

# Towards a Critical Framework of Learning in Retirement

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**Abstract:** *This paper reviews two retirement models and describes their lack of attention to retirement as an outdated social institution, limiting our understanding of retirement's features. The need for awareness of retirement insecurity as being embedded in traditional career paths is addressed, and implications for adult education are presented.*

## The Lack of Attention to Learning in Retirement

There is little literature in the field of adult education that examines the relationship between retirement and learning/learners in a contextualized setting that influences retirement and its discursive features. For example, in more than two decades (1989-2009) of *Adult Education Quarterly*, only a few of studies focused on the portrayals of older adult learners (Chen, Kim, Moon, & Merriam, 2008); the self-directed learning process of older adults as a way of negotiating transitions in work, family, and health (Roberson Jr. & Merriam, 2005); and the effects of age on participation in the adult education of older people (Tikkanen, 1998). The research on adult learning in retirement, which is less focused on retirement per se, examined peer instructors in Learning in Retirement Programs (LRPs) seeking to understand the developmental reforming of the phases of meaning in transformational learning (Erickson, 2007). In spite of the importance of the retirement experience as a critical transition entailing learning in the field of adult education, these studies do not address the fact that the heterogeneous retirement realities are interwoven into and influenced by career paths during the course of life. Given that one of the roles of learning concerning retirement is to help people regain control over their later lives through critical reflection on the changing retirement context, the reality of retirement should be examined within the rapidly changing and increasingly global society. In this article, I recognize the institution of retirement as continuing to evolve, and I problematize the conceptualization of retirement as being predominantly understood within the context of traditional career paths. I will use Moen's (2005) idea on career mystique to show that retirement no longer works as a reward for continuous employment. I close with implications for adult education.

## Retirement Models and Assumptions

Little is known about the variation in retirement reality that has been shaped by the changing economic context. The major retirement theories and models conceptualize retirement as being associated with obsolete norms, which do not position retirement as a reward that follows full-time work. For instance, the Third Age model (Laslett, 1989) describes a life stage that is full of independence, maturity, responsibility, and fulfillment wherein individuals feel free from constraints of the second age of work and child rearing. This period of personal achievement and fulfillment frequently begins with retirement. However, this description assumes that older adults or retirees have financial resources and social support. Another theory of retirement, continuity theory, stresses the importance of continuing activity as an essential factor of life and retirement satisfaction and as a strategy for adapting to change (Atchley, 1989,

1993). Drastic changes in lifestyle are relatively rare in retirement although retirees see their retirement as a period of opportunity. In this vein, continuity is considered a main characteristic among retirement activities. For example, retirees continue to participate in the activities that they enjoyed before and show similar or higher interest in those activities. The emphasis on continuous activities as adaptive strategies is often construed as efforts by retirees to maintain psychological and social patterns adopted during their life course (Atchley, 1999). The theory presents internal continuity as a continuity of different psychological characteristics in the maintenance of consistent frameworks of ideas about the self and the world whereas external continuity embodies the role and activities of the physical and social environment. However, the emphasis on maintaining consistent patterns of activity can be problematic due to the lack of consideration of the interaction between structurally and environmentally imposed constraints and coping styles (Hendricks & Hendricks, 1992). A rapidly changing employment pattern often inhabits adults maintaining the consistent activities in their work lives, involving frequent job changes that require new learning skills, knowledge, and lifestyles. Both theories reinforce the idea of so-called productive aging and retirement in which older people maintain stability and have sufficient resources. Only retirement from full-time work with resources is able to satisfy the traditional definition of retirement as a final exit from the labor force that results in engaging in productive Third Age and continuous lifestyles.

