

# The First Steps into the Third Age: The Retirement Process from a Swedish Perspective

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## Abstract

This paper summarizes the results of five related studies of the retirement process from an occupational perspective. A group of 32 Swedish men and women were followed longitudinally over the retirement transition in repeated interviews that were analysed using a narrative methodology. The results showed that the freedom that comes with retirement could be experienced as a paradox when few demands or expectations were present in their lives. The analysis of the narratives also revealed that the presence or absence of engaging occupations was critical for the experience of a good life as retiree. These results are consistent with Laslett's definition of developmental life tasks appropriate for persons entering the 'Third Age', which begins at retirement and are offering freedom and possibilities for new engagement. The results have implications on possible arenas where an occupational perspective could contribute to knowledge in support of individual engagement in retirement and in social policies regarding volunteer work. One example is shown how occupational therapists have initiated community preventive work to enhance engaging occupation in retirement. As these studies are limited to participants from one country, further studies in other countries and in other cultures about the retirement transition is needed to expand knowledge. Copyright © 2010 John Wiley & Sons, Ltd.

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## Introduction: retirement pattern in transformation

In 2008, about 20% of the Swedish population was retired, and this percentage will continue to rise (Statistics Sweden, 1998; 2009). Partial retirement has been a growing pattern in Sweden in the last decades. To go from full-time work to full-time retirement at the age of 65–67 (official retirement age in Sweden) was true only for 14% of the men and 6% of the woman. Between the age of 62–65, about 40% of retirees are going into retirement and 15% are continuing working after the

age of 65 (Senior 2005, 2002). With increasing longevity, retirement becomes a larger portion of a person's adult life. For a woman in Sweden, about one-third of adult life will be spent as a retiree (Senior 2005, 2002). Studies in Sweden, as well as internationally, show that a majority of people have a positive attitude towards retirement. On the other hand, one-third of retirees would like to work if they had a choice (SOU, 1985; Richardson and Kilty, 1991; Floyd et al., 1992; Andersson, 1993; Fouquereau et al., 2005). In our own study on attitudes towards retirement, at the age of 63, about 75% of individuals were receptive to continuing

paid and/or volunteer work after retirement (Jonsson and Andersson, 1999). A majority of these individuals rated other factors than economics as the most important reason for this attitude, like social contacts and possibilities to use one's knowledge and skills.

## Overview of the project

This paper presents an overview of a 10-year-project studying the retirement process in a group of Swedish men and women by following them from when they had paid work, over the retirement transition and finally, when they were retired. The overall aim of the project was to study the transition from work to retirement. The first study encompasses a retirement project in Sweden that was part of the author's dissertation, comprising five connected studies (Jonsson, 2000). It looked at the attitudes towards retirement in a population of people aged 63 in Stockholm, Sweden (Jonsson and Andersson, 1999). Three longitudinal studies followed the process from worker to newly retired to being a more established retiree at ages ranging from 63 years to 71 years (Jonsson et al., 1997; Jonsson et al., 2000b; Jonsson et al., 2001). Table I presents demographic information describing the participants in the study. The fifth study examined the experiences of change within newly retired participants at the age of 66 years (Jonsson et al., 2000a).

## Method

Taped interviews and narrative methodology were used. We used a combination of narrative analyses (Gergen and Gergen, 1988; Reissman, 1993) and the logic of comparative qualitative analysis as outlined by Bogdan and Bilken (1992) to analyse the data. Narrative theory provides a useful theoretical structure for understanding such an occupational transition as retirement, especially those processes related to motivation and meaning (Clark, 1993; Polkinghorne, 1996).

All studies in the project have been reviewed by the ethical committee of the Karolinska Institutet, and

found to be in accordance with the ethical principles of the committee.

## Cultural images of retirement and the retirees themselves

In the Swedish media of today, we can read advertisement for retiree-insurances that pictures a young man or woman peacefully relaxed with the headline: 'Then I really will be on the lazy side of life' (Jonsson, 2005, p. 176). The text for the funding starts with 'Are you also dreaming about a relaxed retirement life'. These types of images can also be found in retirement congratulation cards over the world like the 'Gone fishing'-cards in the United States (Jonsson, 2010).

To be away from stress and deadlines might be the picture of retirement not only for the media but also for people in the middle and later working ages. But how do elderly people describe the process of retirement? For example, a woman at the age of 70 looking back on retirement stated:

When I now look back on this period when I was retired it was like a part of me was amputated. (Jonsson, 2005, p. 171)

She described that when she was working, she was seen as a special person and was treated in a special way. When work was no longer a part of her life, she did not feel like a whole person.

