



Why work beyond 65? Discourse on the Decision to Continue Working or Retire Early

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ABSTRACT

This study examined retirement decisions among people who had left working life before 65 years of age and those working beyond 65 years in an extended working life. The results were used to make a model about their considerations, weighting and decision making, and important factors and themes in working beyond 65 years of age or retiring before 65.

The interviewees seemed to have considered and weighed their own best life balance to finally result in their identity as (older) worker or early retiree. They included their work situation and social surroundings in descriptions of their planning and retirement decision making. The most important themes in these descriptions were (i) personal health and well-being; (ii) personal finances; (iii) possibilities for social inclusion; and (iv) possibilities for self-crediting by meaningful activities. Those identifying themselves as older workers had possibilities in their life situation to manage their work in relation to their functional ageing and health situation; felt important to others and socially included in the workplace; and did meaningful tasks and felt empowered in their working life. Those who had left the working life before 65 years of age describe a better possibility to this outside the working life and left as soon as they acquire a sufficient pension.

The results and model presented here on how people perceive their identity as older worker or early retiree will hopefully contribute to understanding retirement planning and to the formulation of strategies to extend working life.

KEY WORDS

Age, work / older worker / working life / retire / retirement decision / work environment / alienation / employee / organization / self-employed / farmer / discourse

Introduction

In most of the industrial world, the proportion of older people in society is continuously increasing due to demographic change. It is estimated that by the year 2050, more than 33% of men and 38% of women in the EU25 (European Union of 25 member states) will be aged 60 years or above, up from 18% of men and 24% of women in 2000 [The Organization for Economic Co-operation and Development (OECD),

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2007]. The population is ageing and the old age support ratio is decreasing. In the countries included in the Organization for Economic Co-operation and Development (OECD), the ratio was 4.9 in 2008, but is estimated to be 2.1 by 2050 (OECD, 2011). In other words, 4.9 people in the working population aged 20–64 years supported every person aged 65 years or older in 2008, but only 2.1 in 2050. In the Nordic countries, the old age support ratio is estimated to decrease from 5.1 in 2008 to 2.0 in 2050 in Iceland; from 4.1 to 2.3 in Norway; from 3.7 to 2.0 in Finland; from 3.7 to 2.3 in Denmark; and from 3.3 to 2.2 in Sweden (OECD, 2011). This will have economic and budgetary implications for maintaining the welfare state. Many societies have to motivate people to work until an older age to increase the number of working hours in the economy (Danish Labour Market Commission, 2009; Eurostat, 2010; SOU, 2012). Some countries have already decided to increase the retirement age. Between 1995 and 2010, the average retirement age increased by 0.5 years among women and 0.8 years among men in the OECD countries (SOU, 2012). In the Nordic countries, the statutory retirement age in Finland is 65 years, in Iceland 67 years, and in Denmark 67 years for those born after 1960 (Folkpensionslag Finland; Nordiska socialförsäkringsportalen; Social pension Denmark). In Norway, the retirement age with full economic benefits is 67 years, but the system is flexible and it is possible to have 20–100% pension from 62 until 75 years of age (Arbeidsdepartementet Norway, 2012). In Sweden, the retirement age is also 67 years, but since 2000 it has been possible to start drawing an occupational pension from 61 years of age (RFV, 2004; SOU, 2012). However, the economic benefits increase if the individual remains in working life. After a worker's 67th birthday, it is up to the employer to decide whether that individual can continue in work (RFV, 2004).

However, the statutory level of retirement says nothing about older people's own experience and decision making on whether they can and want to continue to work. If countries want to postpone the retirement age and encourage more people to extend their working life, more information is needed about the process of retirement planning and pension decision making by individuals.

The overall aim of this study was to understand retirement decisions among people who had left working life before 65 years of age and those working beyond 65 years in an extended working life. An additional aim was to construct a model about their considerations, weighting, and decision making and important factors and themes in working beyond 65 years of age or retiring before age 65. Specific research questions were the following: How do interviewees describe their decision on extending their working life in relation to their social surroundings and situation? What are the discursive boundaries in interviewees' descriptions of work or retirement? How do interviewees rank important factors in their planning and retirement decision making, i.e., what represents their identity as a person who retired early or is working beyond 65 years of age?

Method and sampling

The data in this qualitative study were collected by semi-structured interviews (Kvale, 2001). The questions asked in these interviews were intended to provide a deeper understanding and knowledge about older people's own subjective experience and perspective of their situation and work environment. A person working beyond 65 years was defined as an 'older worker' and a person who had left working life before 65 as an

‘early retiree.’ The investigation did not seek to provide a complete picture of the total complexity of retirement in Sweden’s pension system, but to illustrate the process of retirement planning and people’s self-perceived identity as early retiree or older worker.

The semi-structured interviews included questions about the interviewees’: growing up; relatives; normal day; leisure; health now and earlier in life; age; working life; working environment; motivation in work and life; work and life satisfaction; working tasks and ageing; important things and others in life; retirement decision; why they were working or retired; why they think people in general leave work before 65 years of age; and why they think people in general work after 65 years of age.

Each interview was conducted in the interviewee’s home during 2010–2011 and took 1–4 hours. One interviewee declined to be recorded and that interview was documented in writing at the time of the interview, while the other 21 interviews were voice-recorded. Before the interviews began, informed written consent to participate was obtained from the interviewees. On completion of the interviewing work, all audiotapes were transcribed, but the identity of the interviewees was concealed.

