

# Is adjustment to retirement an individual responsibility? Socio-contextual conditions and options available to retired persons: the Korean perspective

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## **ABSTRACT**

Although the socio-economic and structural contexts of retirement have been the subject of previous research, few studies state explicitly how societal ageism and structural constraints obstruct retired persons' choices or options available in post-retirement life. This study attempts to contribute to the literature of ageing, retirement, and wellbeing in later life in general, by providing real examples of ageism around the time of retirement as structural constraints of old persons. It also illustrates how they consequently reduce the choices of retired persons, and in turn affect their later life. The study draws on data from interviews with 34 retirees aged in their late fifties and sixties in Korea. Within the socio-economic context of ageism around the time of retirement, four options/strategies appear to be available; namely *reconciling*, *complaining* and *not knowing what to do*, *finding roles in other activities*, and *disengaging*. Older persons' decisions to continue to work after retirement are often *reconciling* ones, that is, taken within a context of limited choice and control. Permanent leavers' decisions *not* to work are also influenced by the limited quality of work available in the labour market. The study concludes by arguing that policies for older persons should take into consideration their diverse expectations and aspirations for their later life, but, at the same time, should remain aware of their constraints within socio-economic contexts.

**KEY WORDS** – retirement adjustment, post-retirement life, older people, qualitative research, Korea.

## **Introduction**

Recent theories of ageing have attempted to explain structural factors, such as socioeconomic and political constraints, that shape the experience of ageing and result in the loss of power and autonomy of older persons

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(Estes 2001; Estes and Mahakian 2001; Phillipson 1982, 2004; Quinn and Burkhauser 1990). These theories are also concerned with the construction and practices of age stratification and ageism, which affect negatively the wellbeing of older people (Riley and Riley 2000; Uhlenberg and Riley 2000). However, existing studies concerning retirement often describe life changes *after* retirement (*e.g.* Han and Kang 2001; Nuttman-Shwartz 2004; Ross and Drentea 1998; Yoon and Lee 2007), or explain factors related to post-retirement life satisfaction (*e.g.* Baek 2009; Elder and Rudolph 1999; van Solinge and Henkens 2005). At the same time, research on retirement transitions and adjustment also deals mainly with individual attitudes, experiences, and perspectives (in terms of succeeding or failing to adapt to the retirement process and/or post-retirement life) (*e.g.* Berger 2006; Kang 2008; Kim, Kim and Jeong 2007; Kim, Lee and Seo 2008). Very few studies describe and explain structural and contextual constraints (*e.g.* Kim, Kim and Jeong 2007; Rhee and Lee 2005*b*), and none of them (at least to my knowledge) detail how those constraints affect retired persons' choices. Ageing, retirement (and re-employment for some people), and adjustments to retirement and later life, however, are all closely intertwined with social contexts (Phillipson 2004; Vickerstaff 2006). In order to understand the process of, and adjustment to retirement as part of an important process of ageing in general, it is important to understand the structural constraints – what they are and consequently what options or strategies are available for retired persons within those contexts.

This study attempts to contribute to the literature on ageing, retirement, and wellbeing in later life in general by providing real examples of ageism around the time of retirement (here defined as termination of a career job). It demonstrates the structural constraints of old persons within market-oriented modern societies by illustrating how they consequently reduce the choices of retired persons and in turn affect their later life. The examples are drawn from in-depth interviews with 34 retirees in Korea. The following section summarises the existing literature of retirement transitions and constraints of older persons in post-retirement work, both in general and with particular relevance to the Korean circumstances, and points out their limits. The third section briefly introduces the method for the current study. The main body of the paper comprises the two following sections, which summarise typical types of ageism around the time of retirement (and re-employment where applicable) and the subsequently limited choices of retired persons in later life as presented by four options, termed here as 'strategies'. The final section discusses the implications of the findings.

