finding confirms another essential latent function of employment proposed by Jahoda (1982), namely social contacts. According to Jahoda, a sense of belonging in a broader social context through economic activity cannot be easily substituted by other relationships (e.g., family members) since it ‘provides more information, more opportunity for judgement and rational appraisal of other human beings with their various foibles, opinions, and ways of life’ (Jahoda, 1982 in Paul & Batinic, 2010, p.4). Moreover, our results also contribute to the intergenerational relationship theories in the work-related context as our participants revealed the relevance of intergenerational relations at work, which tend to bring them vitality, positive energy, as well as the capacity of adaptation and continuous learning.

### **6.7. Limitations and Future Research**

Notwithstanding the theoretical implications of this research, some limitations must be acknowledged. First, the fieldwork was limited to older workers living and working in formal settings in Santiago of Chile. Therefore, this study leaves out a large proportion of older workers in the informal sector of the economy. Furthermore, it is essential to bear in mind that work and life conditions in a metropolitan city such as Santiago of Chile are likely to be considerably different from those in the rest of the country.

The focus of this study was on the intrinsic motivations of continuity in postretirement work. The findings showed that the factors that retain workers are not necessarily the same as those associated with early retirement. In particular, some factors associated with working conditions did not appear in the interviews, probably because the interviewees either had work conditions suitable to their needs or they had adjusted their expectations to the unfavourable conditions. The need for job flexibility (OECD, 2017a) did not appear as relevant in the interviews either, indicating that it is perhaps a demand for early retirees rather than for post-retirees.

Given the evidence above, we identify several opportunities for future research. Since work-related demands and concerns differ widely across people according to their age, gender, social class, and occupation (Wilson *et al.*, 2020), more studies are needed to explore in-depth the diversity of meanings that older adults might attribute to work. In particular, a future investigation could focus on how the meaningfulness of work is enacted by workers engaged in low quality or informal jobs and how meaningfulness in such contexts may differ

from that in high quality and formal jobs.

Finally, in the current context of the global COVID-19 pandemic, it is worth deliberating whether these motivations to continue working remain among the workers who must carry out telework. For example, if one of the main motivations is contact with other people in a physical workplace, by diluting these face-to-face contacts, older workers may be losing their motivation to work.

## 7. Chapter Seven: Discussion and Conclusions

### 7.1. Main Results

The population is ageing worldwide at an unprecedented level. Although it is certainly true that such a notorious increase in the life expectancy should be seen as a significant achievement within any society, it is also imperative to consider the health, social, economic and political challenges that an ageing population brings along.

As the distribution of the population pyramid is now changing and the projections show that there are more and more countries across the globe where adults over 60 years of age outnumber those aged under 15 years old, new important questions arise regarding this phenomenon. Researchers, practitioners and policy makers have been opening debates on how to address this rapidly increasing group of population. Will there be enough capacity in the health system to provide care for so many elderly people? How can active ageing be promoted and encouraged to delay the decline in health? How can governments deal with the ever shrinking working population? How can governments ensure the sustainability of the pension reserve funds? These are just a few questions that illustrate the new scenery that must be faced by different sectors in most societies nowadays.

Without any doubt, a large number of concerns are closely related to the economic sector. As the dependency ratio continues increasing, many welfare systems have been threatened by higher government spending on pensions and lower tax revenues due to the shrinking workforce. Even in the countries where the pension funds depend exclusively on employees' contributions over their lifetime (i.e. Chile), government is still likely to provide solidarity pension schemes for those older adults who have not contributed to the pension system during their life course so as to not let them fall below the poverty line. Therefore, extending the State pension age and encouraging older adults to work beyond legal retirement age have been considered as some of the key solutions in many developed and developing countries to address the population ageing process.

Until quite recently, however, the research focus was mainly on early and on-time retirement topics. According to several contemporary social gerontologists (Baars et al.,

2016; Phillipson, 2019; Taylor et al., 2016), postretirement work field has been largely neglected and under-studied, notwithstanding the undeniable fact that most countries have been increasing or are planning to increase the mandatory retirement age in the near future.

Chile is not an exception to the above described situation. In fact, it has been forecasted that by 2030 the country is going to become the oldest region in all South America (CEPAL, 2017). As for the economic activity of the elderly, there is still a significant gender gap in terms of male and female labour force participation and remuneration rates, despite the prevalence of neoliberal perspective promoting the dual-earner model.

Under these circumstances and taking into consideration that the studies on postretirement work in Chile have been very scarce to date, the general aim of the present doctoral research was to analyse in depth the influencing factors associated with postretirement work in Chile. To achieve this general aim, I set three specific objectives, each of which has been addressed in a separate scientific paper. The three papers constitute the body of this doctoral thesis (Chapter Four, Five and Six).

The first paper is a systematic literature review and was aimed at **synthesising the results of studies on later-life employment from different countries**. In this way, I was able to give an insight on the importance of cultural differences and how these impact older adults' decision towards engaging in postretirement work. This first paper allowed to guide the elaboration of the following articles in a more targeted way.

The second paper was focused on the national level, aiming to **examine factors associated with prolonged careers among Chilean retirement-age men and women**, with a special focus on gender differences in such aspects as caregiving duties, work trajectories, and job satisfaction. This part of my doctoral research was based on quantitative methods.

The final article was of a qualitative nature and aimed at **exploring the intrinsic work motivation of Chilean adults of retirement age** through semi-structured face-to-face interviews to those elderly who continued working despite the possibility to retire. This last paper can be considered as the follow-up of the second article, as it targeted the intrinsic motivation to continue working which had turned out to be a very significant factor in the previously conducted quantitative study.

**Objective 1: Synthesising the results of studies on later-life employment from different countries.**

In the context of the recent shift from early to late retirement, the topic on postretirement work has received increased attention from scholars worldwide. Therefore, as a first step of this doctoral research, it has become necessary to summarise the already existing knowledge on factors affecting extended working lives, identifying the similarities and the differences among the countries. It should be noticed that although there has been a rising number of literature on postretirement work over the last decade, this systematic literature review has shown that most studies have come from the management field (e.g. de Lange et al., 2010; Radford et al., 2015; Setti et al., 2015), while sociological contributions have been considerably less frequent. Not surprisingly then, the latest systematic literature review (i.e. Sullivan & Al Ariss, 2019) on postretirement work also focused exclusively on work-related factors, neglecting other equally significant aspects from social, psychological, or health areas. Therefore, by synthesising the results of studies on later-life employment from different countries, this systematic literature review identified the lack of studies conducted from social and psychological perspectives on postretirement work that would include some relevant aspects such as caregiving duties, social participation, or work meaningfulness.

Thus, one of the main distinctness of this systematic literature review from other studies on postretirement work is that it encompassed a greater variety of multidimensional factors associated with older workers' decision to engage in economic activities beyond legal retirement age. This provided further understanding on how factors of different natures interact and affect the late careers of the elderly.

Moreover, by summarising the results of studies on later-life employment from different countries this systematic literature review gave a clearer picture of how cultural differences were likely to impact older adults' decision towards engaging in postretirement work, and whether or not there was some convergence among certain types of factors notwithstanding cross-cultural differences.

A total of four groups of factors were identified, namely socio-demographic, implicit, work-related, and life-related factors. The great majority of them presented inconsistent level of evidence, especially among the socio-demographic and life-related factors. By contrast, a much greater number of implicit and work-related factors showed strong or at least limited

level of evidence. Therefore, it seems that socio-demographic and life-related factors (such as education, marital status, health conditions, or leisure, just to mention a few) are more likely to be influenced by national socio-cultural, political and economic circumstances, affecting extended career decisions in different ways across countries, hence showing much greater divergence in relation to postretirement work.

On the other hand, global influences seem to affect more the work-related factors and, probably as a consequence, the implicit factors, producing more convergence in these two groups across the studies included in this systematic literature review. Nevertheless, some contrasting findings could still be found here too: while some studies (Büsch et al., 2010; Stefanovska-Petkovska & Bojadziev, 2017) showed that certain work-related factors (e.g. financial incentives) influenced postretirement work to a greater extent than the implicit ones (e.g. intrinsic motivation), other studies reported that the latter presented similar influencing effects on postretirement work as the former (Berglund et al., 2017). Therefore, influencing factors of extended careers should always be interpreted with caution, taking into consideration national scenery.

One of the most important findings of the systematic literature review is that it showed a strong level of evidence of some implicit factors, such as job engagement, intrinsic work motivation, job satisfaction, and mastery. These results reveal the significance of psychological work contract, in the sense that it reinforces older adults' work-based self-concept.

Even more consistency on the evidence level was found among the work-related factors, with organisational support, recognition on the job, work flexibility, autonomy, and social contact being the most influencing and valued aspects by older workers across the countries. However, as it was already mentioned by several scholars (Berglund et al., 2017; Büsch et al., 2010) these more objective work-related conditions could be closely linked to subjective perceptions of the employees, affecting their psychological engagement with postretirement work. Thus, a more integrated perspective of influencing factors of postretirement work is needed, considering both work-related and implicit aspects altogether in the future research, instead of analysing them separately.

Overall, the results of this first stage of the doctoral research, presented in the form of a systematic literature review, offered a solid and well-founded way to understand a wide array of factors that influence postretirement work decisions on an international level. It also

revealed the need for more research conducted from a sociological perspective that would allow to get a deeper insight of extended careers through life course events. In other words, the importance of cumulative advantages and disadvantages accrued throughout the lifetime (e.g. caregiving responsibilities, or support from family) that differ from one country to another could have a great impact on continuous work decisions in later life.

The life course theory has argued that several social factors are likely to affect postretirement work engagement, namely social interdependence (a sense of belonging to a wider group); social timing (the way the past can shape the future); the financial and emotional welfare provided by their governments and their companies; and personal well-being and that of older adults' families. As shown in this systematic literature review, these factors, however, have been largely neglected in the extended careers' studies existing up to date, focusing the attention primarily on factors directly related to work. This calls for the need to include factors of a different nature in the future research.

It is also important to note that this is one of very few existing systematic literature reviews to date in postretirement work research field. As the topic of ageing and deferred retirement becomes increasingly considered by both scholars and policy makers, it becomes relevant to give an overview of the current situation and its imminent arguments so as to formulate and guide the future research agenda. Thus, this systematic literature review offers a reflective and retrospective way to discerning the key multidimensional factors associated with postretirement work, which can guide the future research by offering the already existing and summarised knowledge on the topic.

## **Objective 2: Examining factors associated with prolonged careers among Chilean retirement-age men and women**

The second stage of this doctoral research consisted of taking a closer look at influencing factors of postretirement work in a particular context of Chile. The Chilean case is characterised by a contrasting combination of entirely individual efforts during the life course to ensure economic welfare at older ages among both men and women due to the predominance of a neoliberal system, and at the same time prevailing traditional male-breadwinner model endorsed by deeply-rooted traditional gender roles, especially among the older generations, which has restrained older women from participating in the labour force.