The interviewees’ descriptions were analyzed in order to get a better understanding of the process of retirement planning and pension decision making. People use language to describe contrasts between different poles in the topic under discussion and to justify their actions as normal and moral (Burr, 1995; Wetherell et al., 2001; Widerberg, 2002; Winter Jørgensen & Phillips, 2006). Words are given their importance through distinction from other words within a special situation and can have different meanings in different contexts (Winter Jørgensen & Phillips, 2006). An individual’s identity is a social construct and involves common sense knowledge of oneself and the surrounding world (Burr, 1995). In this study ‘work’ refers to occupational work, while ‘retirement’ refers to final cessation of occupational work. The discourse of work relating to retirement constitutes people’s social identity as older worker or early retiree. Discourse analysis was used to evaluate the interviewees’ use of different types of discursive practice in their descriptions, e.g., as a resource to reinforce their storyline to support their social arrangements relating to their social identity as older worker or early retiree (Fairclough, 1992; Hall, 2001). The analysis also sought to understand how the interviewees ranked their different statements. Their descriptions were sorted into themes and ranked in order of their reported importance to the interviewees’ retirement decisions. The results of this analysis were used to construct a model of the interviewees’ retirement decisions and to organize the results and discussion part of this paper.

Description of interviewees

Farmers and self-employed people are overrepresented in the old age workforce and work more often than many other occupations until an old age (Hernandez-Peck, 2008; Pinzke, 2003; Reed et al., 1998; Swedish Board of Agriculture, 2006; Villosio et al., 2008). In Sweden, more than one in five farmers is 65 or older (SCB, 2007). Farmers and rural dwellers are also healthier than urban dwellers (Holmberg et al., 2004; Stiernström et al., 2001; Thelin and Höglund, 1994; van der Meer, 2008). This is a paradox, because farmers work in the most dangerous work environment with most occupational injuries and mortalities in Sweden and the risk of accidents and injuries at work in agriculture is more than twice that in most other professions (Swedish Board of Agriculture, 2008). This makes rural dwellers and farmers an interesting study population in terms of retirement planning and the reasons why some people extend their working life.



The interviewees in the study were recruited in three steps from a register provided by an earlier work environment study (FAJ—Frisk av jobbet) of 1782 men living in rural areas in Sweden. In the first step, we sent letters to 229 people in the cohort living in two southern counties in Sweden. The covering letter stated that we were interested in interviewing people about working life and retirement. The letter was accompanied by a questionnaire asking whether the interviewees worked more than 10 hours a week or whether they had left working life and were retired. A total of 61 individuals responded to the questionnaire; 26 individuals who had either left working life before they were 65 years or were working beyond 65 were telephoned. In the last step, those were asked if they wanted to take part in the interview study. Of those, 22 persons agreed to participate in the study. They comprised five farmers and six individuals with other occupations who had left employment before 65 years of age, and six farmers and five individuals with other occupations who were working more than 20 hours per week and were over 65 years of age. After those interviews, the data were deemed to be satisfactory and no more individuals were included in the study.

The interviewees were men 63–71 years of age, with a median and mean age of 68 years. Those who were still working beyond 65 years had a median age of 71 years, while those who had left working life before 65 years had a median age of 66 years. Nine of the interviewees in each group were married or cohabiting, and seven in each group had children. Nineteen of the 22 interviewees had grown up on farms. However, all participants lived or had lived in the countryside, e.g., in a cottage, farmhouse, smallholding, or forestry property. Five of those in the group that had left working life early and four in the group that continued working after 65 years had been diagnosed with a chronic disease that affected their general health negatively. Six of those who continued to work after 65 years of age were self-employed and five had other occupations. Two of the farmers had also had, or continued to have, another job outside the farm. Five of those who had stopped working before 65 years of age had been self-employed farmers, four of whom had had another job outside the farm, and six had had other occupations.

Why work beyond 65?—Theory and empirical results from interviews

The underlying theory, earlier studies, and the empirical results from the interviews on social practices of work and retirement are presented below. The material is organized under four themes, for each of which theories and previous findings are discussed, followed by the relevant empirical results from the interviews. The four themes resulted from analysis of the interviewees' descriptions of important factors in their decision making on retirement.

Personal health and well-being

Health is important in determining whether people can participate in working life and is one of the most important factors in people's decision to extend their working life (Beehr, 1986; Bengtsson & Nilsson, 2004; Kilbom & Torgén, 1996; Ilmarinen, 2003; Nilsson et al., 2011; Park, 2010; Saurama, 2004; Siegrist et al., 2007; WHO, 2002). However, health declines with age (Holliday, 2010). Classic work research theory claims

that ill-health gives the individual and the organization an accepted way to retreat from work (Trist & Bamforth, 1951). Leaving working life can also be a way to rest, so that the individual does not become worn out prematurely (Trist & Bamforth, 1951). A poor physical work environment and demanding work conditions affect health negatively and leave people feeling exhausted (Ilmarinen & Louhevaara, 1999; Munnell et al., 2004; Pohjonen, 2001; Seitsamo & Klockars, 1997). People with any type of illness are more likely to end up outside employment when times are bad (Trist & Bamforth, 1951; Wikman & Marklund, 2003).

Some studies report that the health of those with a poor work environment and multiple health complaints before retirement seems to improve after retirement (Westerlund et al., 2009). It has also been reported that people who enjoy their work downplay their health problems and work longer, while those who dislike their work exaggerate their health problems and retire earlier (Sabatini Dwyer & Mitchell, 1999).

