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Retirement and Social Support Networks

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Abstract. Work plays a significant role in people's lives by providing access to economic resources, interpersonal connections, as well as the achievement of goals and recognition. Work helps structure daily life, that's why a change in this relationship, such as the transition to retirement, is likely to have impacts on people's lives. There are different impacts that may arise from retirement, including on informal social support networks. Based on a qualitative methodology, carried out through 22 biographical interviews with retired individuals, the aim of this research was to capture the impacts of retirement on family relationships. Regarding interaction with the spouse, three types of impacts were identified (positive, adaptive and negative), while in relationships with other family members it was possible to understand the dynamics of reciprocity in terms of the provided and received support by the interviewees.

Keywords: Work, Retirement, Social Support Networks, Family.

1 Introduction

Work holds a central place in individuals' lives, due to its influence on multiple dimensions of daily life [1, 2]. Work constitutes an important source of income [3], provides a structured activity within a regular time frame [4], the access to several sorts of information and a connection to society through integration into various types of social networks [5]. The transition from work to retirement is a critical stage in the career and life course [6]. In this transition, individuals are no longer subject to labour rules and retirement becomes the normative context [7].

As many studies have shown [8, 9, 5], there are several reasons why people retire in Portugal, the main ones being related with fulfilment of the legal conditions for access, the health reasons of the person or family members, as well the fact the spouse retired first. In this sense, family can have an influence on a person's decision to retire [10, 11].

In general, retirement has impacts at many levels, which can be positive or less positive, in terms of health [12], economic resources [13], occupation of time [14], social connections [15] and family relationships [16]. The effects of the transition to retirement are not only felt by individuals. Considering the interdependence of roles in the

family, a change in the social role of one family member will have effects on other members [17], as it changes the manner and quality of interpersonal relationships [18].

According to a study by Loureiro [19], the two main sources of support to dealing with changes or difficulties experienced during retirement were family (mainly spouse and children), followed by friends. Research by Cabral et al. [5] also found that family relationships were the main source of support for individuals, complemented by social relationships. As indicated in Eurobarometer 378 on Active Ageing [20], in Portugal, regarding how people aged 55 and over can contribute to society, the three top results were related to the family context: caring for grandchildren (81%), financial support for the family (76%), caring for sick/disabled family members (75%), consumers (69%), workers (65%) and volunteers (54%).

Social networks evolve with changes in the family, educational, work and neighbourhood contexts, and retirement leads to a reorganisation of support networks [21]. In this line, this study aims to capture the impact of retirement on social support networks, particularly in family relationships.

2 Retirement and social support networks

In broad terms, social support is provided through practical assistance, financial or material aid and emotional support [22]. The informal network is related to support from family, friends and neighbours, and is linked to the following aspects: the frequency of contact with others; the received support, which relates to the amount of help provided by network members; and the perceived support, which is associated to the feeling of confidence that network members can assist [23]. These relationships are built by individuals over time and naturally established between people connected through marriage, kinship or friendship [24]. The formal support network is a complement to the informal network, which involves specialist services provided through institutions [25, 26].

The role of the informal support network is to meet individuals' needs with the aim of protecting them from adversity or functioning as a buffer in situations of vulnerability [23], which contribute to feelings of belonging, security and wellbeing [27]. Family tends to be more involved in long-term and intimate tasks, friends serve as a source of emotional and affective support, and neighbours assist in occasional tasks [25]. However, factors such as available time, geographic location and the quality of relationships with family members, affect how the sharing of care responsibilities is organized [28, 29]. Nonetheless, the family remains a fundamental social support institution [25].

Retirement represents a challenge in the marital relationship, manifesting itself in the need to create readjustments, as found in several studies [9, 30]. It should be borne in mind that some of the feelings that lead to marital conflicts are not a direct result of retirement, but rather it highlights some of the problems in the marital history [19]. Thus, when partners share common thoughts and experiences, retirement can be a rewarding process. This is not the case when the paths lead in opposite directions, in the

sense of valuing activities that are different from each other, making it irreconcilable to share them together [9].

One of the positive aspects of family interaction is the relationship between grandparents and grandchildren. For grandparents, this can mitigate the impact of relational losses that occur with age, particularly those caused by widowhood. It also allows grandparents to assume a significant role within the family, providing care to grandchildren and supporting their children, both economically and in terms of the family security they can provide [31]. From a reciprocity perspective, elderly people who care for their grandchildren are more likely to receive care from their children [32].

Relationships with friends and neighbours are fundamental to reducing feelings of loneliness in the elderly. Through fellowship, emotional and moral support, friends help to improve life satisfaction and contributes to the social integration [33]. Although there are factors (e.g., widowhood) that may lead some individuals to decrease the frequency of social contacts, it is also true that, for other retirees, more availability of time can trigger contact with new experiences and lead to the strengthening or expansion of their relationship network, for example through active participation in senior universities [34]. Furthermore, interpersonal exchanges allow those who have already experienced and overcome relational losses to offer their experience and support to those currently facing them [35]. The relationships network is the result of investment in social relations that imply obligations and reciprocal exchanges at the level of feelings of gratitude, respect, and friendship, which create mutual recognition [36].

