



## Life Satisfaction in Retirees Who are still Working<sup>1</sup>

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**Abstract:** Retirement does not always represent the final exit from the labor market. Work is one of the most important aspects in people's lives, and a relationship seems to exist between continuity of work during retirement and life satisfaction. This study evaluated the perception of life satisfaction among 230 retirees who were still working. Participants completed a questionnaire containing scales for Life Satisfaction, Job Perception and Reasons for Returning to Work. Correlations and multiple linear regression indicated that perception of the work, satisfaction with income and intrinsic reasons (such as the feeling of productivity) influenced life satisfaction of retirees who returned to work. Our results reinforce the adoption of public and organizational policies to maintain retirees who wish to continue working.

**Keywords:** satisfaction, job satisfaction, retirement, labor market

### Satisfação com a Vida em Aposentados que Continuam Trabalhando

**Resumo:** Nem sempre a aposentadoria significa a saída definitiva do mercado de trabalho. O trabalho é um dos aspectos mais relevantes na vida das pessoas adultas e parece haver uma relação entre a continuidade do trabalho durante a aposentadoria e a satisfação com a vida. Este estudo avaliou a percepção de 230 aposentados que ainda estavam trabalhando e a satisfação com suas vidas. Os participantes responderam a um questionário contendo escalas de Satisfação com a Vida, Percepção do Trabalho e Motivos para o Retorno ao Trabalho. As correlações e a regressão linear múltipla apontaram que a percepção do trabalho, a satisfação com a renda e os motivos intrínsecos, como o sentimento de produtividade, influenciaram a satisfação com a vida desses aposentados que retornaram ao trabalho. Tais resultados apontam para a necessidade de políticas públicas e organizacionais visando a retenção de aposentados que desejam permanecer trabalhando.

**Palavras-chave:** satisfação, satisfação no trabalho, aposentadoria, mercado de trabalho

### Satisfacción con la vida en jubilados que permanecen trabajando

**Resumen:** La jubilación no siempre representa la salida definitiva del mercado laboral. El trabajo es uno de los aspectos más importantes en la vida de las personas adultas y parece haber una relación entre la continuidad del trabajo durante la jubilación y la satisfacción con la vida. Este estudio evaluó la percepción de 230 jubilados que aun trabajan y su satisfacción con la vida. Los participantes respondieron a un cuestionario que contiene las escalas de Satisfacción con la Vida, Percepción del Trabajo y Razones para el Regreso al Trabajo. Las correlaciones y la regresión lineal múltiple, demostraron que la percepción del trabajo, la satisfacción con la renta y las razones intrínsecas – como la sensación de la productividad – influyeron en la satisfacción con la vida de estos jubilados. Estos resultados refuerzan la necesidad de políticas públicas y organizacionales que permitan la permanencia de jubilados que deseen seguir trabajando.

**Palabras clave:** satisfacción, satisfacción en el trabajo, jubilación, mercado de trabajo

Retirement is an important event and may lead to reduction or cessation of working. Retirement is understood as a period of losses (such as economic and identity loss) but also gains (such as time for personal relationships and leisure

activities). Still, retirement can be followed by feelings of unproductiveness and uselessness or as an opportunity to invest time in other life projects, such as volunteering or a paid job (França, 2012).

A drop in the birth rate and improvement in quality-of-life indexes have increased longevity. However, to guarantee the maintenance of quality of life of those who are getting old and because of global economic challenges that appeared in the last century, both peripheral and central countries have increased the minimum age limit for granting retirement pensions. There is concern about the sustainability of the social security pension system, and this may lead to the need of many individuals to continue to work even after entering the retirement period.

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A worker's desire to remain or not remain in the job market is also related to his or her life pathway and constructions of identity (Lima, 2010). The time period before retirement can be different for each person, and differences rely on bonding and level of satisfaction of individuals with their work (Pereira & Guedes, 2012).

Social changes as well as job market profile influence this identity construction. Considering that until recently retirement meant only leaving a paid job, currently there is no consensus regarding this concept (Shultz & Henkens, 2010; Shultz & Wang, 2011). Longevity is causing a high number of retirement pensions. In addition, longevity is favoring the appearance of diverse concepts, such as bridge employment (employment for those who have left the formal job market), which is reported in the literature as a growing field (França, Menezes, Bendassolli, & Macedo, 2013; Pinto & Alves, 2014).