## Adjustment to retirement and market constraints of older persons

'Social breakdown syndrome' occurs when older individuals are exposed to negative labelling and, in turn, label themselves as incompetent (Kuypers and Bengtson 1973). That is, they become susceptible to identity degradation when, in the process of searching for employment, for example, they have been labelled 'old' by others (Berger 2006). In contrast, 'activity' provides the 'role-supports' necessary for reaffirming one's 'self-concept', which in turn is closely related to high 'life satisfaction' (Lemon, Bengtson and Peterson 1972). Consequently, optimal adjustment in old age, or 'successful ageing', means the maintenance of the activities of middle age as long as possible (Havinghurst 1961). Many studies support the *activity theory* by emphasising the importance of continuing to work (*e.g.* by taking a bridge job) or finding substitutes, especially among men, whose work identity is known to be stronger than women (Elwell and Mathie 1982; Yoon and Lee 2006).

In the West, a large proportion of men (and women) experience partial retirement, and taking on so-called 'bridge jobs' is not uncommon (Gustman and Steinmeier 1984; Platman 2004). At the same time, many studies find that the conditions of these bridge jobs, often in part-time work, are inferior to the full-time jobs that these people held while middle-aged (Quinn 1999; Ruhm 1990). Much research acknowledges the institutional constraints and employers' ageist attitudes that render it harder for older workers to keep working or to find new jobs (Guillemard and van Gunsteren 1991; Hirsch 2003; Loretto and White 2006; Quinn and Burkhauser 1990; Vickerstaff 2006). A negative attitude by employers towards older workers, and workplace and societal 'ageism', are both well documented (Arrowsmith and McGoldrick 1996; Casey 1998; Kohli 1992; Minichiello, Browne and Kendig 2000; Taylor 2004; Taylor and Walker 1996). Older workers are often stereotyped as less healthy, more expensive, less adaptable to new technologies, and difficult and costly to train. This makes it hard for older people to keep jobs for long, and even harder to find new jobs. In other words, the individual options for older workers in the 'retirement zone' are very much constrained by employing organisations' policies and practices (Vickerstaff 2006). Therefore, both retirement and work after retirement can be best understood as being mostly determined by the structure and conditions of the labour market and by employers, rather than by individual decisions (Lee 2002).

For older Koreans, retirement often involves negative social transitions, and earlier studies have highlighted the difficulties for older persons in adjusting to retirement and to a social labelling of 'being old' (Kim, Lee and Seo 2008; Kim, Kim and Jeong 2007; Rhee and Lee 2005*b*; Song

2008). Retired persons are caught between their desire to continue to work, and society's pushing of older persons out of the labour market. A common finding of qualitative research on the process of, and adaptation to retirement is that people go through the experience of 'being ousted [by the society]' and experience 'identity loss' (e.g. Kang 2008; Kim, Kim and Jeong 2007).

The reasons for the importance of work participation can be found from the prevalent unpreparedness for retirement among older Korean workers, both financially and activity-wise. First, a majority of older persons in Korea do not have pensions of a decent level.<sup>1</sup> Therefore, most retirees, except a small proportion of 'comfortable' ones, are unlikely to be financially prepared to enjoy retirement. Secondly, the target population of this study is typical of the sandwich generation, coping with balancing their own needs with the needs and expectations of their family. In other words, they are the offspring of older parents whom they were expected to support in a Confucian culture. At the same time, they are parents to children, for whom they have spent most of what they have earned and saved in the name of 'parents' duty', but from whom they do not (and cannot) expect the same level of support in their later life.<sup>2</sup> We may call this cultural change, or, changes in family relationships and roles, and it affects decisions (if any) and the process of retirement. Thirdly, most older people in Korea do not participate in 'active' leisure activities. Indeed, research has found that the most prevalent leisure activities among retirees in Korea are passive ones (e.g. watching TV, taking a nap or doing nothing), mainly due to lack of resources and poor health (Park 2004).

The structural constraints for older Korean workers in gaining re-employment and their undesirable working conditions even where they succeed in doing so, are also well documented. Gradual or alternative retirement by reducing working hours is often involuntary (Shin 2009), if not practically almost non-existent (Chang 2003). Older workers often face a lack of control and end up taking irregular jobs, which in turn results in social exclusion from the primary labour market (Chang and Yang 2007). In summary, while the desire to work after retirement is relatively high among Korean older people for the reasons mentioned above, the labour market for them is very limited. This situation has been conceptualised by Keongsuk Park as 'downward labour adjustment' or the 'marginalisation of older workers' (Park 2000, 2001, 2003). Evidence from qualitative research also supports this, showing that successful re-employment after retirement can be achieved only by 'self-transforming' (Kim, Lee and Seo 2008) after 'identity devaluation' (Song 2008), *i.e.* by 'lowering the self' and accepting second best rather than aiming for the best.