Empirical results

Work and illness

Health and various health problems seemed to be related to the interviewees' working life and determined whether they were able to continue working. Health problems were seen as a very important reason for stopping work and taking early retirement. One interviewee said: "The most important thing in whether you can be a part of working life is whether you can cope with your work or not, or whether you have an injury or ailment." Some interviewees with physically heavy tasks reported that their work had played an important role in their functional ageing, probably by causing damage to their body. Those interviewees suffered from loss of hearing, loss of sensation in hands, tremors, allergies and aches in shoulders, neck, back, knees, and hips. Most interviewees indicated that their functional ageing had also resulted in an increased risk of new accidents, due to the accompanying decline in hearing and sight and slower responses. In addition, many interviewees noted that in their youth there was an attitude that only 'weaklings' and not 'real men' used protective equipment. They reported that this dominant attitude had influenced them to cease using protective equipment. One interviewee said: "When I started work in the factory I wore ear muffs, in the same way as I normally did in the shooting gallery. But the other people who had worked there for a while said that I was a chicken. So I took off my ear muffs, even though I knew that the others had poor hearing caused by the work." Their carelessness with the use of protective equipment and failure to work in an ergonomically correct way had caused minor or major injuries and damage to their bodies. In addition, almost every one of the interviewees had suffered injury at work or had experienced an incident that could have ended in disaster. Being injured or working with the risk of injury was described by all interviewees as normal and a part of work. One interviewee just shrugged his shoulders and said: "You can never complete your working life healthy."

Attitudes toward health and injuries at work

Some of the interviewees stated that health was the reason why they worked beyond 65 years of age. Actually, some of the interviewees with the greatest health problems were still working beyond age 65 and claimed that work helped them to stay active

physically, mentally, and socially and prevented ill-health. Some of the interviewees who had a physical activity beside their heavy work, e.g., football or gymnastics, described their level of physical activity as a very important factor in their ability to go on working.

Work was also described as being very important in keeping mentally sharp. An interviewee who was still working beyond 70 years of age and who had been very seriously ill when he was 65 said: “I am active and that keeps my body and head in shape. I survived thanks to work.” Another interviewee said: “My health is very good due to my work. I keep in shape and have good condition./.../ I do not sit still on a sofa like someone who is retired and has nothing to be mentally and physically active with anymore. I have no problems with my heart or anything like that.”

Some older workers reported that technological developments had meant that their work tasks were not as hazardous and demanding as before. Several also mentioned that their experience had increased with age and they now carried out their work in a better way and did not expose themselves as much as earlier. They also took breaks from work when they were fatigued in order to reduce the risk of accidents. Some also said that they were more tired nowadays and, as older people, needed more time for recovery.

Those who were self-employed farmers seemed to have conformed and managed their working situation to fit their functional ageing. One interviewee noted: “We sold all our cows and it feels great to not have that responsibility anymore. Nowadays I have better control and can rule my day by myself, even though I have to take care of the customers in the remaining part of the business.” Another interviewee who was 67 years of age described his work thus: “I have no particular manual work anymore so I am not exhausted in that way nowadays and my mental activity is as it always has been. Otherwise it would not be possible to run things and plan as I do every day.”

Personal finances

Finances are often used by society to regulate people’s retirement planning (Danish Labour Market Commission, 2009; Eurostat, 2010; SOU, 2012). People’s personal finances and the incentives in the social retirement system make it financially viable to stop working or keep them in the workforce through poverty (Beehr, 1986; Bösch-Supan, 2000; Cobb-Clark & Stillman, 2009; Coppola & Benita Wilke, 2010; Forma et al., 2005; Höög & Stattin, 1995; Roberts et al., 2010; Soidre, 2005; Stattin, 1998). People who withdraw from working life and retire may no longer be able to contribute to family finances in the same way, which may lead to loss of status in their own eyes and those of their family and society (Trist & Bamforth, 1951). However, early research noted that while salary is an important factor in why people work, it does not increase people’s internal motivation to work (Herzberg, 1966; Herzberg et al., 1959).

Empirical results

Attitudes toward work as instrumental or meaningful

Many of our interviewees who had left working life before 65 years of age described work as mostly a means of earning a living and only meaningful to pay the bills. Some of

them could not understand any different attitude to this and reported that both they and most people in their closest family and surroundings only looked at work as a necessary evil. A farmer who left work early said: “Why does anyone work after 61 years when there is an opportunity to take a pension and do whatever you want?” A farmer who gave up work at the age of 63 years said: “We had decided a few years before that we had keep on until our finances improved, but then we stopped.” On the other hand, one of the interviewees who liked his work and who had extended his working life beyond 65 said that it was important to feel comfortable at work: “Having a job just for the sake of the money must be quite terrible.” He actually stated that if he had a job in which he was working with a machine doing the same operation every day, without scope for variation or to decide how and when to do the task, he would also have left working life early and not gone on working as he had done past 70 years of age.

The interviewees who were in the position to go on working full or part-time with work they liked regarded the income they earned from their work as a bonus, and felt that the salary was not as important as the acknowledgment of their work. They claimed it felt secure and comforting to have the pension as basic security and to be able to leave working life just when they wanted. This power to choose made them decide to go on working past 65 and put them in a position of good finances, empowerment, and independence, which boosted their feeling of well-being.