There is a growing difference between the concept of retirement and inactivity or ending of working life (França, 2012; Moreira, 2011). França (2012) suggests four possibilities to define retirement: (i) a transition for resting (time for rest and reduction in professional activities); (ii) a new beginning (new phase, more free time, other goals); (iii) continuity (the retirement period represents more extra time to invest in other important activities, including work); (iv) an imposed rupture (meaningless and frustration). The continuity of retirees in the job market can be due to financial need; however, not rarely, it has the function of keeping individuals' identity, feeling of productivity, status and structured routine and schedule (França et al., 2013; Khoury, Ferreira, Souza, Matos, & Barbagelata-Góes, 2010; Seidl & Conceição, 2014).

A person's decision to definitively retire, return to the job market after retirement or continue in the same job or in a different one can be influenced by different factors. Menezes and França (2012) concluded that age, job perception, flexibility and control of work can postpone retirement. Reasons for a return to the job market include financial, a feeling of belonging to an organization, or the simple pleasure of doing something, although reasons related to intrinsic aspects of work influence retirees' satisfaction with life more (França et al., 2013). In addition, health status constitutes a predictor for individuals to remain in the job market (especially if he or she is healthy) or to definitively retire (if he/she requires special health care) (Khoury et al., 2010).

The meaning given to work is also a factor considered by individuals in the decision about the direction to be taken after retirement. This subject has been studied in the social environment, emphasizing the historic construction of working processes and personal and occupational levels, as well as possible meanings attributed to specific professional groups (Bendassolli, Alves, & Torres, 2014). Andrade, Tolfo and Dellagnelo (2012) emphasized that meaning is used in studies at the social level considering the historical, economic, and social period represented by instruments, techniques, and language. To Siqueira and Padovam (2008), meaning would be related to personal production, but it comes from individual absorption of collective meanings and concrete experiences that lead individuals to do something.

The meaning of work research team (MOW) group concluded that meaning of working is a multi-determined construct and dynamic sociocultural product without differentiated concepts of sense and meaning and using the meaning of the term "work" (Fernandes, Gonçalves, & Oliveira, 2012). Likewise, Bendassolli et al. (2014) have affirmed that concepts of psychological function, reason and meaning of work must be considered together in a group as a triad.

França (2004) believes that job perception is composed of two dimensions: satisfaction and involvement with work. Involvement is considered as identification with work, interest in performing activities and performing duties (Cavalcante, Siqueira, & Kuniyoshi, 2014). The involved individual therefore develops and keeps affective bonds with the organization that help to strengthen commitment, motivation, effort, and satisfaction, in addition to reducing absence rates and turnover (Kunkel & Vieira, 2012).

Satisfaction with work can be defined as the degree of contentment with work relationships, leaders and colleagues; work done; and the compensation system as a whole (Cavalcante et al., 2014). According to Coelho Junior and Faiad (2012), this construct is quite valorized and is used in programs of human resources, mental health and quality of life in the work environment. Job perception and related factors can turn work activities into positive experiences and cause continuity despite someone's aging and/or long time of working (Kanan & Zanelli, 2012). In the same direction, França (2012) pointed out that extension of work life should not be proposed to everyone because this offer may not apply to workers who were penalized for many years by unhealthy jobs.

However, how would workers' perception of work relate to their satisfaction with life? The concept of satisfaction with life has long been considered a subjective dimension of quality of life, such as happiness and well-being. From this subjective angle, quality of life is presented as a possibility to be considered in individual assessments and cultural differences in their perceived standard of life. The objective dimension of quality of life includes health, physical environment, resources, housing, and other indicators seen in the scope of quality of life that somebody has (Siqueira & Padovam, 2008). Studies in positive psychology contribute to redefining concepts of satisfaction with life, interpreted as a cognitive component of subjective well-being that still was constituted by emotional or negative reactions related to life events (Diener, 1984).

When people classify relevant characteristics for a good life, they usually include happiness, which can mean pleasure, satisfaction with life, positive emotions, meaningful life, or sensation of happiness, such as judgment done by a person about his/her life (Diener & Chan, 2011). Happiness would be more strictly related to well-being as a psychological status. Recent studies have included well-being in retirement in the dimension construct with satisfaction with financial status (Wang & Shultz, 2010), the time of retirement (Fadila & Alam, 2016), characteristics of previous work and the continuity of work (Bender, 2011).