However, the complex reality of postretirement work in Chile has not received much attention to date, with the exception of some very recent research (Herrera et al., 2018; Madero-Cabib, Biehl, Sehnbruch, Calvo, & Bertranou, 2019; Madero-Cabib, Undurraga, & Valenzuela, 2019; Madero-Cabib, Palomo Vélez, & Jofré Bustos, 2019). Therefore, there was a need to explore more in depth how employment patterns differ among Chilean men and women in retirement age in this under-studied country.

To better understand the complex reality of retirement postponement in Chile, I adopted a gendered life course perspective, considering that it provides a broad analysis of influential processes throughout the life span, which shape individual paths in late life stages, including social relationships, roles, opportunities, and turning points. Special focus was placed here on caregiving duties, work trajectories, and job satisfaction which, as hypothesised in this research, could differ to a great extent among older Chilean men and women due to national socio-cultural, economic, political and historical settings.

One of the greatest strengths of this study is that it analysed both, factual and motivational work among Chilean men and women in retirement age. Considering the evidence presented in the Chapter Five regarding the factual postretirement work (i.e. first dependent variable, namely *working beyond legal retirement age*), it seems that neither the care of the grandchildren nor that of the sick has an impact on older Chilean men and women in a significantly different way, contrary to what was hypothesised. In other words, caregiving responsibilities do not impact women's postretirement careers in a more negative way when compared to men's careers, although this pattern had been observed in a previous international study (Lee & Tang, 2015). Nevertheless, these results should be interpreted with caution because the original sample comprised few men with caregiving responsibilities.

Interestingly, occasional grandchildren caregiving in Chile was actually associated with postretirement work among both genders when compared to no grandchildren caregiving responsibilities whatsoever. These results might be suggesting that the more active older adults are, the more likely they are to continue working beyond legal retirement age, which could be linked to the viewpoint of Greenhaus and Powell (2006) who argued that role accumulation could have positive outcomes, especially when those roles entailed significant value.

As for motivational postretirement work, this doctoral research revealed that looking after grandchildren occasionally was also associated with more intrinsic motivation to continue working depending on the particular job, regardless of respondents' gender. Furthermore, in comparison to not-caring at all, and probably somewhat surprisingly, frequent care was associated with more motivation to continue working (depending on the job) among economically active older Chilean women only. This was the only gender difference identified in caregiving duties. Hence, quite opposite to what was expected, it seems that the positive effect of frequent care in the motivation to continue working is higher for women than for men, meaning that Chilean women who look after their grandchildren frequently are more motivated to continue working than Chilean men with the same caregiving responsibilities. Therefore, this research showed that a greater burden of grandchild care did not necessarily imply decreased participation in the labour market or reduced motivation to continue working among the elderly in Chile. It could also be argued, however, that women with greater caregiving responsibilities may have a greater economic need to continue working since informal care is more prevalent in lower socio-economic classes.

The second hypothesis was formulated to test whether older Chilean women had a greater need to continue working after legal retirement age due to more discontinuous work trajectories throughout the life span. The findings were once again somewhat surprising: while women's discontinuous work trajectories had less of an effect on work continuity, compared to that of men, such discontinuity, however, increased the motivational gender gap. That is, women with discontinuous work trajectories were more motivated to continue working when compared to men. It could be that women with discontinuous careers have extremely low pensions, which would increase their motivation to continue working. Either way, this finding on the gap between factual and motivational postretirement work among women suggests that even though older women are motivated to continue working, Chilean labour market is unlikely to offer such possibility to them, echoing the gender and age discrimination existing in the country's economic system, as mentioned by Madero-Cabib and colleagues (2019).

Finally, the last hypothesis stated that older Chilean women have been more penalised in access to higher education and consequently would present lower job satisfaction, which would negatively affect their motivation to continue working to a greater extent than that of

men. The results show that, opposite to previous evidence (Berglund et al., 2017), low job satisfaction was actually associated with more postretirement work among elderly men in Chile. Here less satisfied men had greater probability to be working than the more satisfied. However, this pattern presented gender differences in the sense that women who perceived low job satisfaction were less likely to extend their careers and were also less motivated to continue working. This confirmed the third hypothesis formulated in the present research. Such findings might be suggesting that there is a need to place a greater focus on older adults' needs and expectations in the workplace so as to increase their job satisfaction.

The findings of this study shed new light on factual and motivational postretirement work patterns in Chile from a gender perspective. Considering that the country is characterised by a fast-paced population ageing process and a wide gender gap in the labour market participation, especially among the older generations, it becomes essential to understand postretirement work predictors to develop the most suitable policies and practices targeted at older workers at a national level. Moreover, this study also uncovered the significance of intrinsic work motivation among older Chileans, which gave rise to the following qualitative study, which looked more closely at the more subjective aspects that impacted extended careers.

### **Objective 3: Exploring the intrinsic work motivation of Chilean adults of retirement age**

Both the systematic literature review and the quantitative part of this doctoral research uncovered the significance of intrinsic work motivation among older adults. Therefore, the decision was taken to complement and to extend the existing knowledge by conducting semi-structured interviews with older workers in Chile, as previously suggested by several scholars at international level (Kim, 2016; Taylor et al., 2016). Indeed, some authors had already pointed out that intrinsic work motivation did not necessarily decrease with age (Akkermans et al., 2016). However, older workers' motivation is likely to shift, giving more importance to certain things than to others when compared to their younger counterparts.

Even though due to very low pension replacement rates an increasing number of older adults in Chile face the need to continue working after legal retirement age, a national survey revealed that over 60% of the elderly would **like** to continue working even without an

economic need to do so (Herrera et al., 2018). This further indicated the need to deepen our knowledge of older adults' work experiences and motivations.

The Meaning of Work theoretical perspective was adopted in this part of research, since it emphasises the meaningfulness of work through its focus on people's lives, societal norms, valued work outcomes and goals, and self-identification with the work role. In particular, I focused on the contributions of Jahoda (1982), and Lips-Wiersma and Morris (2009), who developed approaches that are now considered to be among the most prominent ones for understanding the meaningfulness of employment (Paul & Batinic, 2010; Wood & Burchell, 2018).

Jahoda's latent deprivation model (1982) sustains that work meaning stems from five latent functions, namely, time structure, enforced activity, social contact, collective purpose, and status and identity. Likewise, the approach developed by Lips-Wiersma and Morris (2009) goes in the same direction and argues that there are four main aspects that explain work meaningfulness, that is, developing and becoming self, expressing self, unity with others, and serving others. While the above-mentioned approaches provide the 'big picture' of what intrinsic work motivation is likely to be constituted of, these scholars did not discuss how it might differ across generations nor how sensitive it might be to cross-cultural differences.

These two approaches have been of great help to analyse and to make sense of qualitative findings of this part of research. Nevertheless, I kept an open mind during the data codification process in order to be receptive to the emergence of new categories that might be specific to older adults, not limiting the interpretation of data to the perspectives described above.

As results revealed in the Chilean case, work satisfaction felt by older adults stemmed mainly from the sense of feeling useful. Such sense of usefulness could often be related to the opportunity to help others, which certainly goes in line with the ideas developed by Lips-Wiersma and Morris (2009), i.e. the aspect of serving others. However, this is more likely to represent the case of the white-collar older employees, since blue-collar Chilean workers and those who performed more routine-based tasks were more likely to perceive postretirement work as a way to simply avoid inactivity. That is, blue-collar Chilean workers derived meaning from their jobs primarily in terms of continuity and consistency. This supports the

ideas developed by Atchley (1989) in the Continuity theory, in the sense that older people tend to get attached to their past roles in order to preserve familiar patterns of activity, and to avoid disruption. In this sense, retirement can indeed be perceived as an overwhelming change causing an attitude of sticking to daily activities for fear of stagnation.

Moreover, male respondents were most likely to report their unpreparedness for the withdrawal from the labour market. It may well be that, unlike older women, due to the deeply rooted breadwinners' role in the Chilean context (Madero-Cabib et al., 2019), throughout their lifetimes men have not been able to find alternative activities capable of fulfilling both their psychological needs and time schedules. It seems that work tasks constitute a vigorous daily routine in most people's lives, particularly men's, which cannot be easily substituted by other leisure or housekeeping activities because of the meaning embedded in the work.

Another important contribution of this study is the discovery that personal satisfaction within the workplace could be gained through the opportunity to keep updated. Further, the findings suggested that blue-collar older workers were likely to be as driven by continuous learning and development opportunities as professional workers. Thus, according to the results of my research it seems that the ability to learn new skills and knowledge is one of the key motivators to remain employed regardless of the job sector or occupation. This could be seen as an imperative finding given the limited public opportunities for further learning and training in Chile at an older age.

Social engagement with others constituted another essential aspect driving older Chilean adults to remain economically active. It seems that a sense of belonging in a broader social context through economic activity cannot be easily substituted by other relationships, as noted by Jahoda (1982). Intergenerational relations at work played a crucial role here since they were identified by most interviewees as the ones that brought most vitality and positive energy into their lives.

Overall, based on 32 semi-structured interviews with older workers in retirement age but in formal employment positions, I provided an insight into the underlying factors that kept these older adults willing to continue working, and how it affected their overall well-being. Some important differences in work meaningfulness were identified across job sectors as well as in both genders in Chile, suggesting that future analyses of work meaningfulness should take into account cultural, gender and educational disparities.

## 7.2. Discussion

This doctoral research aimed at contributing to the ongoing discussion existing in both academic and labour market fields by answering the following research question: **What are the factors that drive older adults to remain employed after legal retirement age in Chile?**

Following the recommendations for future research of contemporary authors in social gerontology (see Baars et al., 2016; Phillipson, 2019; Taylor et al., 2016), and guided by the life course approach, as well as by the theoretical perspectives on work meaningfulness, this research revealed the multidimensional factors that were most likely to impact on postretirement work decisions and motivation in Chile, taking into consideration gender differences.

Overall the evidence presented in this research suggests that postretirement work is indeed a complex reality that should be analysed bearing in mind cross-national differences. As shown in the systematic literature review (Chapter Four), the factors of socio-demographic nature might even have the opposing effect on employment decisions in old age in different countries. Undeniably, educational background has always played a crucial role in explaining events and decisions taken over the life course in sociological research and this variable has been included in the great majority of studies on postretirement work too (see for example Ang et al., 2016; Boot et al., 2016; Geuskens et al., 2012; Tsai, 2018).