The noticeable limitations of earlier Korean studies, however, are three-fold. First of all, despite the fact that some of them do mention socio-economic and structural contexts (*e.g.* Kang 2008; Rhee and Lee 2005*b*), their main concerns are individual outcomes, *i.e.* individual attitudes, experiences, and perspectives in succeeding or failing to adapt to the retirement process and/or post-retirement life, and failing to describe and explain structural and contextual constraints (what they are and which options are then available for retiring persons, *etc.*). Secondly, the sample size of these studies were limited and thus the results tend to provide only partial information about the population under study – mostly men with a relatively high social status [*e.g.* relatively highly educated and well-off older men (Kang 2008; Kim, Kim and Jeong 2007), or retired men who succeeded in finding post-retirement jobs (Kim, Lee and Seo 2008; Song 2008)]. Given these limitations, the capacity to interpret the findings as reflecting a common experience of retired persons is reduced and they can only be understood as the specific experiences of a particular category of older people. Most importantly, Korean research so far has tended to separate studies on retirees and their later life in general, on the one hand, and studies on older workers (*i.e.* pre-retired or mixing pre-retired and so-called bridge job workers together), on the other. This study attempts to fill these gaps by addressing the structural constraints faced by older persons around the time of retirement and stating explicitly how societal ageism obstructs retired persons' choices and limits the options available in post-retirement life. The findings are from a relatively broad spectrum sample of retired persons, which include both bridge job workers and permanent retirees.

## Method

In order to examine the experiences and perspectives of persons in the process of retirement and 'post-retirement work' this study defines 'retirement' as termination of a career job (rather than complete exit from the labour market) after the age of 50. A semi-structured, in-depth interview was chosen as the data collection method, in order to allow interviewee-participants to express more freely personal reflections or subjective assessments on their work/retirement experiences.

The qualitative data for this study were mainly collected in Seoul, a metropolitan city and the capital of Korea, in the course of one year between October 2007 and October 2008. A total of 34 participants mostly in their late fifties and sixties were recruited via various means, including personal contacts and snowballing.<sup>3</sup> The participants were recruited at

public centres for older people, such as local seniors' welfare centres, senior clubs and job centres for older people. For the purpose of comparison, samples were recruited in two groups, 'workers' (*i.e.* in so-called 'bridge work') and 'non-workers' (*i.e.* permanent retirees), and efforts were made to achieve a variety within both groups in terms of socio-economic backgrounds as well as labour market experiences.

For the interviews, a topic guide was used, whose remit ranged from career and current (if applicable) jobs, retirement planning and process, to non-paid work or other activities outside work.<sup>4</sup> Participants were generally left free to talk as much as they felt comfortable with, and were given more time on certain issues about which they felt strongly. Most participants participated more actively as the interview progressed. The interviews lasted mostly between one and two hours. Each interview was recorded and transcribed in the original language, *i.e.* Korean, and then translated into English as necessary. Both pre-identified key issues and emerging themes were explored. In order to overcome the anecdotal quality of qualitative research and to enhance the validity of the findings, analytical induction, constant comparison, and comprehensive data treatment techniques were used (Silverman 2005). QSR-NVivo 8 was used for the analysis.

### **Three typical types of ageism around the time of retirement**

The key characteristic of social ageism lies in the fact that systematic stereotyping results in discrimination based on age. Many participants witnessed and experienced older people as often being treated as 'useless', incapable of working and encouraged to 'rest at home', leaving many of them disappointed, discouraged or frustrated. From the interviews, the three most prevalent patterns of social ageism identified were: (a) pressures for early retirement; (b) under- or unfair treatment of post-retirement workers; and (c) discrimination in hiring or post-retirement employment.