Considering the literature review described in our study, the increase in the retired population and the need of older

people to continue in the job market, we observed the lack of studies on the relevance of working in retirement associated with satisfaction with life. This gap would be described in the following question: Does satisfaction with work influence the satisfaction with life among retirees who returned to the job market? To answer this question, our study analyzed the perception of retirees who remain in the job market, identified reasons to return to work, and determined whether work and/or other predictors influence satisfaction with life. We investigated four hypotheses: (i) the greater the importance of current work to the retiree, the higher his or her satisfaction with life; (ii) the greater the satisfaction of the retiree with financial status, the higher the level of satisfaction with life; (iii) the shorter the time of retirement, the higher the level of satisfaction with life; and (iv) the greater the importance of reasons for retirees to return to work, the higher satisfaction with life.

## Method

### Participants

The study was carried out in the city of São Gonçalo, which is the second most populated municipality of the state of Rio de Janeiro, with 1,050,000 inhabitants according to data from the Brazilian Institute of Geographic and Statistics (Instituto Brasileiro de Geografia e Estatística - IBGE, 2017). We included men and women who were retired and returned to the job market in medium-sized and large public and private companies in different sectors of the economy. Three inclusion criteria were established: (i) to be retired, (ii) to work in the same job as before retirement or in a different job during the period of data collection and (iii) to live in the city where the study was conducted. The final sample included 230 retirees who were working during data collection.

To define the size of the sample we used the criterion by Hair, Black, Babin, Anderson and Tatham (2006): that the minimum size must be greater than 50 and that the ratio between the sample size and number of variables to be analyzed would not exceed 5:1. Although the sample was by convenience, there was an effort to include retirees who work in different public and private organizations, of medium and large size, and in different sectors of the economy (such as municipal departments, industries, schools, universities, commercial companies, and local financial institutions). To locate participants, we visited human resource departments of these companies and institutions to approach retirees-workers.

Of the 230 participants, just over half (54%) were retirees who were working in private institutions; 46% were working in public institutions. Both sexes were equally represented. Participants were aged 50 to 85 years, with mean age of 59.03 years (standard deviation, 6.88). Half of the participants was married or lived with a partner (50.4%), one fifth were divorced (20.4%), almost one tenth were widowed (9.1%), and a small portion were single (3%). Most participants (74%) evaluated their health as good or very good and 26% considered their

health to be reasonable or poor. Most participants also evaluated their financial situation positively (as good, very good, or excellent), although one third of them (32%) had a negative view of their finances (bad or reasonable).

### Instruments

Recently, the phenomenon of returning to work has gained attention in the scientific area, and a considerable number of studies have been published on the subject (Wöhrmann, Deller, & Wang, 2014). To investigate the influence of working on satisfaction with life in retirees who returned to the job market, we used scales that measured satisfaction with life, perception of work and reasons for returning to work.

*The Satisfaction with Life Scale.* This instrument consists of 45 items that during creation achieved three dimensions: satisfaction with life, positive affect and negative affect (Diener, 1984). The 10 items related to satisfaction with life were later reduced to five items (Pavot & Diener, 1993). In Brazil, this scale, with five Likert-type items and maximum score of 7, was validated by Albuquerque, Sousa and Martins (2010) in a study of 342 individuals aged 60 to 80 years who were residents in the rural area of Paraíba. In a factorial exploratory analysis the main axis was unidimensional, and this result explained the 59.07% construct and Cronbach's  $\alpha$  of 0.84.

*Job Perception Scale.* This instrument was developed by França (2004) from a comparative cross-cultural study with executives from Brazil and New Zealand. The scale is composed of 10 Likert-type items, with a score of 5 = not important to 5 = very important. In the factorial analysis done during creation of the scale, two dimensions emerged: involvement in work ( $\alpha = 0.91$ ) and satisfaction with work ( $\alpha = 0.64$ ), and the total scale achieved an internal consistency of 0.85. In the Guerson study (2015), the word "work" was replaced by "employment". In this occasion, the scale kept 10 original items and two dimensions with total  $\alpha$  of 0.91 that explained total variance of 67.8%. Although both analyses resulted in two factors, dimensions were composed of different items in the two studies. For this reason, Guerson (2015) chose to rename dimensions; the first was named "relational perception of work" (combining professionals variables, such as "My employment is challenging" and "I'm satisfied with the payment") and the second as "professional perception of work" (combining variables related to working environment, such as "I have a good relationship with my coworkers" and "I'm satisfied with my employment environment). The second bifactorial solution considered the analysis of the study.