However, the evidence found with regard to the education level presents inconsistencies. While Ang and colleagues (2016) demonstrated that employees with a degree were more motivated to continue working until 65 years old and beyond when compared to those without a degree in the healthcare sector in Singapore, Kim (2016) revealed that higher education level of older employees in South Korea implied a lower probability of remaining economically active. By contrast, the regression analyses of the present research (Chapter Five) showed that education level had no significant effect whatsoever on working beyond legal retirement age among older Chilean adults. It is important to note, however, that higher education level increased older Chilean workers' **motivation** to continue working (depending on the job). This evidence should be interpreted in light of the qualitative results of this research (Chapter Six), which revealed that white-collar workers' motivation was more likely to be driven by deep satisfaction which stemmed from the feeling of usefulness and making the difference in the society, while blue-collar workers were motivated to continue working in order to preserve continuity. Hence, it seems that it is certainly true that higher education

levels in Chile lead to higher levels of job satisfaction, increasing in this way older adults' motivation to continue working.

Such contrasting results in international studies regarding education effect on postretirement work suggest that the effect of socio-demographic factors should always be examined in light of the national context. Furthermore, all three studies conducted in this doctorate showed that, as in the case of the effect of education, it is important to differentiate between factual and motivational postretirement work, since the two are likely to relate to different scenarios.

The other key insight my findings offer is that there is a close link between intrinsic work motivation and extrinsic work-related elements, which goes in line with other scholars' comments regarding the close relationship existing between these two types of factors (see Berglund et al., 2017; Büsch et al., 2010; Lichtenthaler & Fischbach, 2016). Notably, objective factors that depend on HRM policies and practices within the company (i.e. autonomy, flexibility, training opportunities, recognition, etc.) are likely to increase job engagement and satisfaction, creating at the same time strong organisational bonds. These research findings therefore suggest that if employers are looking to encourage older employees to remain within the company for longer, they should be more aware of what work-related factors are more likely to impact work meaningfulness among older workers, increasing their intrinsic work motivation (Cheung & Wu, 2012).

Related to the above, results of all three papers of this doctoral research showed the overwhelming importance of intrinsic work motivation in older adults' attitudes towards postretirement work. As some scholars argue, intrinsic work motivation does not necessarily decrease as people get older (see Akkermans et al., 2016; Kooij et al., 2013; van Den Berg, 2011). Far from challenging these ideas, the evidence presented in Chapter Five and Six suggests that older Chilean workers continue being highly motivated; in fact, high work motivation was an essential prerequisite for extended careers among older adults, which goes in line with the evidence provided by Brusck and Büsch (2013) in the German context.

While intrinsic work motivation is unlikely to decrease with age, the drivers that keep this motivation up might shift as one gets older. Several scholars claimed the differences between younger and older workers' intrinsic motivation (see Brusck & Büsch, 2013; Kooij et al., 2011; Kooij et al., 2013; Łaszkiwicz & Bojanowska, 2017). More specifically, most

workers in their early stages of career are more likely to be driven by material, tangible type of rewards, such as bonuses, career advancement or learning opportunities, while older adults might be more motivated by perceived recognition or fulfilling social relations at work (see Bruschi & Büsch, 2013; Stefanovska-Petkovska & Bojadziev, 2017; van Den Berg, 2011). In line with previous literature, the evidence in the present research shows that older Chilean adults indeed appreciate the above-mentioned aspects, however, learning opportunities were also an important driver among the white-collar Chilean workers. This finding emphasises the learning-oriented and proactive personality of many older adults, as suggested by Setti and others (2015), and contrasts with the results of Kooij and colleagues (2013) who indicated that intrinsic motivation in older adults ‘shifted away from knowledge acquisition’ (p. 99).

Undoubtedly, multidimensional factors related to postretirement work should be analysed bearing in mind traditional gender roles that are retained to a greater or lesser extent in all societies (see Reyes, 2018). As shown in previous research, the ability and willingness to work beyond legal retirement age are likely to be significantly different among men and women (Büsch et al., 2010; Newton et al., 2019). My findings support this idea by exposing some gender differences, identified in both quantitative and qualitative research, in the light of the life course and work meaningfulness perspectives.

First, my findings revealed that discontinuous work trajectories, which are likely to be closely linked to caregiving responsibilities at younger stages of life, especially among women (Undurraga & Becker, 2019), impacted Chilean men’s and women’s careers differently. In particular, older Chilean women in retirement age with discontinuous work trajectories were more motivated to continue working than Chilean men. This could be related to a greater economic vulnerability of older Chilean women in comparison with their male counterparts, as reported by the OECD (2017) and the Superintendence of Pensions (2020). However, despite having presented less motivation, older Chilean men with discontinuous work trajectories were more likely to continue working when compared to women. While it is important to acknowledge the economic necessity of the elderly with discontinuous work trajectories, Chapter Six revealed greater men’s attachment to the work as well as greater fear to find themselves in ‘rolelessness’. Therefore, it could also be argued that due to divergent life course trajectories, work meaningfulness might be perceived differently among men and

women at older ages (see Linz, 2004; Newton et al., 2019). This research thus highlighted how cumulative advantages and disadvantages can impact the work-related decisions and motivations in later life within a gendered life course context.

Overall, this research contributes to the literature on ageing at work mainly by examining influencing factors of postretirement work and drivers of intrinsic work motivation among the elderly, differentiating by gender and occupation in the specific context of Chile. While most previous international studies focused on the organisational environment and thus were published mainly in managerial journals, the present doctoral research addresses the topic from a sociological perspective by analysing multidimensional drivers of extended careers. Furthermore, it also included the perspective of the main actors, that is, older workers, as previously suggested by contemporary scholars of social gerontology (Phillipson, 2019; Taylor et al., 2016), in a country that is still under-researched despite the rapid growth of this age group within its population.

Furthermore, this study contributes to the literature on work meaningfulness. It is important to point out that there is still no consensus upon a clear definition of meaningful work (Weeks & Schaffert, 2019), since it is likely to vary according to age, gender, and educational and cultural backgrounds. Some theoretical approaches of work meaningfulness, such as Jahoda's latent deprivation model (1982), offer a general picture of what underlying functions might be the most prominent in determining work meaningfulness. Nonetheless, it fails to consider how those latent employment functions could differ taking into consideration socio-demographic elements like age, gender, or family status, which are likely to affect the perception of work meaningfulness as argued by Michaelson and colleagues (2014). Hence, this research contributes to the already existing literature on work meaningfulness by offering an insight into the different role that work plays in older Chilean men's and women's lives.

### **7.3. Practical Implications**

The findings of this doctoral research have important implications for both national policy makers and practitioners. First, in light of the changing demographics, it has become fundamental to see work and career as a complex and continuous process that does not end when one reaches legal retirement age. Due to the emerging need to extend working life, it has become necessary to recognise and re-accommodate the divergent needs of older adults

within the workplace. This cannot be done without taking into account gender and educational differences, as well as the perspective of the main actors, – older workers in retirement age – and discovering what pulls them towards the labour market.

Thus, by acknowledging the drivers of extended careers and the meaning older adults attribute to work in a particular context of Chile, the results of this doctoral research can assist national policy makers and practitioners in creating a more supportive and age-friendly work environment. More specifically, the results of this thesis could help guide the policies of such institutions as the National Training and Employment Service (SENCE), National Service for the Elderly (SENAMA), or the Chilean Ministry of Labour. In this sense, the learning-oriented and proactive personality of older Chilean adults identified in this research might be suggesting that training and development programs as well as work tasks' variety could be considered as a critical tool in managing age-related interventions within organisations, in this way increasing older adults' work motivation (see Setti et al., 2015). Furthermore, the possibility to help others and the interaction with younger generations, which were highlighted by many interviewees, suggest that more emphasis should be placed on creating intergenerational teams in the workplace, where older employees could transfer their knowledge and skills to the newcomers. This in turn could also increase older workers' job satisfaction and intrinsic motivation to continue working, as well as enhance the productivity of the company.

Second, in the context of the current pandemic, all workers have most likely been affected by the Covid-19 outbreak, either by seeing their working hours reduced, being put on furlough or dismissed. However, there are some especially vulnerable groups which are likely to be hit by this economic crisis much harder than others, i.e. older workers. Their situation might be particularly alarming in developing countries like Chile, where government does not offer extensive social protection and support schemes to the population, and has less efficiency to control disease outbreaks. It is also important to remark that even before the global pandemic, there were already deeply rooted ageism practices in different dimensions of the Chilean labour market, including selection process, career development, pay rates, and retirement process (Herrera et al., 2018; Murillo, 2019; Thumala et al., 2015). Age discrimination alone has always been one of the major barriers to extending working life. However, the disastrous consequences of the pandemic on the labour market are likely to

further aggravate these discriminatory practices against older Chilean workers, broadening long-term unemployment rates among the elderly. This highlights the need to develop more appropriate non-discriminatory policies to regulate the process of selecting and hiring the workforce more accurately, providing equal opportunities to both older and younger job seekers of both genders.

Therefore, it is certainly time to start considering older workers in Chile as significant contributors to the labour pool and to the whole society. Tackled in an appropriate manner, longer working lives can indeed promote active ageing, which is highly beneficial for all the actors within the society. However, in order to achieve it, age and gender-based inequalities and discriminatory practices in the national labour market must be first addressed. In this sense, this doctoral research offers important insights into what features national government bodies, employers and age advocacy organisations should focus on in order to develop most appropriate interventions.

#### **7.4. Future Research**

In this doctoral research I analysed the factors influencing both factual and motivational postretirement work in Chile, with special emphasis on gender differences. To the best of my knowledge, this is one of the first studies conducted on multidimensional factors associated with extended older Chileans' careers to date, as this topic has been widely neglected in the country. Therefore, I call upon researchers to further develop my findings by looking into what other factors, not included in this research, might be driving older adults to remain economically active.

Secondly, it is important to note that this research focused on those older Chilean adults who continued working beyond legal retirement age. To further enhance our knowledge of extended careers in Chile, future research should incorporate older adults who are already retired to see to what extent, if at all, retirees' willingness to re-enter the labour market differ from the scenario encountered among economically active older adults.

Likewise, it would be interesting to see how factual and motivational drivers change over time. Thus, a longitudinal study could be fruitful in revealing whether and how participants' attitudes towards postretirement work vary across time as employee ages.

Qualitative part of the present research has given an initial insight that the motivations of workers in different occupations might well have certain differences. Hence, future research should aim to identify how factors associated with postretirement work contrast across occupations. This could be done by conducting more comparative analyses, especially comparing different industry sectors or occupational groups, as previously suggested by Taylor and colleagues (2016). This would allow to better design and improve policy actions targeted at older workers.

Last but not least, the current context of the global COVID-19 pandemic calls for more emphasis on the area of postretirement work, especially in developing countries like Chile. It is important to recall that in July 2020 Chilean government authorised the withdrawal of up to 10% of the pension savings managed by private pension insurance companies, and a second withdrawal of 10% of the pension fund was approved later in December 2020. This major alteration in the pension savings of many older adults will undoubtedly reshape retirement plans of many, most likely postponing retirement time as a result of the pension fund shortfalls. Although the present doctoral research was conducted shortly before the pandemic, the social, economic and health-related events that have taken place due to the disease outbreak only reaffirmed the need for more research conducted on postretirement work in Chile.