First, older workers were often pressured to take early retirement. In fact, unlike many countries in the West, there was no culture of 'early retirement' in Korea until at least the later 1990s. Korea has been known for its strong and rapid economic growth for several decades since early 1970s (Amsden 1992; Chang 1993; Cumings 1984; Haggard 1990) and employment has been considered widely as being for one's lifetime. The Asian financial crisis in late 1997 and the subsequent restructuring throughout the nation's industry, however, have changed the business culture in the nation dramatically.<sup>5</sup> Older workers, who are often targets for early retirement under these massive restructuring programmes, have

been particularly badly hit. These programmes indeed turn out to have affected directly and indirectly the retirement process of many of the participants (27 out of 34 retired either around or after the turmoil). Older workers felt 'trapped' between the pressure 'from above', *i.e.* senior managers 'strongly recommending' that they leave early, and also 'from below', *i.e.* younger workers politely saying 'you deserve to take a rest' but in fact meaning 'you're old enough to leave'. Since this period, the concept of lifelong employment has begun to disappear, and workers' expectations have been lowered. In this new economic context, the age of mandatory retirement has become meaningless. Indeed, a former Human Resources manager witnessed that the restructuring via early retirement at his company targeted mostly those aged 56 and above. Another participant witnessed that, because the Korean market is still rigid, age is often used and generally accepted as a basis for invitation to early retirement. Such age-based treatment, however, can be labelled 'ageism', and this ageism has gained ground since the arrival of the 1997 crisis.

Secondly, changing working conditions for those who had passed the statutory retirement age were also common practice. In other words, the same job offer by the same employer (if indeed any offer at all was made) would come with different conditions attached, usually less pay and fewer benefits. Although many participants admitted their limitations through being older (such as physical weakness) they still expressed regrets about being treated differently. A former construction engineer-foreman, who began working as a taxi driver at the age of 57, told his story in anger:

When I got to 60, they asked me to do paperwork for retirement as if I was going to quit. I mean, I was working the same as before but according to the official records, I was a new employee! It was in order for them to avoid paying me any bonus! In fact, they told me that the employment contract was only for those under 60! (P15, male aged 66)

While this kind of regret and resentment was prevalent among the participants, there were a few others who seemed to accept the situation of the same job with less pay, and were even grateful for the fact that they were offered a job at all. A senior researcher at a public institute, who was offered an extended working status with a different wage package after the mandatory retirement age, accepted the reality of being older and being treated differently:

I didn't care much about the money. I was old ... I was old indeed [emphasis]. I would be greedy if I asked for the same pay. Well, my work was the same as before. But they made the system as such and there's nothing much I could do about it. But I was treated favourably while others were not. I can't complain (smile). (P3, male aged 67)

It can be seen that these re-employed retirees were not genuinely happy and satisfied about their situation, and that they found themselves ‘powerless’ in post-retirement working negotiations.

Lastly, perhaps the most common barrier that they faced in retirement was the simple age barrier, *i.e.* they were considered ‘too old to do anything’.

Old persons are just rubbish! It doesn’t matter whether you’re educated or not. Once you get old, you’re NO good for anything! We want to be something other than nothing but there’s no policy or special measures. I can’t do anything about it individually, but society’s got to do something about it! (P6, female aged 61)

This participant claimed that her high qualifications (she had a master’s degree, which is rather exceptional among women of this generation, and retired as head of a public day care centre) did not prevent her from the consequences of hitting age barriers, and sometimes even receiving humiliating treatment by employers as well as by young workers. This ‘social ageism’ – seeing older people as being ‘useless’ or less capable and age as an actual barrier to work – was functioning as a glass ceiling against any potential contribution by older workers. The negative attitudes and stereotypes of older workers by employers described above are usually based on prejudices and assertions (Casey 1998). However, job performance is in general unrelated to age: performance variations tend to be greater within an age group rather than those between age groups (Warr 1994). Nonetheless, as another participant witnessed, the reality is that there is an age limit for even a very simple job and that people are often being laid off once they get to 65. As a consequence, it was not surprising to hear complaints from many participants about the lack of, or limited job opportunity for old retirees.