Care within informal networks is provided on a solidarity basis, particularly based on a female solidarity [37]. Increased life expectancy, as well as contributing to the heterogeneity of ageing, favours generational cohabitation and prolongs the duration and intensity of social roles within the family [38]. Elderly people can play an important role in supporting their children and grandchildren and, simultaneously, be recipients of care [23]. On the children's side, it is important to encourage autonomy at a psychological and social level [23], bearing in mind that staying at home promotes this independence. The issue of autonomy is intrinsically linked to a policy that advocates the maintenance of the elderly in their home. The objective of this policy is to promote an active and autonomous lifestyle for the elderly [39], in line with ageing in place [40].

Nevertheless, it is worth noting that the frequency of interactions and physical proximity do not necessarily imply emotional closeness or quality in social support contacts [25]. Along these lines, more than the size of the network, the quality of the interactions within it is perhaps more relevant to the quality of life of elderly people [23].

3 Research Method

The research methodology was based in 22 biographical interviews with retired people living in a parish in the municipality of Sintra, Portugal. Based on the literature review on the subject under analysis, an interview script with open questions was developed to support the conduct of the interviews which took the form of life narratives [24] and

were carried out between August 2019 and February 2020. A panel of interviewees with diverse profiles was selected, as can be seen in the following table.

Table 1. Social characterization of the interviewees

Interview	Gender	Age	Marital status	Education level
1	F	75	Married	Primary education
2	M	62	Married	Secondary education
3	F	68	Married	Secondary education
4	F	70	Divorced	Primary education
5	M	69	Married	Primary education
6	F	74	Widowed	Primary education
7	M	77	Widowed	Primary education
8	M	79	Married	Primary education
9	F	71	Divorced	Secondary education
10	F	72	Married	Secondary education
11	M	88	Married	Primary education
12	M	79	Married	Primary education
13	F	76	Widowed	Primary education
14	F	72	Divorced	Higher education
15	F	82	Widowed	Primary education
16	F	69	Divorced	Higher education
17	F	66	Widowed	Secondary education
18	M	75	Married	Primary education
19	M	62	Married	Primary education
20	F	65	Married	Higher education
21	M	70	Divorced	Primary education
22	M	76	Married	Primary education

Regarding the social characterization of the interviewees, 12 are women and 10 are men. The interviewees were between 62 and 88 years old at the time of data collection. As for marital status, most are married (12), followed by widowed (5) and divorced (5). Concerning the level of education, 14 people completed primary education, 5 completed secondary education, and 3 completed higher education.

To understand and describe the diversity of retirement experiences, 22 depth interviews were carried out until data saturation. Saturation in qualitative research is a process that requires detailed systematic analysis, ensuring credibility and quality in the analysis and construction of data [41].

The interview questions focused on the life course of retirees, with special emphasis on the transition and the impacts of retirement. The interviews were recorded using an audio recorder, after informed consent was obtained, and were fully transcribed. Following this, content analysis [42] was conducted by transposing the interviewees' speeches into analysis grids, which allowed for systematic and interpretative analysis

of the cases, establishing comparisons between them. Finally, excerpts that best illustrate the narrative developed were selected and articulated with the literature review. The results presented are based on research PhD thesis in Sociology.

4 Results and Discussion

In the following, we discuss the results of the 22 depth-interviews about the impacts of retirement on marital relationships and interactions with close family members.

4.1 Impacts on marital relationship

In terms of marital relationship three types of impacts emerged in the interaction with spouse: positive, adaptive and negative.

Positive
The positive impact relates to the increased time available to spend with the spouse and to give support (e.g., household tasks), whether the spouse is still working or not.

"[…] We keep each other more often. […]." [Interview 8]

"I became more domestic after moving into retirement. My wife continued to work, so I started taking on certain household tasks […]." [Interview 2]

At the marital level, retirement can bring relational benefits resulting from the greater availability of time together, as well as the predisposition to mutual help in sharing household tasks [43], especially the husband's support for his wife, as captured in various studies [44, 45].

Adaptive
The adaptive impact is observed among interviewees who felt the need to find strategies to organize their daily lives. In this regard, strategies of "adjustment" were noted. Some interviewees implemented adjustment strategies to avoid repercussions in their marital life.

For example, in the following transcript the interviewee mentions that when he still working, his interaction with his wife occurred during the night at home. With retirement, the fact that they are confined to the same place is perceived as a potential source of conflict. Therefore, the interviewee's strategy is to be part of several music groups.