## **Changing Retirement**

### *Retirement as an Institution*

Retirement is a uniquely modern phenomenon which has a relatively short institutionalized history. Historically, growing older did not mean leaving the world of work, it has become a natural phenomenon in the last quarter of the century (Goldberg, 2000). In the early 20<sup>th</sup> century, retirement was not a generalized expectation because many people worked until they died. Retirement as a common transition was constructed from the goals of economic production and social protection (Schulz & Borowski, 2006). Embedded in collective social protection through a combination of social assistance and public/private pensions, for many individuals in industrialized countries, retirement is often viewed as their leaving the workforce and receiving a pension. In contrast, some people consider themselves retired only when they describe themselves as such, regardless of whether or not they receive a pension (Eckerdt & Deviney, 1990). As many people in their fifties, sixties, and seventies move in and out of paid work, retirement is defined in different ways. Thus, retirement includes different scenarios and does not have the same meaning for everyone. The complex and multifaceted construct of retirement, which is interwoven with non-linear and unstable career paths, is still in flux.

### *Bitter-sweet Exit from Work*

In the aforementioned theoretical frameworks, retirement is only applicable to those who have successfully reached a career path exit at a specific time. Models built upon the assumption of retirement as transition, involving adaptive process and productivity, and activities (Laslett, 1989; Atchley, 1989, 1993) may restrict the chance to realize what I refer to as a “retirement fantasy.” By this I mean a perception of retirement as one’s desired future following a long commitment in the workplace. However, this perception is often embedded in a bitter-sweet career path that does not guarantee security. For instance, many people assume they can reach retirement stage, which has been considered as a rewarding life stage stemming from continuous

commitment during their lives. The ensuing stage seems predictable and is replete with exploration of one's interests, prolonged activities, and new lifestyles. However, this fantasy perspective on retirement is being challenged due to the multilayered nature of retirement in the rapidly changing post-industrialized society. This has created a blurring boundary between full-time work and retirement in which seniority no longer works and downsizing is routinized (Storey, 2000). Features of conventional retirement can no longer be understood without the consideration of career paths and extended career influenced by globalization, through which the retiree makes sense of his/her life and by which the present is shaped.

### *Career Mystique Embedded in Career Paths*

In reality, given that occupational careers shape both life opportunities and the quality of those opportunities, many adults who are disadvantaged in earlier years remain at risk economically during retirement. Their pensions and Social Security incomes do not afford them the "retirement fantasy" they have hoped for. Further, unexpected layoffs, insufficient financial assets, and inadequate health insurance might make older or even middle-aged people vulnerable. As Moen and Roehling (2005) point out, people in contemporary society have a belief in "full-time, continuous dedication to paid work as the path to fulfillment and the good life, [which is] called *the career mystique*." Many people have taken for granted the idea that hard work and continuous commitments are the keys to occupational success including retirement security. Many people embrace the work ethic by spending long hours in a workplace that seems to guarantee wealth, security, status, pension, respect, and retirement. Success in climbing the corporate ladder, however, has paid off only for a particular group of mostly white, mostly middle-class men (Moen, 2005). Even worse, career success does not protect one from vulnerability to layoffs, downsizing, and forced retirement.

### *Deinstitutionalized and Multilayered Retirement*

In the current labor market, life after retirement is uncertain. As management of retirement pensions and career planning has become more the responsibility of the workers themselves, the imperative to plan on a longer and broader realm of retirement began to emerge, exposing workers to potential risk. Walker (1996) further adds that "the call for greater power of agency in retirement is being heard at a time of general disempowerment for workers" (p.37). Multiple contingencies including the labor market, career trajectories, and financial management have been influenced by globalization and have formed the building blocks of this current retirement context.

Philosophically, these changes are transforming and re-conceptualizing the meaning of retirement as being embedded in life and career, which emphasizes lifelong learning (Walker, 1996) and life designing through career construction (Savickas et al., 2009). Kohli and Rein (1991) have aptly called this the "de-institutionalization of the retirement transition," which seems to represent a current retirement reality with routinized downsizing and increasing privatization of the pension system instead of "a period of enjoyment and creative experience and as a reward for a lifetime of labor" (Costa, 1998, p.27). Practically, these changes have been enacted through a variety of retirement programs encouraging people to participate in civic engagement activities, such as Encore Career (Freedman, 2007). These programs place increased emphasis on life planning programs, and the diverse Lifelong Learning Institutes (LLIs).

These changes and phenomena raise provocative questions for adult educators: what characteristics of retirement models impact our understanding of retirement? What are our

assumptions about retirement? What are the conditions needed to bring about retirement reality? What elements need to be considered for learning about retirement? These questions suggest that adult educators need to design learning programs and consider what factors should be taken into account in line with their assumptions and their implications.