I’m dying of ‘want for work’, but there is simply no work available [for older people]! (P12, female aged 65, retired school teacher)

### **Options/strategies**

#### *Reconciling: paid work as a norm*

According to one male participant, life in retirement is experienced as ‘a continuum from the past’, the only difference being that one has less need for a regular wage and is therefore more relaxed. This participant believed that retirees should not seek completely new activities, but should contribute to society by continuing to do whatever they had been doing before. Many participants wanted to keep working and regarded paid work as a norm even in post-retirement life. For these retirees, active ageing referred



simply to a continuous ‘working’ life. Yet in real-life socio-economic contexts, as mentioned above, their choice to work has to be a *reconciling* strategy; and this strategy encompasses several observable patterns.

The first pattern is looking for a ‘senior’s’ job’, *i.e.* one tailored for older people or performed by and/or for older people, or alternatively, accepting ‘differentiated’ working conditions. Many participants certainly found peace of mind through participating in public job creation schemes for older people, because these jobs are explicitly targeted for seniors only (aged 55 or 60 and above) and do not involve any competition with younger workers. Some retirees were willing to accept less pay. Those who accepted lower pay in exchange for a job opportunity would rationalise their decision on the grounds that it is for the sake of younger workers or ‘for the next generation’. A few participants interpreted their situation as a win–win strategy for both sides – the older worker keeps a job, and the employer keeps an experienced worker for less pay.

The second pattern is ‘working flexibly’, including part-time jobs and self-employment. These participants emphasised that they ‘preferred’ working flexibly. At the same time, they admitted that they found it hard to get a full-time job at their age, indicating that working flexibly was indeed a *reconciling* strategy rather than a genuine choice. The only exceptions were affluent retirees, *i.e.* those who were financially able to opt for part-time working on a genuinely voluntary basis. Self-employment is another way of ‘working flexibly’. A relatively successful and indeed rare case of a ‘regular-employee-turned-into-self-employed’ upon early retirement summed up how he found his work: ‘I think that this is a good job *in my age*. Because I can’t do other things now, you know. This job is respected at least [for his age]’. Emphasising the age reason, this statement implies that his ‘strategy’ was, again, a ‘compromising’ or *reconciling* one.

The last pattern under this *reconciling* strategy is, sadly, ‘accepting the lowest jobs on the ladder’ that younger people would normally avoid, such as cleaning and caretaking. A former textile wholesaler and now caretaker of a small and old residential compound: ‘I shall do this job. As they won’t hire me for other jobs, I shall take it’. This participant had no employment contract, meaning that he could be sacked at any time. For him, the negative social aspect was the worst part of the job: caretakers of residential compounds are mostly older persons in Korean society and they are often looked down on, which in turn can create tension between caretakers and residents and sometimes result in the caretaker having to leave his job. This participant concluded that this was why many older caretakers do not stay long in one post, but instead often move around. Based on these experiences, he would not recommend this job for his friends. A former manager of a company also acknowledged that it was

not easy for him to adjust to this ‘reality’. This participant first revealed his ‘strategy’ to ‘accept the lowest-ladder job’ to his family and colleagues before actual retirement. Upon retirement, he went to a series of training courses for caretakers, even learning how to write his curriculum vitae to make his profile look less distinguished than it actually was, in order to get the job. If being a caretaker was one socially disdained, yet accessible job in old age for men, cleaning jobs were common for older women. Former, current and future would-be cleaners among the female participants acknowledged bitterly their lot. One of them even kept her job secret from her son by saying: ‘That’s not a *presentable* job! No way ... I mean ... it’s better working without anyone knowing about it! They shouldn’t know about it!’ In the same vein, she refused to find a job in her neighbourhood, as this would risk her working [in disgrace] under her neighbours’ eyes.

These and many other anecdotes confirm that older people in Korea have a very limited choice of jobs in the market, and much of what is available is socially disdained. Such disdain can be explained simply by the type of job, and not necessarily be related specifically to older workers. Yet it does become a ‘degrading experience of working in old age’ when older people face limited job availability, mostly due to ‘social ageism’, and when they end up by finding no alternative to these kinds of jobs. Here we have the particularity of older workers’ having to accept menial jobs as a ‘strategy’.