"[…] At the moment I sing in seven groups! […] I only spent time with my wife at night. When we come home, if we're always there, I think that's when most divorces happen because, as we get older, we lose patience for many things. To avoid conflicts, I don't stay home (during the day). […]". [Interview 18]

In extreme cases, some situations can lead to negative consequences as illustrated below.

Negative
The negative effect relates to situations of potential divorce. This happens because the interviewees do not have a fixed occupation and are confined to the same place (home). When personalities are divergent, this has a negative impact on the marital experience.

"When I worked, I get home around 7:30 p.m. […] being home day after day brings problems. […] things started to fall apart and currently the relationship doesn't exist. […]. Outside, we don't have any joint activities". [Interview 12]

We observed that the experience of marriage is one of the main changes observed with retirement and that can generate stress [46]. Therefore, the quality of the relationship is vital to mitigate this possibility, as poor relationship can hinder a favourable adaptation to retirement [43]. So, the quality of marital interaction is crucial because the retirement period can either bring relationships closer together or drive them apart.

4.2 Impacts on family relationships

After analysing the impacts on marital interaction, the aim was to capture changes in relationships with close family members, particularly in terms of the provided and received support.

Provided Support
In respect of provided support to family members, grandchildren and children are the main receivers of the assistance offered by retirees.

The fact that interviewees have more available time during retirement allows them to dedicate more attention to family, especially grandchildren, prompting retirees to take on a parental role again. In this context, there is a closeness of contact and intensity of relations.

"[…] more time for my granddaughter, and it was very beneficial to feel her hugs. […]. Grandchildren raised by grandparents is much better because they are in a family environment […] we become mothers twice." [Interview 1]

The given support to the children essentially revolves around financial assistance or other forms of help that can save time for the children.

"*The parent's contribution is more economic, for example, shopping. […].*" [Interview 19]

When there is a breakdown in the relationships of their children, retirees (parents) also become an important refuge for the children and, consequently, for the grandchildren. The children's divorce is one of the main reasons for returning to the home parent's [47].

"[…] The two granddaughters of my divorced son come on Fridays and stay for the weekend. During the holidays they are always with us. We are, practically, they parents" [Interview 18]

Regarding the provided support, while it mainly focused on grandchildren and children, it is important to highlight the emergence of informal caregiver roles in the care provided to parents and/or spouses.

"*I took care of both my mother and my husband at the same time."* [Interview 13]

Thus, we found that the provided support is related to closer care for grandchildren, economic support for children and informal care for other family members. These results are in line with the Eurobarometer 378 on Active Aging, regarding how people in Portugal aged 55 and older can contribute to society [20].

Received Support

In cases of received support, interviewees find themselves in a vulnerable situation (economic, health or emotional), hence the importance of family as a source of support, especially for elderly people who live alone. In such circumstances, family members, particularly sons, serve as a buffer against potential stressors, fulfilling a crucial role in the social support network [23, 48].

"*[…] My daughter got divorced and lived with me along with my granddaughter. When my husband was ill, my daughter helped look after him whenever she could [...] since my husband died, my children have never abandoned me, they're always there when I need them. [...]."* [Interview 6]

"[…] When I came out of hospital, I was at home recovering more three months […]. My daughter did my laundry and cooked for me. [...]." [Interview 21]

Family life is one of the changes identified during retirement, where the place left by the departure of children from home (empty nest) is gradually filled by grandchildren [46]. The relationships with children begin to show a more assistive character as the dependence of the elderly increases [46].

5 Conclusions and Future Work

Retirement is one of the most significant transitions in a person's life [49], as it influences the adoption of new social roles and the reorganization of family dynamics. Social support is one of the best predictors of health and well-being among older people [50], contributing to better adjustment of a new personal situation [51].

The aim of this study was to capture the impacts of retirement on social support networks, particularly within family relationships. In marital interactions, it was observed that retirement can present an opportunity to increase shared time together and provide more support with household tasks. Consequently, retirement can contribute for a closeness within the couple and help to reduce gender differences in the commitment to household activities. However, the prior existence of a good relationship is fundamental, as living together and using the same time and place can generate adaptive responses to preserve the relationship or increase conflicts, given that retirement highlights the marital history.

Regarding family relationships, the study observed dynamics of given and received support. The given support was primarily directed toward children and grandchildren, for example, through financial assistance or help in cases of family disruptions, such as the divorce of a child. The role of informal caregiver also emerged, particularly in providing support to parents and spouses.

The received support by retired people was due to situations of vulnerability, especially felt by divorced or widowed people, as evidenced by two of the testimonies presented. Thus, children can assume a significant role in family support, serving as a pillar in situations that may adversely impact the quality of life of older people.

The study has limitations, given that the number of interviews and the fact that it was carried out in a specific area do not allow the results to be generalised for the retired population. However, the outcomes could be useful for public policies in the field of retirement, particularly in the development of retirement preparation programs, with a view to planning future well-being [52] in which the family is seen as a fundamental social institution on a life course.

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