Social inclusion

Categorization and discussions of homogeneous groups, e.g., a certain age range, can easily lead to generalizations and stereotyping of all group participants (Glover & Branine, 2001; Nilsson, 2011; RFV, 2001). In working life, age is often used as a guide to employees' salary level, career possibilities, and professional development in the workplace (Glover & Branine, 2001). Age is sometimes considered a legitimate reason to refuse to employ or to terminate employment (McGoldrick & Arrowsmith, 2001). However, older workers often have a much better capacity for work and for learning new skills than depicted in some stereotypical pictures of the elderly (Hallsten, 1996; Mather, 2010; Salthouse, 1996, 2000; Warr, 1994). Some studies report that older participants in working life often display better mental and physical health than pensioners of similar age (Takashi, 2003). Positive social interactions increase participation and sense of community and motivation and are particularly important for those who feel isolated by work and not part of a formal group in the workplace (Trist & Bamforth, 1951). Viewing work as an important part of life and the attitude of managers to older workers are factors influencing the willingness of people in their 60s to work beyond 65 years of age (Nilsson, 2011; Nilsson et al., 2011). A sustainable working life is reported to be characterized by dialogue, communication, participation, coherence, clarity, confidence, and individual control over work (Thelander, 2003). Being happy with work and one's profession and being appreciated are very important to perceptions of good health and to actual long-term health (et al. Aronsson & Lind, 2004; Bengtsson & Nilsson, 2004; Siegrist, 2007).

People experiencing unhappiness and social isolation in the workplace often choose to permanently leave work to compensate for the isolation (Beehr, 1986; Forma et al., 2005; Park, 2010; Siegrist et al., 2007; Taylor & Shore, 1995; Trist & Bamforth, 1951).



In particular, individuals with poor education, poor physical and mental health or a poor relationship to the workplace, and daily encounters with work, workmates, or the work situation may choose withdrawal as a way out of the strain and stress (Höög, 1985; Höög & Stattin, 1995; Stattin, 1998).

Empirical results

The meaning of work and leisure

The attitude that the interviewees experienced in their environment toward retirement compared with a longer working life seemed to be important to them and something they had considered. They noted that it was important to contribute to society and not be seen as an outsider or lazy. Several of those who were working beyond 65 years of age said that an extended working life was the common attitude in their immediate circle of acquaintances and felt it was right to be involved in professional life as long as they could manage it, had something to give, and were motivated to work. However, almost none mentioned that those who retired early were lazy, although one insinuated something like it. Instead, almost all said that those who had left working life early probably had their reasons for doing so, e.g., disease, injury, or bad and boring work.

Those who had left working life early seemed to be more negative to those who were still working. When we asked the interviewees who had left working life early for common reasons why some people work beyond 65, almost everyone said that those people probably did not have a social life outside work. A farmer who had retired early said: “Those who continue to work have their work as a hobby and they have nothing else that interests them.” However, when we asked those who had left working life before 65 years of age why they think people in general retire early, many seem to be uncomfortable with the question. One such interviewee laughed bitterly and said: “Society thinks it is not acceptable to leave working life too soon. When you retire you have to be worn out, otherwise you have not worked hard enough.”

The meaning of work and an ageing body

Discussion about chronological age seems to be upsetting and sensitive, and age is one criterion in discrimination law in Sweden. Age is also used as an inclusion/exclusion criterion, for example, in getting a job and having to retire due to age. At the beginning of the interview, some interviewees seemed to be irritated about the fixation with age in today's society. It also seemed to be more difficult for some interviewees to see themselves as ageing, as they reported that they felt like 40 years of age and their health was very good. Some felt their mind to be one age and their body to be a different age. Physical, mental, and social age did not always seem to be in the same phase. An interviewee aged 70 found it difficult to get up and walk because of his worn-out

knees, but he still worked in agriculture and planned to work for some more years. He said: “When you get on in years of course you need some repair.” He was not bothered by his ageing body and saw it as a natural thing for the body to decline, so he did not feel that he was mentally and socially too old to work.

Others had been exposed to age discrimination and forced to leave working life. They found themselves in a position where their former status had decreased and no

one asked for their knowledge and skills any more. They described a work situation where only younger people were given opportunities. One of the interviewees who had worked for a long while in the same organization said that managers did not see him or other older employees as important and that their experience from their long working life was no longer needed or asked for in the business. Another interviewee who had retired early had felt invisible despite his extensive experience and knowledge and said: "Some managers wanted to retire those who were over 55 years because they were too old. Too old for what?"

The meaning of duties, in work or outside work

Work takes time and some of the interviewees, especially those who had not liked their work, described work as an obstacle to being together with people they really wanted to be with and doing things they really liked to do. A farmer who gave up work at the age of 63 years said: "We were tied up all the time. Now we can decide to do what we want to do and when we like to do it." Work as a barrier to helping out children and grandchildren was also said to be considered in the retirement decision.

The interviewees mentioned that being with their partner was an important factor in deciding on retirement. A man married to a woman who was three years older sought to retire when she turned 65, because they wanted to do things together and he believed their leisure time together was more stimulating than his work on the farm. Together they have now started to build up a private museum. On the other hand, a man married to a woman who was eight years younger said that he worked part-time because he did not want to be at home all day housekeeping, making the dinner, and waiting for his wife to come home. He said: "I don't want to be at home just serving her." Living alone was seen by some as a reason to continue working. One interviewee who was a widower had applied to continue working because he felt that time and loneliness would otherwise become too great.