*Scale of Reasons to Return to Work.* The instrument with eight items was used by Khoury et al. (2010), who performed only descriptive analyses. Guerson (2015) validated this instrument, which resulted in seven items, available in a Likert-type scale with a score of 5 (1 = did not influence anything to 5 - totally influenced). The exploratory factorial analysis revealed an internal consistency of 0.80 and revealed two dimensions: intrinsic reasons (with two items related to return to work for reasons of personal realization, such as "to

feel more productive” and “because of the need to live with the person”), with factorial loads that ranged from 0.58 to 0.82, and extrinsic reasons (with five items related to return to work and occupying free time, such as “to occupy free time” and “because I retired early”), with factorial loads that ranged from 0.33 to 0.96. The scale explained 64.2% of total variance.

**Procedure**

**Data collection.** Data collection was initiated by previous contact with human resource departments of companies in the municipality of São Gonçalo. The researcher requested authorization to visit on the times and days made available by companies, aiming to apply the instrument directly to employees who met inclusion criteria. Participants answered the questionnaire individually, but with the support of the researcher.

**Data analysis.** Data analysis used the assessment of means and standard deviations of data describing participants. Before implementing the models, we calculated correlations (Pearson), used to verify presuppositions of correlation between variables, a condition needed to include variables in models. Normality of residues and independence were evaluated with the Shapiro-Wilk test and Durbin-Watson test, respectively. Multicollinearity was used with tolerance values and variance inflation factor (VIF). We also performed diagnosis analyses with the aim of verifying the existence of outliers, leverage and influential observations.

We then observed Pearson’s correlation between independent variables (time of retirement, time of working after retirement, satisfaction with income, Scale of Perception of Work, Scale of Reason to Return to Work) and variable and dependent criterion (Scale of Life Satisfaction), to examine the first three formulated hypotheses. To analyze predictors of satisfaction with life, examine the fourth hypothesis and confirm results of correlations previously observed, multiple linear regressions were done.

**Ethical Considerations**

The project was submitted to the Ethics and Research Committee (ERC) of Universidade Salgado de Oliveira and approved under CAAEE number 33904214.1.0000.5289. Participants read and agreed with the consent form that contained all information needed about the procedure, guaranteeing the confidentiality of information and its anonymity.

**Results**

First, we used Pearson’s correlation between dependent variable (satisfaction with life) and independent variable: time of retirement, time of work after retirement and satisfaction with income, and scale of perception of work (professional dimension and relational dimension), as well as scale of reasons to return to work (intrinsic and extrinsic), according to Table 1.

Results from Table 1 indicate significant correlations of satisfaction with life: satisfaction with income ( $\pi = 0.53, p < 0.001$ ); two dimensions related to perception of work – professional ( $\pi = 0.79, p < 0.001$ ) and relational ( $\pi = 0.57, p < 0.001$ ); and two dimensions of scale of reasons to return to work - intrinsic factors ( $\pi = 0.56, p < 0.001$ ) and extrinsic factors ( $\pi = 0.13, p < 0.001$ ).

The first and second hypotheses were confirmed: (i) the greater the importance of current work for retirees, the higher the level of satisfaction with life and (ii) the greater the satisfaction with retirement and finance, the higher the level of satisfaction with life. The third hypothesis - the shorter the time of retirement, the greater the satisfaction with life - was not confirmed. In addition, we did not observe significant correlation with the criteria variable - satisfaction with life was introduced in multiple linear regression (MLR).

Table 1  
*Correlation between independent and dependent variables*

	1	2	3	4	5	6	7	8
1 Time period of retirement	1	-0.91***	-0.03	-0.03	0.03	0.09	0.01	0.05
2 Time period of work after retirement		1	-0.05	-0.04	0.03	0.09	0.00	0.07
3 Satisfaction with financial status			1	0.53***	0.56***	0.20***	0.23***	0.03
4 Satisfaction with life				1	0.79***	0.57***	0.56***	0.13*
5 Professional JPS					1	0.58***	0.55***	0.18**
6 Relational JPS						1	0.40***	0.26***
7 Intrinsic MRT							1	0.45***
8 Extrinsic MRT								1

Note. Professional JPS = professional dimension of work perception; relational JPS = relational dimension of work perception, intrinsic MRT = intrinsic reasons to return to work, extrinsic MRT = extrinsic reasons to return to work.