#### *Complaining and not knowing what to do*

This strategy is common among those who would like to work but cannot find a job. These participants claimed that they could not find, not necessarily *any* job, but *a* job commensurate with their knowledge and skills or work performance capability. In other words, they would refuse to accept a ‘lowest-ladder job’ because for example, they were too highly educated or their health was not good enough to do a physically demanding job, or, for women, they had working husbands. What we see here is the ‘two-fold crisis of paid work’, *i.e.* not only a quantitative lack of jobs but also qualitative problems of available jobs (Vobruba 1999).

I also think that having a job is better than not having one. But the problem is that you can’t find one. I do believe that if there’s a job and if you are capable of doing it and your health is good, then you should work. But currently this society doesn’t allow it. So we give up. It’s not because we don’t want to. I could work as well. But I want, as a result, to be happy and feel proud about it. I don’t want just ANY job. That kind of stuff [pointing to an older woman who happened to pass by collecting boxes for recycling, *i.e.*, physically demanding work], I CANNOT do. (P23, female aged 61)

This participant was still open to returning to work, but she was not very active in seeking a job: she had been discouraged by the simple fact that there were not many ‘decent’ jobs available for her age. Instead, she was spending time doing various things, mostly taking classes for continuing education and visiting her children. At first it appeared as though she liked doing these activities; but then she referred to them as ‘unproductive’ and something simply to ‘pass time’. Despite being involved in such activities, she repeated that she had nothing to do and was very bored. In other words, this strategy of ‘no strategy’ is mostly taken by those retirees who understand that paid work is the best way to keep themselves active, but who at the same time do not want to degrade themselves by taking a ‘lowest-ladder job’.

#### *Finding roles in other activities*

P30, a highly educated and skilled retiree, wanted to keep working in the same field, but stopped job-seeking efforts relatively quickly, acknowledging that a job meeting his standard was simply not available. He was only 57. Instead of ‘degrading himself’ by accepting a lower-standard job, he chose to work voluntarily at a senior’s welfare centre in his neighbourhood. P29, again a highly educated and professional woman, admitted that she came to the centre to help other older people, because she found that she had just ‘too much time to spend at home’. These participants basically kept up paid work as a priority, but, instead of carrying on complaining and being passive about their situation, they chose to work voluntarily or found other non-paid activities. Working without payment instead of working ‘in disgrace’, however, seems to be adopted as a strategy only by *affluent* retirees seeking another ‘routine’ which helps them to remain ‘active’.

Some other retirees did not simply ‘find’ roles in other non-paid activities, but rather ‘welcomed’ another life in retirement.

I applied for early retirement, because I wanted to engage myself in voluntary activities more ... I had three more years to go before I reached the statutory retirement age, but I was already eligible for a full pension ... I knew that I like helping people [voluntarily] ... If you’re paid, no matter how much, you’re tied to it. You have to work for it. I don’t want that any more. I’d rather work freely ... I could find a job as I’m healthy. But let’s imagine I’ve got extra money from working. What is that for [at this stage of life]? I worked because I had a profession. That was for living. But this [volunteering], I’m doing it because I enjoy it. (P25, male aged 62)

As a person who had been involved in volunteering since his forties and who had prepared for his post-retirement life by learning new skills and also acquiring qualifications (including foot massage) to turn himself into a trained volunteer, this participant welcomed an offer of early retirement,

since it enabled him to do full-time volunteering. When probed, however, he acknowledged that he would not have volunteered for early retirement, if he had not been offered a generous compensation package.

From these examples, it can be seen that the ‘choice’ by these ‘role-finders’ to do non-paid work is not an entirely genuine one. Their decisions have been made within constraints, often as the ‘second best’ option, due mainly to a lack of appropriate work available for older persons. Other participants who appeared to have freely chosen to retire were also constrained by the socio-economic context. As in the examples above, the timing of their decisions was contingent on the unusual nation-wide economic recession, which triggered a new culture of early retirement. In different contexts, they might have simply continued to work.

### *Disengaging*

The last but by no means negligible strategy available to retired persons is preparing for the end of life via disengagement from the past, *i.e.* from a working life. Breaking with the past was in fact often identified by participants as the first step to successfully adjusting oneself to a new era of life. This strategy can be distinguished from others in terms of its approach towards working, or labour-force participation.