Meaning of social links and routines

Several of those who were working beyond 65 years of age viewed their social contact and participation in working life as very stimulating and something they did not want to forego. One interviewee reported that his contact with his customers and the social side of the work with customers, workmates, etc., was one of the most important things in his life and something he could not live without. For that reason, he did not know when he would retire, although he almost was 70 years old. One interviewee who had a piece of forest to take care of although he was retired emphasized that one must have routines and meet people if one is to survive as a pensioner. He felt that a very important part of work was the social connectedness that most people cannot live without and told this story: "I met an old friend the other day. He had retired before 65 years of age and thought that it would be nice to finally leave work. But after a while he did not know what to do with all his leisure time and he felt alone and sad to be not useful anymore, so he started to drink. That was not good, so he went back to his former manager and asked if it was possible for him to just be there some hours a day and do small jobs /.../ When I met him he had worked for four years after retirement and he felt better because he could meet his workmates and have routines in his everyday life."



Those who had left working life early had built up routines and activities in which they felt involved, carried out social exchanges through other channels, and continued to socialise with friends from their former work. Almost everyone described their everyday life in retirement as if they were still working. They got up at a particular time and had morning routines as if they were going to work. Most days in the week were organized with some kind of official or unofficial meetings. They said that they had to arrange their days like that so as not to lose the social intercourse that was natural when they worked, and some indicated that lack of routines and social contact made them depressed.

The meaning of work and linking to next generation

Some of the interviewees seemed to regard their work as very valuable, a very important part of their life, and nothing to take for granted. However, regardless of whether the interviewees had left work early or worked beyond age 65, they reported that they tried to help their children and grandchildren as much as they could.

A significant factor among the self-employed and farmers was generational change. Those who had children that wanted to take over the business and farm matched their own retirement planning to whether their children were ready to take over. Some had chosen to leave the farm before 65 years and either retire or start another job away from the farm business. Others chose to expand, buy land, and/or surrounding farms and worked more than ever to give their children and the business a boost before the next generation took over. The pleasure experienced through social contact with their children when they worked together on the farm or other business and the joy when the children wanted to take over their life's work was clearly apparent. Those interviewees described their work as a valuable asset. One interviewee who was still working beyond 70 and who was investing in his farming business before his sons took over said: "Everything is perfect, and we like to work together, me and my sons. It is fantastic to give them a good start in their career and this arrangement makes that possible."

Some interviewees cited the fact that they had no one to take over the farm as a problem in their retirement planning, because they did not want their life's work to degenerate. One person with a well-tended but small farm had no one who wanted to take over after him. He was working beyond 71 years because he found it too hard to let his life's work go. On the other hand, many of those farmers who had no younger generation to take over the farm saw it meaningless to go on. They did not want to familiarise themselves with the new bureaucracy, make the necessary adjustments or invest in other forms of production, conversion, etc., and instead they chose to retire early and, as they put it, "close the barn door."

Self-crediting by meaningful activities

Feeling satisfied within their daily work seems to be important in people's decision to extend their working life (Cobb-Clark & Stillman, 2009; Forma et al., 2005; Nilsson, 2005a, 2005b, 2006; Saurama, 2004; Schnalzenberger et al., 2008). Classic work research theory describes four main causes of alienation and distancing at work: powerlessness and lack of freedom to control the work; people just doing a small specialized

part of a whole, making it difficult for them to see the big picture and the importance of their work for the end result; social isolation and the task not being rooted in the context of the surrounding society and culture; and people not having the opportunity to express their sovereignty, potential, and personality, which reduces their self-respect and status (Blauner, 1973). The greater the influence an individual has over his or her work, the greater their level of commitment (Gardell et al., 1979; Roethlisberger & Dicksson, 1939).

Some research shows that people may consider it fun to work and have scope to develop and manage their work when they have the option of determining how and when it is done, provided that they have an appropriate level of knowledge and that resources are available (Thelander, 2003). Unhappiness at work is often associated with stress, a perception of high demands and lack of control, boring work, reluctance to take responsibility, and initiative fatigue (Gardell et al., 1979; Karasek & Theorell, 1990). Stress and job control are reported to be important to older workers and retirement (Beehr, 1986; Bengtsson & Nilsson, 2004; Forma et al., 2005; Siegrist et al., 2007; Taylor & Shore, 1995). Those who are not successful in their work situation seem to have a greater tendency for 'self-crediting absence' from work and withdrawal from working life to avoid social isolation at work (Trist & Bamforth, 1951). Some cases of occupational problems and ill-health are caused by translation of dissatisfaction with work and tasks into disease (Höög, 1985). The justification hypothesis claims that health is used as an excuse to leave working life early (Sabatini Dwyer & Mitchell, 1999).

Empirical results

The meaning of work

All our interviewees who chose to work after 65 years of age described their work as meaningful and rewarding, something they wanted to continue with. They said that the opportunity to solve real problems gave them satisfaction and stimulation. It also appeared that farmers, i.e., self-employed workers, had better possibilities than other occupational groups to quit less interesting tasks after normal retirement and instead continue within paid or unpaid work in a niche of the business they felt was particularly stimulating and meaningful. One reported that it was difficult to describe the difference between leisure tasks and work: "It is difficult to say which part is leisure and which is work." Another pointed out that the self-employed do not have a definite limit on when they should retire. He felt that it was difficult to stop if one was happy with work, saw it as meaningful, and had relatively good health.