\* $p < 0.05$ . \*\* $p < 0.01$ . \*\*\* $p < 0.001$ .



We did tests for MLR procedures and confirmation of predictors of satisfaction with life. We observed the normality of residuals and independence, verified by the Shapiro-Wilk test ( $p > 0.05$ ) and the Durbin-Watson test. In all cases, results were below the high critical value, therefore suggesting the lack of autocorrelation of residuals. In terms of multicollinearity, tolerance values were higher than 0.20 and values of VIF were not higher than 4 (multicollinearity occurs when VIF is equal to or greater than 10). These data indicate no excessive correlation between independent variables and possible contributions to be analyzed independently.

In the analysis, as shown in Table 2, all coefficients were statistically significant and model adjustment to data was adequate (F test,  $p < 0.001$ ). The explained variance used to evaluate the contribution of independent variables and

explain dependent variable was 69% and only 31% was left to other factors (random) that were not included in the model. The greatest contribution to satisfaction with life was the professional factor of perception of work. To each score added in the scale, this variable contributed with a positive increment of 0.82 in satisfaction with life. Next were predictors of relational perception of work (0.42), intrinsic reasons to return to work (0.40) and satisfaction with financial situation (0.31). Reasons to return to work proved its importance with satisfaction with life (hypothesis 4), although intrinsic reasons are more relevant. Although a positive correlation was found with satisfaction with life (Table 1), multiple linear regression showed a negative contribution (Table 2). Therefore, reasons for extrinsic origin in work perception have a higher probability of negatively affecting levels of satisfaction with life.

Table 2  
Multiple linear regression (MLR)

Independent variables	$\beta_x$	SE	$P$	IC 95% $\beta_x$	$F_{(229,5)}$	$R^2$
$\beta_0$	-2.12	0.38	$p < 0.001$	(-2.87; -1.38)		
Satisfaction with financial situation	0.31	0.08	$p < 0.001$	(0.15; 0.47)		
Professional JPS	0.82	0.10	$p < 0.001$	(0.61; 1.02)	$p < 0.001$	0.69
Relational JPS	0.42	0.10	$p < 0.001$	(0.22; 0.62)		
Intrinsic MRT	0.40	0.09	$p < 0.001$	(0.23; 0.57)		
Extrinsic MRT	-0.14	0.05	$p = 0.008$	(-0.24; -0.04)		

Note. Professional JPS = professional dimensions of perception of work; relational JPS = relational dimension of work perception; intrinsic MRT = intrinsic reasons to return to work; extrinsic MRT = extrinsic reasons to return to work.

## Discussion

This study achieved its objectives of analyzing perception of retirees who are still in the labor market, identifying reasons why they return to work, and determining whether work and/or other predictors influence satisfaction with life. For hypothesis of investigation, we created the correlations and impact of work perception, satisfaction with financial status, time of retirement, reasons for return to work after retirement and time of work after retirement; this latter issue was analyzed in an exploratory manner.

Correlation analyses led us to conclude that all variables - work perception (professional and relational work perception) and reasons to return to work after retirement (intrinsic and extrinsic) - were correlated with satisfaction with life. Results refuted the hypothesis related to impact of time of retirement and time of work during retirement because of lack of correlation between variables (independent) and satisfaction with life (dependent variable). For this reason, the hypothesis of Kim and Moen (2002) that time of work in retirement would influence satisfaction with life was not corroborated.

Satisfaction with financial status was correlated with the participants' satisfaction with life, confirming the hypothesis that satisfaction with life is influenced by this variable. This result corroborates studies by Joia, Ruiz and Donalisio (2007), which found that material comfort is associated with degree of satisfaction with life among old people. Individuals with a better financial situation generally have more opportunities to enjoy high-quality materials and services (França & Stepanyk, 2012), and it may correlate with satisfaction with life.