In relation to the above, it is important to consider what impact the remote work, imposed by the global pandemic, would have on older adults' motivation to continue working. Since one of the main motivations to remain employed, as shown in the present research, referred to the contact with other people in a physical workplace, remote work might be eliminating one of the main drivers of extended careers. Future research should indeed take into account the radical changes introduced by the pandemic in the way of perceiving work.

## **7.5. Limitations**

While this study offers some important insights into postretirement work in Chile, it is necessary to acknowledge its limitations too. First, as mentioned in the previous section, this is a cross-sectional study that analyses data at one specific point in time. Several scholars (see

Newton et al., 2019; Taylor et al., 2016) have argued, however, that there is a need for longitudinal studies in this research field, since the process of extended careers is very dynamic in its nature, demanding thus for a more flexible approach.

Notwithstanding the fact that in the quantitative part of this research I used a nationally representative survey which offered a possibility to analyse a variety of multidimensional factors, some other potentially important factors were not available. As shown in the qualitative part of this research, it could be meaningful to consider the role of such variables as flexible work options, training opportunities, or intergenerational social interactions in the workplace.

Another limitation, specifically of the qualitative part of this research, is that all the interviews were conducted to older adults who lived in Santiago of Chile. However, employment opportunities and work conditions are likely to present significant differences in this metropolitan city when compared to the rest of the country. Moreover, it is important to note that the last interviews were conducted during the period of the social outbreak, which may also have 'skewed' the participants' responses. Thus, qualitative findings of the present study must be interpreted with caution.

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# Appendices

## Appendix 1: Informed Consent Form



### **CARTA DE CONSENTIMIENTO INFORMADO**

Factores Asociados a la Permanencia de los Adultos Mayores en el Mercado Laboral. Análisis en Profundidad del Caso Chileno

Investigadora responsable: Milda Galkuté  
Pontificia Universidad Católica de Chile  
Facultad de Ciencias Sociales  
Instituto de Sociología

Usted ha sido invitado a participar en el estudio *"Factores Asociados a la Permanencia de los Adultos Mayores en el Mercado Laboral. Análisis en Profundidad del Caso Chileno"* a cargo de la investigadora Milda Galkuté, del Instituto de Sociología, de la Pontificia Universidad Católica de Chile. Este estudio está siendo financiado por CONICYT. El objeto de esta carta es ayudarlo a tomar la decisión de participar en la presente investigación.

#### **¿De qué se trata la investigación científica a la que se lo invita a participar?**

El objetivo principal del estudio es explicar la participación de los adultos mayores en el mercado laboral una vez cumplida la edad legal de jubilación.

#### **¿Cuál es el propósito concretamente de su participación en esta investigación?**

Usted ha sido convocado porque consideramos que cuenta con los criterios de inclusión de este estudio. Es decir, usted tiene la edad legal de jubilación y sigue económicamente activo. Por lo tanto, nos gustaría conocer los motivos de su participación laboral y las condiciones de su trabajo. Esto nos ayudará a entender qué aspectos inciden en la participación laboral de los adultos mayores cuando tienen la posibilidad de jubilarse.

#### **¿En qué consiste su participación?**

Usted participará en una entrevista con grabación de audio, que consistirá en una conversación semi formal acerca de sus percepciones sobre las posibilidades que tienen los adultos mayores de trabajar en Chile. La investigadora le realizará una serie de preguntas sobre su trayectoria laboral y las necesidades y desafíos que según usted los adultos mayores enfrentan en el ámbito laboral en Chile. Esto con el objetivo de entender mejor de qué forma se podría mejorar la calidad laboral de los adultos mayores chilenos.

#### **¿Cuánto durará su participación?**

Se trata de una entrevista única que tendrá una duración de entre 30 y 60 minutos.

#### **¿Qué beneficios puede obtener de su participación?**

La participación en este estudio no involucra ningún beneficio directo para usted. No obstante, su participación puede tener beneficios indirectos, en el sentido de que usted puede contribuir al conocimiento en el área de trabajo y de esta forma mejorar la calidad laboral de los adultos mayores en Chile en el futuro.

#### **¿Qué riesgos corre al participar?**

Si bien los temas tratados durante la entrevista no se consideran sensibles, si en algún momento usted se siente incómodo, no está obligado a responder y puede retirarse del estudio en cualquier momento. Tampoco se observan riesgos potenciales para el medio ambiente ni el patrimonio.

#### **¿Cuál es el protocolo de resolución de eventos adversos?**

En el caso en que la entrevista le cause malestar emocional al entrevistado, se le preguntará si desea continuar participando en otro momento o si quiere abandonar el estudio. Si el entrevistado tenga algún problema de salud, se le preguntará si desea que la investigadora llame a algún familiar; y en casos más serios/urgentes se procedería a llamar a urgencias.

**¿Cómo se protege la información y datos que usted entregue?**

Su participación en este estudio es completamente anónima, de esta forma protegiendo la identificación de su persona. Usted no necesita indicar sus datos personales como sus apellidos ni RUT. Para asegurar su privacidad se utilizarán pseudónimos.

La información recaudada mediante la entrevista será guardada en el computador personal de la investigadora responsable, el cual es de uso exclusivo de ella, lo que asegura la confidencialidad en el tratamiento de sus datos.

Todo el material obtenido mediante las entrevistas estará en custodia al menos 5 años tras haber terminado la investigación. Eso con el fin de que alguien quisiera replicar el estudio o consultar la veracidad de los datos. En tal caso, esto le será notificado a usted. Después de los 5 años, todo el material será destruido.

**¿Es obligación participar? ¿Puede arrepentirse una vez iniciada su participación?**

Usted NO está obligado de ninguna manera a participar en este estudio. Si accede a participar, puede dejar de hacerlo en cualquier momento sin repercusión negativa alguna para usted. Si usted se siente incómodo/a con la conversación, puede interrumpir la entrevista en cualquier momento.

**¿Qué uso se va a dar a la información que yo entregue?**

Este estudio busca entender mejor las condiciones laborales de los adultos mayores en el mercado laboral en Chile, así como las motivaciones intrínsecas que tienen para seguir trabajando. La posible futura publicación de los resultados de este estudio en una revista científica no solamente podría ampliar el conocimiento científico en el área de Sociología de Trabajo, sino también promover una discusión política que considere acomodar las condiciones laborales a las necesidades específicas expresadas por los mismos adultos mayores. Por lo cual, se espera que mediante la realización de esta investigación, sus resultados ayuden a mejorar la calidad laboral de los adultos mayores chilenos.

Se espera que una vez publicado el estudio, su acceso será público para que cualquier persona interesada pueda acceder a él y de esta forma promover el conocimiento.

**¿A quién puede contactar para saber más de este estudio o si le surgen dudas?**

Si tiene cualquier pregunta acerca de esta investigación, puede contactar a Milda Galkuté de la Pontificia Universidad Católica de Chile. Su teléfono es el +(569) 89122101 y su email es mgalkute@uc.cl. También puede contactar a Soledad Herrera Ponce, docente de la Pontificia Universidad Católica de Chile. Su teléfono es el 226864651 y su email es mherrepo@uc.cl.

Si usted tiene alguna consulta o preocupación respecto a sus derechos como participante de este estudio, puede contactar al Comité Ético Científico de Ciencias Sociales, Artes y Humanidades. Presidenta: María Elena Gronemeyer. Contacto: [eticadeinvestigacion@uc.cl](mailto:eticadeinvestigacion@uc.cl)



HE TENIDO LA OPORTUNIDAD DE LEER ESTA DECLARACIÓN DE CONSENTIMIENTO INFORMADO, HACER PREGUNTAS ACERCA DEL PROYECTO DE INVESTIGACIÓN, Y ACEPTO PARTICIPAR EN ESTE PROYECTO.

\_\_\_\_\_  
Firma del/la Participante

\_\_\_\_\_  
Fecha

\_\_\_\_\_  
Nombre del/la Participante

\_\_\_\_\_  
Firma del la Investigador/Investigadora

\_\_\_\_\_  
Fecha

(Firmas en duplicado: una copia para el participante y otra para el investigador)

## Appendix 2: Sample of Interview Transcript

Interview date: 14/10/2019

Interview nr. 22

Interviewee's characteristics: male, 67 years old., full-time job, administrative area

- Ya, entonces en primer lugar me gustaría que me contara un poco sobre su trayectoria laboral, los trabajos que ha tenido antes de este trabajo.
- A ver... de todos, desde que salí de estudiar o ....?
- Bueno, digamos el último o los dos últimos antes de este trabajo.
- A ver, antes de este último trabajo estuve 'taxeando', conduciendo un taxi. Porque yo trabajaba antes en una... a ver... te voy a contar un poco antes para que se entienda porqué. Yo trabajé acá, renuncié y me fui a Venezuela. Estuve trabajando 4 años en Venezuela y cuando me volví, entré a trabajar en AFP. Y por situaciones comerciales de AFP, de un día para otro 500 personas – a la calle. Y entre esos salí yo. Como yo estaba recién vuelto de Venezuela, gasté plata en venirme y empecé a trabajar, habré trabajado un año y algo, me tuve que poner a 'taxear' mi auto, lo pinté y me puse a trabajar en un taxi jajajaja y después volví a trabajar acá. Yo ya había trabajado antes acá. Y desde allí hasta la fecha, estoy hablando del 87...
- Desde el año 87 que está trabajando acá?
- Si. Hasta la fecha.
- Usted diría que siempre ha trabajado por vocación, en lo que quiso?
- No precisamente, porque por diferentes situaciones me gustó siempre mucho el área más de investigación, el área más biológica. Agronomía, medicina, tecnología, esas áreas. Pero cuando yo salí del colegio y tuve que entrar a estudiar, por diferentes situaciones tuve que estudiar mecánica. A mí no me gustaba. O sea, me gusta maestrear pero no era algo que realmente me gustaba a mí. Terminé estudiando mecánica, después hice por allí unos cursos de electrónica. Y después, mi profesión, yo soy prevencionista de riesgos. Pero fui mutando en el tiempo.
- Y cuales diría usted que fueron los momentos cruciales en su carrera? Alguna dificultad o desafío que ha tenido?