Some of the interviewees who were working beyond age 65 could not understand how those who took early retirement could pass the time without working or anything motivating to do. Most of those who had continued to work after 65 years had a hobby or leisure activity and described it as enjoyable and relaxing. However, as one of those who had continued to work put it: "The problem-solving in a leisure activity is designed and artificial and cannot replace the satisfaction, stimulation and meaningful creation in a real job." One of the interviewees who was working beyond 70 years said: "My basic position is that there must be something meaningful to do. I cannot imagine going out and playing golf as the most important activity for a retired person."



The meaning of work and being valued as a skilled worker by a significant other

Some of those who had left working life early reported that they had not been able to develop their skills and ambitions in their work. Before or just after retirement, three of those interviewees had started a new 'career' as a volunteer in different charities and associations. Many also said that work had been a barrier to doing more meaningful and satisfying things in their life and that they would have gladly stopped working even earlier if their finances had allowed it. One interviewee who felt that he not received any appreciation stated: "I was quite skilled at finding problems in the energy system and solving these problems so that the organisation could save a lot of money, but they never thanked me for that. I sold myself cheap at that work and got never any credit for my commitment." He was now retired, but working as a volunteer manager and coordinator in three different organizations. He was working more hours a week than he had done at his former workplace, but liked his voluntary work much better and felt more appreciated than he ever did in his former job.

Some also felt that the quality of their work was no longer recognized and appreciated in the same way as before. Instead, quantity and economies of speed had become important. One interviewee said: "New managers, who were economists and did not know anything about the work and how to make things, changed the organisation. You and your work team couldn't decide how to do the work anymore and there was much more stress." One interviewee made this statement: "I put so much into that work but nobody cared and no-one appreciated me anymore. My manager frankly did not give a damn. It was no fun anymore./.../ If someone cares and appreciates what you do, you want to do it even better, but if no-one cares you stop caring too." This type of experience caused frustration and made work feel dull and uninteresting. Such descriptions were common among many of those who had left work early, both farmers and other professionals. These interviewees no longer wanted to participate in a working situation they could not control and did not see as meaningful. They described this loss of status as an important factor in their retirement decision, and viewed retirement as a financially viable opportunity to escape a situation with which they were unhappy. One interviewee had worked as a tree logger until his early retirement due to reorganization, but started voluntary work as a reporter and photographer for a local newspaper after retirement. Another interviewee who had stopped working before 65 years of age reported that he and another pensioner started every weekday with a meeting at nine o'clock in a younger farming neighbour's kitchen to decide what jobs to do that day.

The meaning of work and facing demands for new skills

Some of the farmers mentioned that it was not really functional ageing that had complicated their working situation most during their later working years, but all the paperwork introduced in recent years. Several farmers stated that they chose a practical profession because they were good at it, but that the administrative tasks imposed on them meant that they did not want to continue farming any more. According to the interviewees, strict rules about what and how to farm, sanctions, and economic penalties are now increasingly steering agriculture toward becoming a food industry that uses self-employed farmers as a cog in the works. In addition, some farmers indicated that these were bad times for farmers, e.g., with low pork prices and new rules on farming.

They said that this contributed to them no longer being able to control their work in the same way as before and feeling alienated in their work. The self-employed individuals felt that they had no better opportunity to control their work and time than if they had salaried employment. One farmer who had left working life early said: “A really big reason for me to quit farming was the increasing problem with new rules and regulations to deal with every year and the increased paperwork. I became a farmer because I like to work with my hands and I am ‘allergic’ to paperwork.” In a similar way, some of the interviewees who had left working life early mentioned that their work tasks had changed against their interests due to changes in society, laws and directives in the organizations, and decisions about their own work being moved far above their heads. New work situations with new working hours in which managers no longer knew the employees, did not see employees as individuals, or were even unaware of what they did and how resulted in those employees becoming distanced from work.

Summarizing discussion

In the current demographic situation, governments are suggesting that more people will have to work to higher age in the future. This study examined how people working beyond 65 years of age and people who retired before 65 viewed their identity. The discourses on work and retirement seemed to have different importance relating to not only the interviewees’ life and work situation but also their attitude to their surrounding social environment and their identity.

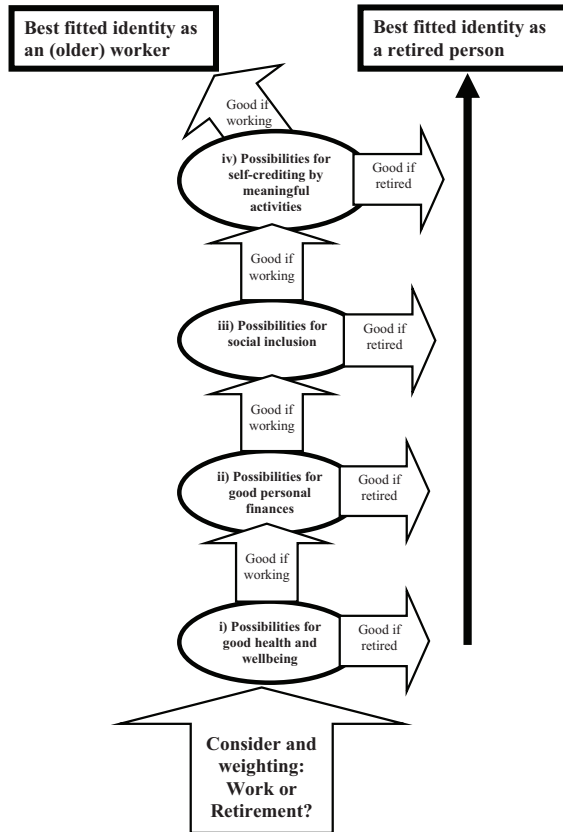
In the empirical analysis of the interviewees’ wordings and descriptions, four contingent motives or themes emerged as being of special importance for subjective position and identity. Pension decision is complex, but these four themes were the overloading in all the interviews description of their rational consideration and weighting in their decision making to work or not to work in an extended working life. These four themes were, in order of ranking by the interviewees and the analysis as follows: (i) personal health and well-being; (ii) personal finances; (iii) possibilities for social inclusion; and (iv) possibilities for self-crediting by meaningful activities (Figure 1). All the themes included in the model were considered and weighted together in the interviewees’ decision making and built up the decision cumulatively in order of ranking, but each theme just needed to be adequate and not best fitted before the next theme was considered. Depending on the individual’s situation, one or all four themes were described as the final reason for remaining in working life or stopping occupational work.