Although financial satisfaction is important, it was not the main variable for life satisfaction because its impact coefficient had the lowest of all independent variables with positive impact. These data agree with the studies by Knoll (2011) and Maestas (2010), which highlighted that perception of low financial status is not the main reason for return to work during retirement. Knoll also found that people with better health conditions and socioeconomic level tend to work for a longer time than those who are less healthy and have poor financial conditions.

In the implementation of the regressive model, we conclude that all variables mentioned had a positive impact

on satisfaction with life, with the exception of extrinsic reasons to return to work. In the analysis of the impact of each variable, we concluded that variables had a higher impact if related to professional perception of work. This perception corresponds to the items “My decisions are valuable to institutions” or “My employment is really challenging”; therefore, such statements enabled the conclusion that the main reason that satisfaction with life is related to return to work during retirement is because of the effect of employment in maintenance of levels of challenging and professional accomplishments. Menezes and França (2012) came to a similar conclusion when they showed that perception of work and flexibility and control over activities can generate postponing of retirement or return to work.

Another variable with great impact was the relational perception of work, indicating that people feel satisfied with the relational aspect of professional life, namely with maintenance of contact network and work environment. This factor is measured by items such as “I have a good relationship with my coworkers” or “I am satisfied with my work environment.” Authors such as Pengcharoen and Shultz (2010) and Wang, Zhan, Liu and Shultz (2008) indicated that related factors, including stress, involvement, and satisfaction, affect the decision to retire.

The hypothesis that reasons for returning to work would have an important impact on satisfaction with life was confirmed. Motivations related to feelings of productivity, feeling up to date, and personal accomplishment, have a positive impact on satisfaction with life; in contrast, the impact of extrinsic reasons was negatively related to satisfaction with life. In other Brazilian studies (Bressan, Mafra, França, & Loreto, 2012), the social status offered by work and involvement of individuals were important predictors of postponing retirement.

The meaning of the impact is related to items that make up this factor, such as “Because I retired early” and “To fill my time.” For this reason, individuals who returned to the work environment after retirement did so because they were still feeling young or to fill time; in general they are less satisfied with their life compared with those who returned to work for intrinsic reasons related more to personal accomplishment. The extrinsic motivators were the factors that least contributed to satisfaction with life. These results reinforce the importance of preparation for retirement, as pointed out by França et al. (2013), in which remaining or returning to work should be an option along with involvement and satisfaction with activity and not only that the retiree needed something to fill the time. We highlight the importance of creating jobs and alternatives for retirees to work in reduced hours to use time with other pleasured activities (França, 2012).

It is important to add that in our study, all participants had a financial boost during their retirements because they were working. This is justified by the fact that psychosocial variables (perception of work and reasons for return to work) would be more important than remuneration (resolved or reduced by return to work). For this reason, future studies

would consider retirees who are still in the labor market and compare them with retirees who are no longer working.

A limitation of our study was lack of investigation about the latency period between retirement and work. Further longitudinal studies could be repeated considering this latency in order to check difference between retirees who return to the labor market after a period without working and others who are still working (full-time or part-time). In addition, an interesting comparison would consider satisfaction with life of those who returned or did not return to the labor market through specific cohorts. Another limitation was the geographic area selected - São Gonçalo, which is the second most populous municipality in Rio de Janeiro. This imposes a regional bias to our study, especially because individuals from other regions of the state were not included.

Our conclusions agree with data in the literature and affirm that reasons for continuing to work in retirement are related to psychosocial factors (Khoury et al., 2010; Maestas, 2010; Wöhrmann et al., 2014). Our study sought to assess parallels with satisfaction with life and showed the factors of higher impact with satisfaction with life were the professional, relational, and intrinsic perception reasons to return to work, which caused a break in retirement.

Work generates satisfaction with life among retirees. Confirmation of this result in our study might clarify to human resources departments the importance of planning and re-measuring their employee framework in order to include and re-include retirees who wish to continue working. Bulla and Kaefer (2003) state that work in retirement has two purposes: (i) to fulfill the needs of organization in relation to higher-qualified workers with the ability to meet expectations and internal and external requirements, and also personnel who do not need longer and costly training; (ii) to enable retirees to increase their income and maintain their standard of living as well as stimulate transference of knowledge and competence from older to younger workers.

Finally, we suggest that the results of our study can be used by human resources organizations and institutions to discuss and create strategies to enable the embracing and promotion of return of retirees who still wish to work.

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