### **Extending the Horizon of Retirement**

A critical framework on learning in retirement takes into account the multilayered contextual factors and provides new insights into alternative practices. It enhances the awareness of contextual impacts that have formed unpredictable retirement realities, and the need to create re-creating those realities through reflection and action (Freire, 1984). Peterson (1990) views education as a means of better comprehending the complexity of life and relating oneself more adequately to that complexity. Understanding learning in retirement is one way to construe the reality imbued by obsolete but still dominant norms that embrace individuals' lives. The restricted emphasis on learning in retirement as only a tool for acquiring skills and knowledge ignores the fact that retirement should reclaim its place in society as an opportunity that should function to reexamine the self and society, but that currently only serves to maintain status quo and established social norms, which has been outdated with newly created retirement features. Battersby (as cited in Walker, 1996) states that a major purpose of education about retirement should be to assist older adults to develop an understanding of how the society in which they live impacts older people and how it creates variations in their lifestyles and culture.

### **Implications for Adult Education**

As the aforementioned concept of the career mystique (Meon, 2005) and "retirement fantasy," retirement no longer works for an institution denoting a rewarding or paid vacation for older adults. The mere adaptation to society does not guarantee security or stability in later life. In addition, given that the social norm of retirement has been outdated by a rapidly changing economic context, middle aged adults are those people who can update new adaptation stories and different transition scenarios. The agency of middle-aged and older adults is critical as it equates with social construction of incomplete retirement features (Findesen, 2002). At this point, a great change in consciousness is required to catch the vision of focusing on empowering adults who are undergoing the process of retirement transition into the new career in terms of adult education.

#### *Elements for Learning in Retirement*

For adult educators working with older people, the Freirian concept of *conscientization*, the collective awareness of the social context, and *praxis*, the reflection and specific actions to change their lives, seems to be fundamental concepts to provide an appropriate approach to taken contemporary retirement reality that necessitates principles for action by adult educators and learners. Freire advocates that people are able to be the subjects in their own learning, to know their world, and to act on it (Freire, 1984). In this respect, individuals building up interactions in the world are the agents who can socially construct new updated lifestyles in sustainable ways. Adults might consider paying attention to the Freirian concept of reflection and action which involves the awareness of retirement fantasy and *career mystique*. Consequently, learning in

retirement necessitates attending to the need for extended knowledge, critical reflection on their experiences and society, and participation in learning communities.

Elements for learning in retirement consist of *the acquisition of skills and knowledge* includes the competence to develop understanding of changing situations. This also includes *the reflection on* experience and society that examines the underlying beliefs and assumptions and scrutinizes how we view our lives and society from a critical viewpoint. Also, learning programs in retirement comprise *the participation in learning communities* which is a core concept of facilitating adult to improving adaptability in tandem with life designing elaborated with career construction (Savickas et al., 2009). Learning concerning retirement provides the opportunity for older adults to participate in the social construction of their retirement realities. They are change agents and creative constructors for new rituals of retirement at the same time. These elements are integral to the empowerment of older adults as they maintain and regain control over their lives shaped by continuously changing context.

### Conclusion

Learning in retirement includes not only helping people develop skills, knowledge, confidence, and resources but also inviting themselves into the realization of the multilayered retirement reality. Given that routinized downsizing and restructuring substitute seniority and stability with insecurity in retirement, learning concerning retirement embraces hopeful discourse of adaptability to change and proactive social construction of retirement history. To the extent the horizon of retirement has been extended, we recognize that we are participating in social construction against “incomplete rituals” of retirement (Jarvis, 2001) and “deinstitutionalized retirement transition” (Kohli & Rein, 1991). One way to create new retirement norms is to empower adults to construct their future life through learning. Adult educators working with middle-aged and older adult such as pre-retirees and retirees should enhance an awareness of an obsolete, but still dominant norm, which has embraced life style and even life chances. This framework will contribute to helping adults gain greater empowerment, creativity, and generativity, thus, they engage in a process of learning that develop new rituals to facilitate hopeful changes and the social construction in later life.

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