- A ver, para mí hay varias porque... de partida cuando tuve que postular saliendo del colegio, postular a la universidad, yo quedé pero mi padre en ese momento no podía porque somos 3 hermanos, yo soy el menor. No podía costearme los estudios. Así que por eso me puse a estudiar técnico en mecánica. Después yo trabajé en una línea aérea LAN Chile, que en esa época era estatal. Y de allí en el país la situación no estaba buena y hacía poco que los militares habían subido, me fui a trabar a Brasil. Allí trabajé en lo que pude, trabajé en una empresa transportadora. Eso también marcó un poquito el cambio. Para mí fue fuerte ese cambio por el idioma, un país extranjero pero finalmente me gustó esa área. Me vine a buscar mi visa y estando acá, mi papa y mi mama diciendo que no me fuera a Brasil, que allí iba a estar solo y que me fuera a Venezuela que allí estaba mi hermano.
- En qué año fue eso?
- A ver, en el 78. Y me devolví en el 81. Y bueno, como te contaba, trabajé en una AFP, después estuve 'taxeando'...
- Entonces los mayores desafíos estaban relacionados con cambios socio-culturales?
- Mira, casi todos han sido cosas que han pasado en el país y condiciones político-económicas del país básicamente. Yo al principio jamás pensé irme a trabajar a otro país, después sí empecé a pensarlo, me fui a Brasil primero, me devolví, yo quería volver a Brasil, pero la familia... yo en esa época no era un niño ni nada por el estilo pero... y de allí me fui a Venezuela, me devolví. Pero es básicamente por cosas económicas, que no se ven perspectivas realmente en el país.
- Cual diría que fue el mejor trabajo que usted ha tenido?
- El mejor trabajo, a ver... desde el punto de vista económico, cuando trabajé en la AFP.
- Y desde el punto de vista más de condiciones laborales?
- Acá. De todas maneras.
- Qué condiciones laborales tiene que lo hace tan bueno?
- Muchas. A ver... aquí, hace muchos, muchos años, existe un horario flexible. Que es una ventaja para mí. Por el tipo de trabajo que tiene esta institución, como no es un trabajo productivo, las personas aquí desde el más estresado al menos, a nadie... como en una industria donde la producción tiene que salir sí o sí, eso no existe aquí. Entonces el ambiente es relativamente relajado. La carga de trabajo no es tan alta. A pesar de que hay personas que dicen que están colapsadas pero... hay un dicho que dice "aquí no se ha visto

a nadie cargando sacos”. O sea, el trabajo no es pesado. Hay estabilidad laboral, es decir, alguien para que lo echen tienen que calificarlo varias veces mal, tienen que hacerle un proceso. Por eso también da tranquilidad. Otra ventaja que hay acá que a uno lo trasladan, no tiene que estar pagándose. Alguien quien tenga vehículo puede llegar y estacionarse, no tiene que buscar un estacionamiento, pagarlo. También es una ventaja. El ambiente laboral es bueno aunque acá, el tema este de... “pelambre”, eso es común acá. Pero no sé si es una característica de acá o de todos los chilenos jajaja pero es eso básicamente. Pero, como te digo, en general las relaciones entre las personas son buenas, hay buena relación. El ambiente de trabajo también, respecto a las jefaturas, es como... parejo... es decir, no se ve, ha habido algunas excepciones, pero no se ve ese sistema piramidal, incluso cuando estuvieron los militares.

- Y eso es importante para usted?
- Sí, yo creo que es importante para la relación laboral porque no es lo mismo que tu tengas que hacer un trabajo y te expliquen qué es lo que quieren de ti, a que te ordenen que tienes que hacer una cosa. En mi caso, si a mí me piden ayuda, a veces uno lo recibe mejor que “oye, haz esto”, que es como muy imperativo y de alguna manera no gusta. Yo he trabajado en empresas privadas y es distinto. Ese trato es distinto. Aquí es muy parejo. Aquí si tu conversas con las personas, cuesta diferenciar quien es jefe, quien no es jefe. Y eso es agradable. Yo creo que mucha gente que trabaja acá, algunos se han ido y deciden volver por lo mismo. Eso es importante.
- Entonces estos aspectos – la flexibilidad, la autonomía, la comunicación – estos aspectos son importantes para usted en un ámbito laboral?
- Sí, sí. De todas maneras, son muy importantes.
- Y cual fue el peor trabajo que usted ha tenido?
- El peor trabajo... la verdad es que he tenido suerte yo... fue en los inicios cuando todavía estaba saliendo del colegio, me gustaba el tema de los autos. Entonces me metí a trabajar en unos talleres automotrices. Y allí mi experiencia fue mala porque vi cosas que no me gustaron, el trato de las personas que trabajan allí, era muy al temperamento del día del dueño que estaba a cargo. Y eso a mí al menos no me gusta. Además era muy sucio el trabajo – tener las manos ‘ediondas’ a grasa todo el día. Y por eso también un poco cambié

de área. Eso era lo que más me molestaba. Pero en términos así desagradable... he tenido suerte.

- Entonces hace cuantos años que está en este trabajo?
- Desde el 87.
- Entonces en qué consiste su trabajo acá? Qué tareas tiene, su día laboral en qué consiste?
- A ver, ahora, porque yo he ido haciendo diferentes cargos. En el día de hoy, yo llego y bueno, trabajo frente al computador, 8 horas frente al computador. Actualmente nosotros somos la autoridad reguladora y dentro de las actividades aquí nosotros tenemos que autorizar al personal que trabaja con el nuclear reactivo. Y autorizar, en el caso mío, las importaciones y exportaciones. Yo no las autorizo, o sea, yo reviso los antecedentes y después obviamente quien autoriza es el director. Pero el proceso es revisar que la gente cumpla, ya sea las personas o las empresas, que cumplan con los requisitos para poder importar o exportar...
- Y qué horario tiene acá?
- A ver, yo me vengo en el bus de la institución, así que entre las 8am y nosotros nos vamos de aquí a las 5pm. Eso es de lunes a jueves porque el viernes nos vamos un poco antes.
- Y cuanto tarda en llegar hasta el trabajo?
- Bueno yo no vivo tan lejos, son entre 30 y 45 minutos porque depende mucho del taco.
- Y es importante para usted esa distancia física entre la casa y el trabajo?
- Antiguamente sí, hoy por hoy ya... ya me he relajado. Me bajé del auto, dejo el auto en la casa, no lo uso. Porque era como estresante. Trato de disfrutar el día a día mejor. Porque antes sí era importante, los tiempo, y al final uno vive esclavo de otras cosas. Ahora trato de disfrutar. Realmente disfruto mis días.
- Con cuanta gente se relaciona acá, en su trabajo, diariamente?
- Aquí adentro? Lo habitual somos 20 personas aquí. Con gente de afuera obviamente por correo, por teléfono.
- Y cómo son las relaciones con esas personas, con sus jefes, con sus compañeros?
- Buenas. En general son buenas.
- Nunca ha tenido ningún problema?
- Problemas como tal... yo diría que no. En algún caso un intercambio de opiniones, una molestia así, pero... cosas irrelevantes. O sea, las típicas discusiones de trabajo.

- Son importantes esas relaciones en su vida? Las relaciones laborales inciden en su satisfacción laboral?
- Bueno depende... como somos personas... a veces afectan...
- Pero tener buenas relaciones en el trabajo...
- Si, es bueno. De todas maneras. Siempre es importante tener una buena relación. En todas partes, no solo en el trabajo. Siempre es importante. Pero uno con el tiempo también va aprendiendo a no darle tanta importancia a ciertas cosas. A los “pelambres”, a una discusión. Uno se da cuenta que es de trabajo y no va más allá.
- Y qué aspectos considera que deberían ser mejorados en su trabajo?
- Pero allí tiene que ver no con respecto a mí en particular...
- No, no en cuanto a usted en particular, pero podría ser las instalaciones, infraestructura, recursos... algo que podría ser mejorado en su trabajo?
- Bueno, me da la impresión que nosotros somos una isla dentro de la comisión aquí... porque el grupo de trabajo de nosotros en particular, nos relacionamos mucho con la gente de afuera. En buenos términos, a pesar de que los fiscalizamos y que los sancionamos, pero nos relacionamos más con la gente externa y por lo tanto eso nos da una posibilidad un poco distinta respecto a toda la comisión. Y en ese sentido es bueno. Tal vez por ejemplo mejorar un poquito el espacio. Que a veces estamos 2 personas en una oficina, es una oficina pequeña y bueno... por eso, la privacidad no es adecuada. Cosas como esas pero se aprende a llevar eso. Pero esas cosas son como que hay que mejorar. Yo aquí soy un poco distinto al resto en el sentido de que creo que las puertas... que uno no ve lo que hay adentro y el que está adentro no ve lo que está afuera, yo se lo veo malo. No necesariamente un vidrio totalmente transparente pero yo miro si hay alguien en una oficina, el resto debiera saber sin tener que tocarle la puerta, que lo vea allí que está adentro. Eso lo veo como bueno y aquí eso no se da. Los espacios son más oscuros, los pasillos, entonces tienen que estar siempre las luces prendidas y ese tipo de cosas no las veo como buenas.
- Y usted cómo se siente emocionalmente en su trabajo?
- Bien.
- Siempre se ha sentido así?
- No siempre. Pero eso no tiene que ver tanto con el trabajo en sí sino que han sido más bien cosas personales que influyen acá. Porque yo estoy separado pero ella también trabaja

acá. Entonces eso genera ciertas situaciones particulares que bueno... que son obvias de suponer. Eso me ha afectado acá, conocemos las mismas personas, esas cosas a veces me han rebotado acá en el trabajo. Pero aparte de eso no...

- Y usted considera que necesita capacitarse más en su trabajo?
- En el caso de nosotros yo creo que eso es permanente. Bueno, yo he tenido la suerte que siempre nos estamos capacitando. Y yo creo que la gran mayoría siempre estamos en capacitación constante. en algunos casos como cursos y en otros casos sin necesidad de estudiar porque como aquí hay muchas profesiones distintas, y las actividades que se desarrollan son variadas, se aprende mucho por el hecho de estar acá. De tocar ciertos temas, no es a lo mejor de la carrera que yo estudié pero se aprende mucho. Y se capacita también aquí.
- Y las capacitaciones oficiales, son independientemente de la edad del trabajador?
- Antiguamente eran más abiertas. No importaba la edad. Hoy por hoy, las personas jóvenes son más partidarios de capacitar a la gente joven y los otros es como “y para qué? Si ya se va a jubilar o ya está listo para irse. Entonces para qué lo vamos a capacitar?”. Esa actitud yo creo que es negativa. Pero no es una actitud de los más antiguos, es actitud más de la gente joven. Somos pocos en todo caso los mayores, creemos que hay que seguir capacitándose igual que el resto no más.
- Entonces si hoy día usted quisiera capacitarse, tendría esa posibilidad aquí?
- A ver, en términos de posibilidades – sí. En términos reales, de concretarse – puede ser. Pero no sé si se dará.
- Y siente que su labor aquí es debidamente valorada? Por sus jefes, sus compañeros...
- Buena pregunta... no sé...
- Le han demostrado de alguna forma que valoran su trabajo? Ya sea en palabras o en hechos? Bueno, lo evalúan constantemente...
- Si, nosotros siempre estamos siendo calificados. De hecho nos califican 3 veces en el año.
- Y son buenas las calificaciones?
- Si, si, son buenas.
- Y le han dicho algo personalmente? Quizás que agradecen su trabajo...