The above-mentioned primary school teacher, who was spending his post-retirement life as a volunteer foot masseur for older people, is a good example of disengagement from one’s past. He was even trying, albeit in vain ultimately, to hide his prior occupation from others. Although he was actively engaged in volunteering (four days a week) he was at the same time disengaging from his previous lifestyle by doing self-meditation and studying Buddhist doctrine three days a week. His aim was to maintain a simple and humble life in old age.

A few other participants articulated more explicitly that they were ‘preparing for the end of life’. A former hairdresser, who described her life as an endless fight against poverty and devotion to her children’s education, felt that she deserved a rest now that her children were all educated and had found good jobs. In addition, she had a small but sufficient (in her judgement) rent coming out of her residential building to purchase basic necessities, while her husband received a teacher’s pension. When her duties as a parent were fulfilled, and also because there were fewer clients, she began to reduce her workload, and eventually closed her shop. At the time of interview, she was spending most of the time she had by herself reading, and also watching mostly religious and educational TV programmes. Another female participant mentioned that she had stopped wanting to earn more and was preparing a ‘neat end of life’ by emptying

herself of any greed and replacing it by sympathy for others: ‘Why? Because I can leave things to children [as bequests], I have enough to live on myself. So why be greedy?’

These and other examples suggest that that peace of mind can be achieved only when one is assured of a stable income in later life and that the only exceptions were due to a religious motivation. One participant who throughout her entire life had to do menial work for a living to support her family, had decided to stop working and to become more involved in religious activities, simply because she believed it to be ‘God’s will’. For her, God was more important than money. Retirement was an opportunity for religious devotion and disengagement from the material world.

## **Discussion**

The fact that many older people experience institutional constraints and ageist attitudes by employers, as well as by individual socio-economic constraints to preparation for retirement, is not new (Kohli 1992; Phillipson and Smith 2005; Quinn and Burkhauser 1990; Standing 1986; Taylor and Walker 1996; Vickerstaff 2006). The link between these structural problems and the process of retirement and options/strategies available for retirees, however, has not always been made explicit in earlier studies. To fill this gap, this study has aimed at providing evidence of the limited choice/control available to retired persons in the process of retirement, on the basis of qualitative research in the Korean context. It has highlighted social ageism as an important contextual condition for understanding the process of retirement: the decision to work or not after retirement simply does not rest in the individual retiree’s hands. The study has demonstrated that a person’s decision to continue to work after retirement is often a *reconciling* one; that is, taken within a context of limited choice and control. Permanent leavers’ decisions not to work are also influenced by the limited quality of work available in the labour market.

These structural constraints faced by older persons around the time of retirement are, however, met by a few different types of ‘strategies’. This seems to be in line with earlier studies that emphasise the underlining personality of an individual (e.g. Havinghurst 1968; Ruth and Coleman 1996). The findings of the current study, however, imply rather that personality alone cannot explain the strategies but they should be understood as a compromised outcome or a constrained choice within the socio-economic context. Also we should note that these strategies were developed after the actual event of retirement rather than an immediate response to

it. As a result, and contrary to some research whose time frame is limited to a short period of time – often to the immediately following year of retirement (see e.g. Nuttman-Shwartz 2007), the findings highlight a diversity of ‘strategies’. It is noteworthy that many of my participants also mentioned that it took a while (about six months to a year) before they accepted the fact of retirement and settled with one of the ‘strategies’.

The diversity of strategies in reaction to retirement may also be related to the different characteristics of the individuals recruited for this study. Many earlier studies that focused mainly on men (in particular, men with standard occupations; e.g. Kim, Kim and Jeong 2007; Kim, Lee and Seo 2008; Nuttman-Shwartz 2007; Song 2008), tended to conclude that work continued to matter even in post-retirement life. By including women (except, women who have never worked) in the current study and participants of various occupational backgrounds, the spectrum of the issue has been broadened and the ability to generate the findings has been strengthened.