i) Consideration of personal health and well-being

The interviewees rated personal health and well-being as the most important determinant not only in their decision to work or retire but also in other people’s decisions about work and retirement. Perceptions of work as a possible contributor to ill-health, injury, and damage seemed to exist both among those who had left working life early and those who had extended their working life beyond 65 years of age. The interviewees appeared to use different explanations and descriptions about health and well-being in association with work and retirement to reinforce their own storyline and that of others, and to match their self-perceived identity as an older worker or early retiree. The



Figure 1: Model showing the interviewees' wordings about work and retirement and their rational considerations and weighting of the four themes to their own identity as an (older) worker or as a retired person.



early retirees in this study depicted work as an activity that crushed health and increasing functional ageing for themselves and people in general. It is widely known that a demanding work environment and occupational injuries are important contributors to not only sick leave and disability retirement but also old age retirement (Ilmarinen & Louhevaara, 1999; Munnell et al., 2004; Pohjonen, 2001; Seitsamo & Klockars, 1997). Ill-health has been identified previously as a socially acceptable way to avoid participating in working life by retiring (Sabatini Dwyer & Mitchell, 1999; Trist & Bamforth, 1951; Wikman & Marklund, 2003).

In contrast, some of the farmers and others in this study who had extended their working life claimed that work contributed to their good health and well-being. Those interviewees who enjoyed their work downplayed their health problems in their storyline, confirming previous findings (Sabatini Dwyer & Mitchell, 1999). It emerged that those who reported that working contributed more positively to their health than retirement extended their working life to sustain their health, despite working within similar environments to those who had retired early. It was interesting that those with the worst

chronic health problems in this study were working beyond 65 and regarded their work as a health benefit. They described new technology and protective equipment as being better today, allowing them to extend their working life.

However, many of those who were working after 65 years of age had changed their working tasks and reduced their working hours to fit their functional ageing better, which is perhaps more feasible for self-employed farmers than salaried older workers. This arrangement possibly also contributed to the paradox that farmers, who work in one of the most dangerous occupations, often work to greater age. If the salaried employees had been given the possibility to change their work to suit their functional ageing and if more sensitive age management had been used in workplaces, other older workers might also have been encouraged to extend their working life. However, no definitive conclusions could be drawn about this in the present study.

ii) Consideration of personal finances

Personal finances were mentioned in the interviews and rated the second most important factor in interviewees' own general considerations of work and retirement and what they believed to be other people's considerations. They referred to needing money in order to put food on the table and have a roof over one's head.

Some of the interviewees who had left working life early said that their salary was the only motivation for them to carry out their former work. When they came to retirement age, and could leave working life with a sufficient pension, they did not hesitate to leave directly. Some researchers report that status loss can accompany lower income and keep people in work (Bösch-Supan, 2000; Höög & Stattin, 1995; Stattin, 1998; Trist & Bamforth, 1951), but salary does not give work motivation (Herzberg, 1966; Herzberg et al., 1959). The Swedish pension system is designed to encourage people to work longer by increasing their pension if they work a few more years (RFV, 2004). However, those in the present study who disliked their work, or believed their life would be better when they retired, left working life as soon as they had the financial possibility to do so, despite the incentive in the pension system. Therefore, continued salary and higher pension benefits did not give them the motivation to continue working beyond retirement age. On the other hand, those who described work as a possibility for social inclusion and self-crediting by meaningful activities referred to the extra pension benefits from working past 65 years as a bonus that would provide additional comfort in their lives, but not as important to their motivation to work.

iii) Consideration of possibilities for social inclusion

Being part of a group with positive social interactions was cited in the interviewees' identity descriptions as an older worker or early retiree. Being an important part of the surrounding society, possibilities to express one's independence, and being included in a social group provided status and satisfaction, making this the third most important consideration for the interviewees concerning retirement.

Age has frequently been reported as an inclusion criterion not only for working life but also as an excuse to withdraw from an unsuitable working life (Bengtsson & Nilsson, 2004; Glover & Branine, 2001; Höög & Stattin, 1995; McGoldrick & Arrow-smith, 2001; Nilsson, 2011; Sabatini Dwyer & Mitchell, 1999; Stattin, 1998; Wikman



& Marklund, 2003). Some of the interviewees in the present study indicated that they sometime experienced age discrimination in their work. Those interviewees reported better benefits from leisure, possibility of inclusion in a social group, and connectedness with people outside working life, e.g., in the family, leisure and voluntary activities. They also claimed that their former working life involved alienation, lack of control, and lack of respect and consequently rated retirement higher than work. Social isolation in the workplace makes people withdraw from the situation (Beehr, 1986; Forma et al., 2005; Park, 2010; Siegrist et al., 2007; Taylor & Shore, 1995). On the other hand, those who described high social inclusion and routine in everyday life as part of their working life, e.g., working with friends, children, and important others, rated work higher than retirement.