- No. Que yo sepa en esta institución no sucede. Puede que con algunas personas lo hayan hecho pero no es una práctica habitual acá. Que alguien diga “oye, super bueno tu trabajo!”.
- Y serían bueno?
- Según yo, debiera ser una práctica normal en una empresa. Si alguien hace algo y lo hace bien, creo que es correcto y meritorio de que la jefatura de alguna manera se acerque y le haga saber eso. Porque la persona se da cuenta de forma indirecta de que lo está haciendo bien y que está siendo valorada. Y yo creo que en un trabajo, el que sea, todos requieren que se reconozca lo que hacen. En una relación interpersonal, o sea, yo con mi pareja, si mi pareja nunca encuentra que está todo bien o que está todo mal... es como... “te traje esto” – “ah ya.”. Entonces uno se siente desvalorizado. Usted no sabe si lo que hizo está mal, o el gesto el que está malo. Yo creo que es necesario. Debiera ser una práctica. Y eso en esta empresa no se da mucho. Puede que se de con algunas personas, pero en esta institución esto no se da. Es raro verlo. Aquí no lo veo mucho.
- Y usted ha notado algún cambio en los últimos años en su capacidad física y mental? En su capacidad funcional?
- O sea, en el tiempo uno nota que... a ver, te voy a poner un ejemplo simple. Yo antes hacía mil cosas en un día, ahora ya no tanto.
- En el trabajo se refiere?
- Si, en el trabajo. La rapidez con la que hacía las cosas. Yo siempre tenía como tiempo libre. No porque no tuviera trabajo sino porque lo hacía rápido, me era muy fácil. Ahora me doy cuenta que soy un poco más lento. Hay días en que uno nota que hacer lo mismo que el día anterior, uno se dio 10 vueltas más para hacerlo bien jajajaja yo no sé si es por la edad o no.
- Hay días que uno tiene menos ganas de trabajar, a los jóvenes también les pasa!
- Si, bueno! Capaz que sea como tu dices! Mira, yo debo reconocer, en mi relación con mi señora, ella es muy emocional, y eso me afecta. Estamos separados pero tenemos una relación porque no hace mucho, por primera vez, nos hicieron abuelos entonces obviamente que nos juntamos hartos. Y por su forma de ser, por su forma de actuar, como digo ella es muy... hoy anda feliz, mañana anda enojada... ese tipo de reacciones a mí me afecta. Y me afecta en todo po, obviamente.

- Y usted ha tenido por ejemplo importantes licencias médicas en los últimos 12 meses?
- Este año ha sido bien particular – no, ninguna.
- Y normalmente si?
- Tanto como normalmente no, pero el año pasado o antepasado tuve una licencia de 1 mes porque me operaron del ojo, me cambiaron el cristalino. Pero además de eso me hicieron otras cosas en el ojo entonces bueno...
- Pero considerando toda su vida laboral, usted cree que a partir de cierta edad empezó a tener más licencias médicas?
- No, no, yo casi siempre... ha sido más o menos lo mismo desde que me acuerdo. Y no me gusta tampoco pedir licencia.
- Y tiene alguna enfermedad importante diagnosticada?
- Si. Yo soy diabético. Entonces eso me genera, no licencias médicas, pero sí pedir permisos. Porque como estoy metido en este plan del gobierno GES, a ellos no les importa si uno trabaja o no trabaja, dicen “Venga tal día y tal hora”. Y hay que ir ese día y esa hora y eso implica pedir permiso. Y a veces lo que hacen ellos no justifican el tiempo que uno pide. Por ejemplo para que me entreguen la insulina, yo pierdo una mañana completa. Pero si yo estuviese en el sistema privado de salud, uno va a la farmacia y se lo entregan y se demora 5 minutos. Ni siquiera hay que pedir permiso. Pero yo tengo que ir al hospital, en el hospital me tienen que dar un número, que me llamen, entregar papeles, esperar a que me entreguen los remedios, después esperar a ver si me atienden o no me atienden, hacer otra fila a que me den otra hora...
- Y la empresa lo acomodó de cierta forma? Para esas necesidades o salidas que usted tiene...
- No, gracias a dios, este trabajo tiene muchas ventajas. Creo que salvo situaciones muy particulares nunca nos han puesto problemas para los permisos. Ni para pedir permisos por hora, ni para pedir permisos por día, ni para las vacaciones. En general, no te ponen problemas. Que yo vea – no. A mí nunca me han puesto problemas.
- Usted nunca ha necesitado ningún tipo de ajustes en la empresa debido a la edad o alguna enfermedad?
- No. Hasta ahora no.
- Y usted se siente capaz de afrontar todas las demandas laborales que tiene?

- Si, si, es muy simple el trabajo.
- Y cuando usted cumplió la edad legal de jubilación, 65 años, como fue ese proceso o decisión de seguir trabajando? Usted fue a hablar con los jefes? Le ha llegado alguna carta? Existe alguna política de pre-jubilación aquí?
- A ver, a nosotros nos dieron charlas, etc. donde te explican en qué consiste el trámite y qué implica jubilar, o sea, qué pasa con el sistema de salud, qué pasa con el que está jubilado, de los procesos como se hacen. Todo ese tipo de cosas ayudan bastante. Hay un bienestar y te dan explicaciones y todo. El problema normalmente yo creo que cuando uno tiene que tomar la decisión de jubilación, y yo voy a hablar por mi caso pero yo supongo que es el caso como de la mayoría los que están acá, tiene como 2 situaciones: si yo me jubilo, con cuanto dinero me voy a quedar. Esa es una de las variables más importantes. Y lo otro, lo segundo es que hay personas que ya están molestas, no quieren saber nada del trabajo. Al menos ese no es mi caso. El caso mío es el tema de la plata. Como yo estuve en Brasil, estuve en Venezuela, como trabajé en otras empresas, entonces hubo tiempos allí, lagunas que uno no cotizó... entonces los montos que tengo no son altos, son muy bajos. Entonces jubilar para mí es un problema porque yo vivo con mi padre. Mi padre va a cumplir 100 años. Y obviamente que él tiene una jubilación que para él alcanza por ahora. Por ahora porque todavía está autovalente. Pero está llegando al punto en que esto no va a pasar. Y si yo jubilo, yo en vez de ser autovalente voy a pasar a ser una carga. Y la idea mía no es ser una carga para alguien. Quiero seguir siendo autovalente. Eso por un lado la decisión de no jubilar.
- Entonces cuales son los motivos principales que lo motivan a seguir trabajando?
- El económico básicamente, y yo me aburriría en la casa. Otras personas quizás habían pensado en viajar o hacer negocios, mientras que en el caso mío no tengo planificado ningún comercio, negocio, alguna actividad extra que me permita seguir con la mente activa. Porque no puedo decir que es así pero me da la impresión que cuando las personas se jubilan, de todos los que me han tocado conocer a mí, mayores que yo y gente de mi edad, como que se derrumban. En 2 años, 3 años se derrumban. Y no quiero eso! Jajaja
- Entonces si usted no tuviera la necesidad económica, seguiría trabajando?
- Si. De hecho yo me iba a jubilar. Preparé todo para jubilarme porque me iba a trabajar a una empresa privada.

- Y qué pasó?
- Lo que pasa es que creo tener todas las competencias como para sacarme la autorización especial de operador. Y aquí me dijeron “te vas y después te la damos”. Yo tenía que irme de aquí a la otra empresa. Y ese trámite significaba llegar allá y no tenerla. Entonces... estar un mes o 2 meses... ellos no me iban a pagar un sueldo por ir a trabajar. Entonces me generaron un conflicto. Me puse a esperar, a esperar y nunca me dijeron nada entonces al final nada. Los otros contrataron a otras personas. Esperaron 1 año pero no me resultó!  
Jajaja
- Entonces aquí le gusta lo que hace?
- Si, si.
- Qué es lo que más le gusta de su trabajo?
- Que todos los días, a pesar de haber una rutina, uno hace cosas como distintas. Ve situaciones distintas. Es un trabajo más relajado. Yo creo que cuando uno es joven, uno está explorando e intentando nuevos desafíos. Pero yo creo que en el área que estoy, siempre hay nuevos desafíos. Pero uno ya empieza a tomar una actitud más de la edad que uno tiene también. O sea, uno quiere ya más tranquilidad, aunque es más rutinario a lo mejor, pero ya no anda buscando nuevos desafíos, no anda buscando cosas nuevas... uno anda con ganas de hacer una actividad, hacer cosas, trabajar...
- Entonces qué es lo que le aporta el trabajo, aparte del ingreso económico?
- No sé, pero me entretengo yo. Me entretengo porque interactúo con personas de afuera. Es una cosa personal ya, siento que les soluciono problemas a personas! Eso me gusta.
- Sentirse útil?
- Si, es que creo que a todo el mundo le gusta sentirse útil. Yo lo pienso así, pero creo que cuando uno da algo, es mucho mejor. Lo que sea, ah? Un dulce, una atención, un servicio en un trabajo... encuentro que le da sentido a la vida. Y para mí eso es bueno. Pero estar en la casa... podría hacer cosas manuales... pero es como para hacer algo. Mientras que aquí...
- Se siente útil para los demás.
- Exacto. Aunque sea una tontera. Aunque sea solucionar un problema vía teléfono. Eso me gusta. Me hace sentir bien. Siento que si ayudo a alguien, fue bueno el día. Para mí eso

me llena. No sé los motivos de otras personas, pero si alguien me llama “tengo tal problema” y si alguien le ayudó, le solucionó, son tonteras realmente, pero la persona se va feliz! Y eso me gusta.