The evidence shows that retired persons do have diverse perspectives on and expectations of their later life. From this study, the last two strategies, i.e. *finding roles in other [non-paid] activities* and *disengaging*, differ from the first two, i.e. *reconciling* (paid work as a norm) and *complaining and not knowing what to do*, in their approaches to paid work. This finding suggests that policies to promote older workers that do not take into account diverse experiences and expectations of the individuals concerned may well only bring about a rise in the contingent (i.e. irregular and not well protected) workforce among that society’s older population. As Riach (2006: 563) has noted from her study of work culture and ageism in Australia, Japan, and the United States of America, ‘whilst older workers want to have more choice over their work-time, it appears that this choice must be made at the expense of quality of work’. This observation is also in line with an earlier warning by Platman (2004: 187), who pointed out that ‘government [by emphasising extending working life] may be encouraging forms of work which exacerbate, rather than alleviate, job insecurity and poverty among older people’. In the same vein, Rhee and Lee (2005a) have raised concerns that the current aged employment policy in Korea will only result in exacerbating social exclusion of older persons by turning them into a secondary labour force.

The evidence from the current study also underlines the importance of an adequate level of income in retirement, without which retirement ‘strategies’ cannot be freely chosen. In the Korean context, some people who opt for a *reconciling* strategy are not *work-oriented* and have no option other than to sell their labour. In contrast, a common characteristic of the *role-finders* and *disengaging* retirees is that they are relatively financially secure (the exception being those older people who make their retirement

choices on religious grounds). In other words, financial security appears to enable them to opt for a permanent departure from the labour force when they find that the only alternative is unattractive work (although this, again, may not be called a genuine choice, *see* Quinn and Burkhauser 1990). This finding demonstrates that there is a need for at least a minimum level of, if not sufficient, regular income in old age if real choices are to be made. It is particularly so where old age pension schemes do not meet the needs of a rapidly increasing number of older constituents, as is the case in Korea, leaving many older people marginalised through being both old and poor. If one aim of social policy is to attenuate inequality, the continuing inequality in old age which results from market forces throughout the working life should not be left unaddressed. In the Korean context a progressive policy will require social security measures that guarantee a basic income for every elderly person, if not a decent public pension (*see e.g.* Gillion *et al.* 2000).

The implications of this study for social policy are two-fold: firstly, when promoting activation and ‘active ageing’ policies, we should be aware of and first try to deal with the socio-economic constraints of older people: they may want to but cannot become involved in paid work because of social ageism. However, there are some others who may *not* want to but simply have to work out of financial necessity. This leads to a more profound argument that labour market policies regarding older people should go hand in hand with income security in old age.

The main limitation of the study is related to the time spectrum. Since the data are cross-sectional with retrospective questions, strictly speaking they do not provide time-specific information. ‘Strategies’ vary, and may be systematically related to the options available – for example, it is clear that the desire for continuing to work may be stronger for relatively younger retirees whilst with the passage of time retirees increasingly disengage from the labour market, although some research appears to challenge this assumption (*cf.* Nuttman-Shwartz 2007). In the Korean and other contexts, future research in this field that is longitudinal should contribute to building up more evidence on how adjustment to retirement takes place.

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## NOTES

- 1 Three out of four persons aged 60 and over had no pensions as of 2005 (author's calculations from major Korean pension providers; see also Kim *et al.* 1999; Phang *et al.* 2004: Chapter 4).
- 2 The particularity of this generation's strong sense of responsibility as a parent is addressed in my previous work (see Yang 2010: Chapter 3).
- 3 This age range for recruiting participants was based on the assumption that it refers to the age range of 'too young to retire' (to be an 'old goat' in popular Korean expression, *i.e.* keep oneself at home doing nothing except waiting to die) and at the same time, 'too old to work' (in the formal labour market – since the late 1990s, economic restructuring in Korea has targeted mainly those aged in their late fifties and early sixties). While the social expectations of this group in Korean society remain obscure (they are welcomed neither at home nor at workplace) most people retire within this age range.
- 4 These are mostly adopted from Barnes and her colleagues (Barnes, Parry and Lakey 2002; Barnes, Parry and Taylor 2004).
- 5 A financial crisis, beginning with the financial collapse of the Thai currency in July 1997, affected much of Asia, including Indonesia, Malaysia, the Philippines, and Korea. Although most Asian governments had seemingly sound fiscal policies, the International Monetary Fund stepped in with harsh liberalisation and restructuring conditions for bailout programmes. The fear of a worldwide economic meltdown due to financial contagion, however, did not occur and by 1999, most of the economies hit by the crisis began to recover.

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