Some interviewees had a “them and us” attitude to their identity as an early retiree or older worker. Ageing and being retired were mentioned as a stigma by some of those still working, in that pensioners are no longer part of the age elite in the workforce, but marginalized. Some of the early retirees in turn described those who continued working beyond 65 years in a judgmental way as “people who have no life outside their work.” They seemed to use this to reinforce their own decision on early retirement and defend themselves against perceptions of being unproductive, lazy, not good enough, or weeded out and excluded from working life early. Some of the interviewees who had stopped work early also appeared to exaggerate their health problems and their functional ageing in their descriptions, perhaps with the intention of creating a more socially acceptable excuse to leave the workforce.

However, being asked in an interview about why they and people in general retired early may have made them feel defensive about their decision. On the other hand, those working after 65 years of age viewed their older worker identity as being of high status and almost heroic in society. They were not prepared to stand back from their working life, despite their descriptions of ill-health and old age, were proud to contribute to society, and felt appreciated in their work. Again, this could have been a reaction to being interviewed on this subject. The discourse of social inclusion regarding work and retirement seemed therefore to include a social code of being good enough, not lazy and part of the elite. This aspect could be developed by policy makers seeking to defer retirement age in different countries.

iv) Consideration of possibilities for self-crediting by meaningful activities

Possibilities for self-crediting by meaningful activities seemed to be the final consideration in the interviewees’ discourses on work and retirement and their identity as an older worker or early retiree. Healthy workplaces have been described as places where people want to work, enjoy, feel included, and have scope for self-organization, satisfaction, empowerment, and appreciation (Aronsson & Lind, 2004; Bengtsson & Nilsson, 2004; Gardell et al., 1979; Karasek & Theorell, 1990; Siegrist et al., 2007; Thelander, 2003). Those interviewees who experienced empowerment in their work situation and could control and suit their working day to their functional ageing wanted to go on working for many years and believed they could do so. They viewed work not as an occupational task but as a sociocultural lifestyle comparable to other (leisure) activities in their lives. In addition, they saw work as a much more motivating and worthy activity than ordinary leisure activities.

However, some of the interviewees who had extended their working life claimed that if their work had not given them scope for freedom, control, problem-solving, and empowerment, they would not have extended their working life. Similarly, those interviewees who reported a lack of possibilities to control their former work situation had chosen to retire. Alienation and distancing from work due to reorganization, new technology, and bureaucracy were also described as important reasons to stop working by these interviewees. This confirms previous findings that powerlessness, performing unappreciated work, depersonalization of work, and lack of scope to express individual potential and personality, which cause reduced self-respect and reduced status, increase the willingness to leave (Blauner, 1973; Cobb-Clark & Stillman, 2009; et al. Forma et al., 2005; Nilsson, 2005a, 2005b, 2006; Saurama, 2004; Schnalzenberger et al., 2008).

Leaving working life early seemed to be a strategy for interviewees to increase their possibilities for self-determination and empowerment within their life situation and also increase their well-being. They reported that when they were younger they had more moral duties and economic responsibility to raise and support their children but in later life they do not have that responsibility anymore. That allows them to develop their own interests and enjoy themselves outside a job they did not enjoy. However, those who felt comfortable in their work or had children and others to take over the business viewed their work as a valuable asset and meaningful activity that made them important, needed, and included in a social context. Work was therefore not something those interviewees wanted to relinquish prematurely.

Conclusions

Today, many countries in the Western world need to prolong people's working life in order to counteract the economic consequences of demographic change toward an ageing population. This study examined factors concerning the decision to retire or extend working life among older workers and constructed a model describing the pattern in retirement decisions.

The interviewees placed their negative and positive associations to work and retirement in relation to their own life and work situation and weighed them to achieve their own best life balance, which resulted in their identity as (older) worker or retiree. They considered their health and well-being most important in relation to work and retirement, followed by their personal finances. The third most important theme or lead motive was possibilities for social inclusion, followed by possibilities for self-crediting by meaningful activities as the final consideration theme. Those with the possibility to adapt their working situation to their functional ageing and health situation felt socially included in the workplace and perceived their work as meaningful and empowering, leading them to extend their working life. Those with health problems that could not be suitably adapted to their working life and with better social inclusion and self-crediting activities outside working life chose retirement as a better alternative. Personal finances were described as very important to the interviewee's livelihood, but not as a real inspiration to extend working life. The self-employed, especially farmers, clearly had greater possibilities to modify their working life to better match their functional age and to carry out self-crediting and meaningful tasks than salaried workers. This probably contributed to farmers and the self-employed choosing to extend their working life, despite farming being a very dangerous occupation.

How people experience events and discourses on sociocultural practices affects their reasoning and decision making. It is important to avoid ‘them and us’ thinking about retirement and prejudging those who retire early. The interviewees’ discourses on work and retirement presented here complement previous studies about work and retirement, and the model provides new contributions to understanding people’s retirement planning and decisions. However, if different genders, ethnic groups, or subjects from outside the Nordic countries had been surveyed, the results could have been different. It is therefore important to continue studying other discourses in this area to better understand decision making on retirement or extending working life.

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