- Y cómo se imagina su futuro laboral? Ha pensado en la fecha exacta para retirarse?
- Mira, en principio, cuando tomé la decisión de seguir, me hice una meta corta. No tiene sentido hacerse metas así [largas] porque como soy diabético... yo trato de vivir un poco más al día. Trato de no soñar despierto. Entonces me fijo metas a corto plazo. Es que ahora estoy disfrutando con otras cosas. Al principio me puse la meta de entre 3 a 5 años. Cuando esté cerca de esos 3-5 años veré si tengo cuerda siga, sino jubilo. Pero me voy fijando metas cortas. Obviamente cuando yo tenía 18-20 años mis metas eran muy a largo plazo. Pero ahora no. Trato de ir cumpliendo metas chiquitas porque creo que es más satisfactorio que soñar con grandeza.
- Y usted se ha imaginado como va a cambiar su rutina, su día a día, cuando usted ya se retire?
- He tratado de imaginármelo. No me ha resultado hasta ahora. Te cuento, a mí me gusta maestrear, he comprado algunas herramientas, he pensado en viajar, pero después digo viajar es dinero y no sé si voy a tener posibilidades. Pero disfruto con otras cosas, por ejemplo, yo empecé a andar en bicicleta a los 54 años creo. Y fijate que eso me entretiene un montón. Yo salgo a andar en bicicleta pero a diferencia... no salgo con la finalidad de “ya, voy a andar tantos kilómetros en tantos minutos”, eso lo encuentro un poco estúpido. Salgo a andar en bicicleta a mirar. A mirar casa, mirar autos, mirar paisajes, a conocer. A mirar cosas que normalmente no veo y realmente lo disfruto, me gusta.
- Es lo que hace en su tiempo libre?
- Si. Por ejemplo, si puedo voy al cerro San Cristóbal. Me gusta ir a conocer, voy a una calle, voy a conocer lugares.
- Hace algo en especial para mantener su capacidad física y mental? Bueno, eso sirve de andar en la bicicleta...
- Es que a ver...
- Participa en diferentes actividades socio-culturales?
- Mira, en general, debo reconocer que es una mala práctica pero es de la familia de mi padre son muy... caseros. No, a mí me gusta salir, o sea, de hecho ayer nos juntamos aquí

porque había un taller, estábamos en un taller internacional, entonces bueno, el día anterior habíamos salido a comer con ellos. Los mismos compañeros de trabajo aquí a veces salimos todos, a veces sale un grupo. Y nos juntamos afuera a tomar un trago...

- O sea, hoy en día, su principal fuente de socialización está en el trabajo?
- Si. Si.
- Cuando usted se jubile, tiene como sustituir esa fuente de socialización?
- A ver, mis principales está la familia y aquí en el trabajo. Y algunos amigos. Pero he ido descubriendo con los años que los amigos... es malo lo que voy a decir! Jajaja se están poniendo viejos! Y cuando se juntan y hablan temas que para mí son aburridos.
- De la salud?
- Por ejemplo! De salud, de enfermedad. Y hablan de lo que hicieron. Es mucho de recordar lo que hicieron. Y eso lo encuentro aburrido, lo encuentro 'fomen', lo encuentro 'latoso'. O sea, por decir algo, "te acuerdas cuando fuimos a un asado, y estaba fulano". Está bien. Yo creo que todos nos acordamos así, unos 5 minutitos de eso y entretenido, algunas tallas – perfecto. Pero juntarse para vivir recordando cosas – no... encuentro que es muy de viejitos.
- Y según usted, qué tan importante es mantenerse activo socialmente, físicamente, culturalmente en una edad más avanzada?
- Según yo, uno debiera hacerlo hasta morir. Hacer deporte, salir, uno debiera mantener su actividad siempre. Porque mire, no sé como expresarlo, pero en una entrevista que vi que le hicieron a una señora norteamericana, estaban hablando lo mismo – de la edad, de la jubilación, etc. – y entrevistaron a la señora y esa señora representa justo lo que yo pienso. Me gustó lo que dijo. Tenía ochenta y tantos años, entonces se le acercó y dice si la puede entrevistar, entonces le dice "si, pero yo voy a seguir haciendo ejercicio así que si quiere entrevistarme, corra al lado mío". Y la señora se puso a correr! Jajaja y la periodista tuvo que correr con ella. Y una de las cosas que le preguntó era "usted se junta con la gente de su edad?" – "no, para qué?". Y es justamente lo que decía ella: cuando se juntan es para hablar de los achaques. "Que me duele aquí, que tomé tal remedio, que me duele la cabeza, qué remedio le hizo bien...". Es como, no sé, depresivo! Y a mí tampoco me gustan esos temas, nunca me han gustado. De hecho, no soy de tomar remedios. Yo soy insulino-dependiente pero... es como que la vida se convierte en "pucha que estoy

mal. Y como estoy mal, tomaré más remedios y que alguien nos venga a decir lo mal que estamos”. Yo pienso en hacer cosas todavía, me gusta pensar en cosas, tratar de... de hecho, una de las cosas, yo no he terminado mis estudios, en el sentido estudié técnico-mecánico y no saqué el título. Entonces allí tengo una deficiencia. Después estudié electrónica, allí sí saqué certificado. Estudié técnico en prevención, pero quiero sacar una carrera como ingeniería o tecnología, pero enfocarme más al área biológica. Me gusta más esa área.

- La vocación que usted tuvo y que no pudo estudiar.
- Sí, quiero enfocarme en eso. O estudiar algún arte! Algún arte por último por saber! Leer me gusta, lo encuentro entretenido, me llena ese mundo.
- Y aparte del rol de trabajador, qué otros roles tiene? Tiene nietos?
- Una nieta. Tiene 4 meses.
- Una sola?
- Sí, recién me hice abuelo, te voy a mostrar una foto!
- Y tiene que cuidarla de vez en cuando o es solo disfrutar de ella?
- No, no, no. Solo disfrutar de ella. Lo que pasa es que es una primeriza. [buscando y mostrando fotos de familia]
- Entonces hoy en día su rol principal es trabajar...
- Mi actividad principal es trabajar y estar con mi papá...
- Tiene que cuidar a su padre?
- Mira, gracias a dios es bastante autovalente. Claro yo tengo que hacer las compras, las cosas de la casa, en forma de facilitarle la vida. Porque con esa edad...
- Pero eso incide en su trabajo? En sus horarios de trabajo?
- Hasta ahora lo he equilibrado bastante bien. Por suerte bastante bien.
- No necesita tantos cuidados todavía?
- Todavía no. Por suerte.
- Y pasando al último tema, qué opina usted sobre la edad legal de jubilación en Chile?
- La edad legal?
- Sí, que sea 60 años para mujeres, 65 años para hombres...
- Mira, yo debo reconocer algo, me enseñaron a mí desde chico pensar por mí mismo. Por lo tanto no tengo como corrientes a seguir. Mi opinión respecto a la jubilación, creo que

siempre las sociedades están como al deber. Los gobiernos. Entiendo la legalidad pero creo que los seres humanos todavía no aprendemos o no tenemos una habilidad para entender lo que es la libertad. No libertinaje, sino la libertad. En el sentido de que si tu quieres jubilar, quieres jubilar antes, debieran dar esa posibilidad. Si tu quieres jubilar después, y no debiera ser una condición del gobierno “usted tiene que”. Porque creo que eso es restrictivo. Creo que la sociedad ha avanzado lo suficiente como para que esas cosas cambien. Y en ese sentido yo creo que los políticos, los empresarios, como que les falta todavía.

- Y según usted, cómo se podría facilitar la permanencia laboral de los adultos mayores?
- Es que allí yo creo que hay que compatibilizar 2 cosas. No sé si se puede dar recomendaciones a las políticas públicas porque quien soy yo...
- Pero su opinión.
- Claro, mi opinión sería que lamentablemente no debiera ser un estándar así. Uno es como avión, empieza creciendo, se estabiliza un tiempo y después la misma curva pero en el sentido contrario. Como las jubilaciones están justo en esa curva, yo creo que debiera existir la flexibilidad de evaluar. Porque si yo tengo que hacer un documento, tengo que estar trabajando con información, a lo mejor yo tengo que tener las competencias para hacerlo. Porque el trabajo puede repercutir en otras personas. Entonces si alguien no quiere jubilarse, las empresas sí debieran tener la flexibilidad de adaptarse las empresas a las personas, y no las personas adaptarse a las empresas. Creo que en eso donde está la falla en el trabajo. Porque si tu tienes habilidades sociales y estás en la oficina solo, y el otro que no tiene ninguna habilidad social y lo colocan a relacionarse – está mal enfocado el punto. Entonces tu no vas a hacer bien el trabajo y él tampoco. Y eso va a generar un conflicto. Entonces en eso creo que falta una evolución. Por ejemplo todavía creo que las jefaturas en el concepto están mal estructuradas. Fíjate que yo, políticamente hablando, no he estado en contra de los militares. O sea, yo no soy de izquierda digamos. Pero creo que ese sistema militar está bien para un militar. Pero para una sociedad es lo peor que puede existir. Y lo encuentro errado. Porque yo creo que una persona que no tiene una idea de nada, un campesino por ejemplo, si tu quieres hacerlo trabajar socialmente, en una empresa, es importante que esa persona desarrolle cosas para las que él tiene las habilidades y las competencias. Y no “yo necesito que él esté acá”. No, yo le voy a dar el trabajo

porque él tienes las habilidades para eso. Entonces las jefaturas no tienen sentido para mí. Porque según lo que yo aprecio, todas las personas que hacen lo que les gusta, son buenos. El que no hace lo que le gusta, es una persona que cumple. Pero requiere un esfuerzo, porque no están haciendo lo que les gusta, así de simple. Creo que ese es el cuento, entonces en el trabajo el jefe no debe ser el concepto de jefe, de mandar. Sino que debe ser un facilitador. Su tu haces encuestas, qué sé yo, qué necesitas tu para tus encuestas? Y yo tratar de proveerte todo lo que tu necesitas, porque creo que así tu vas a hacer bien tu trabajo. Y así tu vas a aportar.

- Usted cree que las empresas deberían tener un trato especial con los trabajadores mayores? Ajustar sus necesidades que surgen con la edad?
- Es difícil decirlo en esos términos porque hay empresas que son netamente productivas y es difícil esa adaptación. Porque normalmente las adaptaciones son de carácter económico, es decir, yo produzco 10 pero el mercado y la competencia me obliga a producir esos mismos 10 a un costo, entonces automaticemos. Pero sí creo que hay adultos mayores que a las empresas hacen un buen aporte. Por ejemplo creo yo que en general los adultos mayores ya tienen todo un trayecto, valoran ciertas cosas que la gente más joven no valora. Por ejemplo, el relacionarse, y trabajos que gente joven no asumiría.
- A eso va la siguiente pregunta, cómo se podría lograr una mayor satisfacción de los adultos mayores? Qué es lo que valoran los adultos mayores en un trabajo?
- Yo creo que por ejemplo en general la tranquilidad. No todos, hay gente que es inquieta y va a ser así hasta que se muera de inquieta. La tranquilidad porque una persona ya ha tenido todo el trayecto de correr, de pelear, de actividades, de estar como compitiendo. Y él quiere más bien hacer algo que les sirva, a ellos y a la empresa, pero sin tener que estar compitiendo. Mientras que una persona joven tiene un objetivo, quiere lograr cosas. Mientras que adulto mayor quiere estabilidad, no anda buscando ser el jefe. Lo que quiere es estar tranquilo, hacer su trabajo, que nadie lo moleste y cumplir.
- La transmisión de conocimientos, la experiencia por ejemplo?
- Por ejemplo. Hay empresas que lo hacen pero lo hacen a medias. Aquí se hace a medias o no se hace, es decir, una personas sabe mucho pero no hay transferencia de conocimiento. Esa persona se va y la persona joven, como no se transfirió conocimiento, vuelven

a inventar lo mismo. O sea, es como estar inventando lo mismo cada cierto tiempo. Entonces eso es malo porque yo creo que las sociedades crecen, evolucionan rápido y fácil. Es distinto cuando tu estás otra vez inventando, otra vez haciendo. Entonces el resultado en vez de avanzar vas retrocediendo. Porque te vas entrapando en lo mismo y vas perdiendo competitividad, vas perdiendo todo. Pierdes conocimiento, pierdes cultura, pierdes todo porque no desarrollaste eso. Y eso es malo. Yo creo que eso debieran las empresas de alguna manera... aquí hay personas que se han ido y como que a todos nos cayó de maduro que es poner a alguien a trabajar con él, antes de que se vaya, para que esa persona transfiera el conocimiento, y para que esa persona pueda a partir de allí corrija lo malo y lo bueno lo mantenga. Pero eso no se hace. Hoy por hoy, y yo lo veo aquí mismo en el departamento de nosotros, es como... “todo lo que hicieron los viejos está malo, hagámoslo bien ahora”, y es como hacer muchas cosas de nuevo. Y eso no es bueno. Es desgastarlos a ellos porque vuelven a probar las cosas que ya probaron, y eso no es bueno. No se logra el objetivo. En otras cosas sí, hay cosas que son evidentes. Pero en general se supone que la gente joven trae un conocimiento fresco.

- Habría que complementarlo?
- Al complementar la otra persona se logra el objetivo de un peldaño más. Pero sino es desgastarlo a reinventar y reprobado lo mismo que los otros ya probaron y que no funcionó, no sirvió.
- Y qué se podría hacer para promover la capacidad laboral de los trabajadores más mayores? Qué podría hacer la empresa para mantener o promover la capacidad que quizás se va perdiendo con la edad?
- Yo creo que una de las cosas es ir reacomodando las funciones laborales. Porque también hay que entender que... no me siento ese otro jajajaja
- Usted no se considera adulto mayor?
- A ver, por edad cronológica – si.
- Pero por edad funcional?
- Por edad funcional – no. No, para nada. De hecho, me sucede... bueno, es de familia. Yo la verdad sé que soy viejo. Pero no me siento viejo para nada! Yo tengo ganas de hacer cosas... creo que hay muchas cosas muy buenas ahora y que antes no existían. Yo no

pienso que todo en el pasado fue mejor, yo pienso al revés. Es mejor ahora y va a seguir mejorando.

- Entonces habría que adaptar los puestos de trabajo?
- Adaptarlos, sí. Yo creo que hay que adaptar los puestos de trabajo pero también hay que dar una... que las empresas debieran tener una gradualidad en esos reemplazos de trabajo. Porque aquí nosotros tenemos que hacer inspecciones. Puede que uno como inspector tenga mucha experiencia. Está bien, eso hay que transferírselo. Nosotros ya hicimos un poco de eso. Aunque ellos [jóvenes] no lo noten. Pero uno al salir con ellos a hacer inspecciones, ellos van mirando lo siguiente: lo que nosotros hacemos bien y lo que hacemos mal. Callados, sin necesidad de decirle, ellos se van dando cuenta. Esa gradualidad se cumple a medias. Pero qué pasa con los que fuimos inspectores? A pesar de saber muchas cosas, pero hay que dejar que la gente joven haga esos trabajos porque hay que entender que uno tiene que también hacerse al lado. Y eso yo creo que es el defecto que tenemos los adultos. No saben cuando competir y cuando... o sea, todos tenemos un periodo. Yo tengo un periodo en el que tengo que correr. Pero ya llegó el periodo en que tengo que correrme al ladito y que siga corriendo el otro. Entonces esa parte, de alguna manera hay que.... Las empresas debieran desarrollarla de alguna manera. Hay trabajos en todo tipo de institución que es como para gente mayor. Pero hay trabajos que son para gente joven, tu no puedes poner a un adulto mayor. Por mucho que quiera quedarse, que le guste, él se sienta competente, tiene que entender...
- Entonces qué factores obstaculizan la permanencia laboral de los adultos mayores?
- Básicamente, a mí me da la impresión, que es la adaptabilidad. Y yo lo he visto, me tocó vivirlo. Cuando yo llegué joven aquí, había como un grupo mayor. Y los que llegamos decíamos “que se vayan esos viejos! Qué están haciendo aquí?”. Y uno ve que eso se mantiene en el tiempo porque ahora pasa lo mismo, “que se vayan esos viejos”. Lo que falta es que la empresa tenga un sistema de capacitación, de formación, o de lo que sea, que permita y tenga claros los roles. Mira, para este tipo de trabajo – esa edad. Y que le den la posibilidad. Por ejemplo, aquí se hacen capacitaciones. A los adultos mayores a lo mejor, aquí hay personas que saben mucho pero no saben transmitir lo que saben. A lo mejor es una buena técnica enseñarles a capacitar. De forma tal de que esa persona empieza a entregar conocimientos y la gente joven empieza a adquirir esos conocimientos.

Eso no se hace. Y eso debieran hacerlo, tanto interno como externo. Esa es una manera que esas personas entreguen, y hay una continuidad.

- Tanto para la empresa, como para el individuo.
- Como para trabajador, claro. Porque uno no puede pensar en el individuo así “cómo lo logramos mantener aquí para que no se vaya”. Las instituciones no son de caridad. No es para tener a un grupito de ancianos allí y pagarles un sueldo. No apunta a eso, tienen otro sentido. Entonces ese tipo de cosas no se hacen. Y eso debieran hacerlo. También creo que respecto a los adultos mayores, la tecnología va rápido. Y obviamente que el joven viene con toda la tecnología. Entonces debieran de alguna manera ver la manera de que puedan seguir con la tecnología en áreas que aporten. Las empresas pueden de alguna manera mantener vigente a la persona y que entreguen conocimientos. Yo, por ejemplo, voluntariamente me fui corriendo de inspecciones. Eugenio [compañero] sigue en inspecciones, le gusta y está bien. Pero yo creo que él ya debiera empezar a capacitar, salirse de eso y enfocarse en otras áreas. Que tiene las competencias, tiene las habilidades y es allí donde él tiene que enfocarse. Porque la empresa tiene que hacer algo pero los adultos tenemos que también hacer algo por la empresa. Si esto no es la responsabilidad de la empresa. No es algo que ellos tienen que hacer. Todos tenemos que hacer: nosotros como empleadores y ellos como empresa. Y es allí donde está la falla. Veo como que no conversan. La empresa tiene una actitud y los otros también tienen otra actitud.
- No hay mucha comunicación vertical?
- No sé si vertical pero... no hay comunicación. Porque a lo mejor se habla el tema pero... o sea, es como hablamos pero yo no se comuniqué nada. Entonces al final no sirvió de nada. No hay comunicación directamente. Es como cuando hablan 2 sordos, no se escuchan mutuamente. Y aquí yo creo que falta eso. Aquí me dicen que soy muy crítico yo. Y realmente soy crítico yo. Pero siempre trato de que... con finalidad de que sea bien usado. Criticar para tratar de aportar. Pero yo creo que eso falta, la comunicación. Es decir, porque a lo mejor las empresas cuando vislumbran que quedan 4-5 años para jubilar, allí se deberían tomar las acciones. No cuando “oye el próximo año te jubilas”.
- O sea, políticas de pre-jubilación, para que se prepare la persona?
- Para que se preparen ambos. Porque la empresa tiene que tomar los resguardos de que, si esa persona es crítica, si se va le va a dejar una cojera. Y si es reemplazarlo, le va a costar

carísimo. Porque va a tener que ser alguien mucho más competente para reemplazarlo. O si tiene más competencias va a pedir un sueldo que la empresa no va a ser capaz de cubrir, entonces eso va a generar un problema. Eso es así. Y al tipo también hay que prepararlo, porque esto se viene y tienes que ser reemplazado. Y que entienda que tiene que ser reemplazado. No que se quede hasta el último día en su escritorio allí, porque no hay una política. No sé como será en otras empresas pero me da la impresión de que eso falta. Que haya una transferencia real. Que exista eso, y no que quede en el discurso. Porque se habla mucho, el gobierno, las empresas, son como discursos bonitos pero no se traducen en la práctica.

- Bueno, éstas eran todas las preguntas que yo tenía pero hay algo más que le gustaría añadir con respecto a este tema de participación laboral de adulto mayor? Que no ha mencionado todavía y que considera que es importante...
- Mira, yo creo que lo más importante es lo que te trataba de decir ahora, que es... que veo que se habla de políticas a nivel de gobierno, a nivel de empresas. Se habla mucho de políticas para adulto mayor, pero cuando se hace el discurso, no hay coherencia porque por un lado te dicen “trabajemos menos horas” y por otro lado te dicen que Chile es uno de los países que más trabajan y menos produce. O sea que el trabajo que hace la persona es menos efectivo y quieren trabajar menos horas, entonces... qué están haciendo? No se entiende. Por otro lado te dicen “oye, tenemos a 3 millones de personas que se van a jubilar, nos hace falta gente joven”. Entonces aparece la gente joven y dice “no hay trabajo”. “Oye, nos faltan personas” y te dicen “no, usted tiene que jubilarse a los 65. Ojalá se vayan”. Les están quitando los puestos de trabajo a personas que pueden aportar pero por otro lado dicen “estamos pensando en alargar la jubilación”. Entonces son como ideas lanzadas al aire porque...
- No hay coherencia?
- Es que no hay ninguna! Y tu lo ves a nivel de política, a nivel de empresa entonces... no sé si es un desorden o que nadie sabe qué hacer o realmente saben qué hacer y están generando ruido así. No me queda claro, porque realmente confunde. Hablan de que se jubilen pero ojalá prologuemos la jubilación. Hablan de meter a gente joven pero quieren que los adultos mayores se queden. Te dicen que somos poco efectivos en el trabajo pero

te dicen “bajemos la cantidad de horas”. Entonces no veo coherencia. Estamos todos metidos en el cuento. Si vamos a bajar las horas, cómo lo hace el gobierno y como lo hace la empresa para mantener el sueldo si trabajan menos horas? No hay coherencia y eso genera conflicto. Y yo no veo que haya coherencia respecto al tema de la jubilación. Porque hablan de que se queden los trabajadores pero bueno qué vamos a hacer, ya está con la edad, tiene enfermedades, está con depresión, qué va a hacer ese viejo aquí? No hay coherencia! Porque si la empresa tuviera una política, todos sabrían para donde va la empresa y cual es la actitud y no habrían esos choques. Pero es una sensación que tengo yo. Según yo, para el tema de los jubilados hoy, cada quien se los arregla como pueda. Te darán una charlita para decirte con lo que te vas a encontrar pero eso sería todo, como que no hay consistencia en lo que se hace. Y aquí en la institución eso se ve mucho.

- Muchas gracias, no le voy a quitar más tiempo!