This narrative describes one type of experience in retirement. This experience is connected to difficulties and possible losses in meaning and quality of life. One group of individuals would recognize themselves in such a narrative but others not. A man age 66 told a very different narrative about retirement:

... well you have prepared for this time, you have planned what to do and what activities to be occupied in. And that has come true, just as I thought it should be.

**Table I.** Demographic information about the participants in the start of the longitudinal study. In the two following studies, the total number decreased to 29 and 26, respectively. All were 63 years of age at the first study, 65–66 at the second and 70–71 at the third

Total	Men	Woman	Married/partners	Living alone	Blue collar	Lower white-collar	Higher white-collar	Working full-time	Working part-time
32	16	16	19	13	11	15	6	14	18

He described retirement as a period of life when he had the time to engage in occupations that was meaningful to him.

### **The paradox of freedom**

In participant descriptions as well as discussions while meeting with retiree organizations, freedom was the most common word connected with retirement. They reported that the demands of working-life began to feel extra heavy when approaching age 60. Many participants stated that the demands of work did not decrease but their own overall strength did (Jonsson et al., 1997). The consequence of this was that evenings and weekends had to be used more for rest and recovery. This was experienced as an important change from the younger days when besides work there also was time for other occupations and engagements. From that perspective, retirement is something to look forward to – a period with more freedom. Then people retire and can really appreciate the newly achieved freedom. It is really a huge freedom – no demands, no expectations that as a worker, ruled so much of their lives. In fact, it is so huge that a paradox might appear – the paradox of freedom. With no employer putting forth demands or expectations, the retiree suddenly feels the burden of responsibility for planning and scheduling his or her own daily occupations. In the second part of the study (Jonsson et al., 2000b), a woman that went from full-time working to full-time retirement expressed this experience in the following way:

I had preferred – now when I have the wisdom of hindsight – that I had partly decreased my work, to work just a limited number of hours. Because what one misses is all about having an occupation. Especially all this with the social part, with friends and all this talk in connection to this. I really miss that very much.

A man that had a former management position also experienced the need for something more productive:

I would very, very, very much like to have some small job. Not as within my old company, and not one of this old-boys position that they have there – but a job that I could manage. I could go and cut the lawn or the hedge.

The paradox of freedom expresses that the imbalance that was experienced before retirement with the big demands from work has been replaced by another imbalance with absence of demands. A common retirement pattern was to go from one imbalance to another (Jonsson et al., 2000a). The longed for freedom was when reached not experienced as freedom. The paradox appeared that real freedom was to give away part of the freedom. This is how a man narrated freedom that had a stepwise retirement transition:

I have my time, it is my own. I can use it – and I don't want to use it as just free time. I want to use it actively – and it's a very nice feeling. Yes, that's freedom.

The longing for freedom, which a too-scheduled life can give, when it is reached, is experienced as a paradox. One woman expressed that it was quite stressful when everything was up to herself – every morning she had to push herself to do this or that. To not have demands and expectations can also be experienced as stressful and create an imbalance between inner motivation and external demands and expectations. These conditions can for example explain why three out of four individuals were receptive to some form of work after retirement and that the most important reasons for this was to use one's knowledge and skills and to provide social contacts (Jonsson and Andersson, 1999). Too many demands create an imbalance, and absence of demands also creates an imbalance. A dynamical interplay is necessary to create a balanced situation. The situation of total freedom can paradoxically create a form of occupational deprivation in retirement – a concept that has been used in the literature to express the absence of meaningful occupation for persons in prisons or refugee camps (Wilcock, 2006).

### **Engaging occupations in a satisfactory retirement life**

At the end of the longitudinal project, we analysed specific characteristics in a selection of the collected narratives using concepts like structure and plot from narrative methodology (Jonsson et al., 2001; Jonsson, 2008). The results revealed two types of narratives that had distinctive differences in their structure. One type of narrative had a basically flat structure in which different occupations were described without real

engagement or differentiation. A day consisted of one occupation after another and they were all told from the underlying plot of making the time pass or to find something to do. The following description of a typical afternoon from one participant illustrates this:

And then I'll go and take a cup of coffee. So I'll walk around in town for a while. Then I'll take the metro home again. That will make this day pass. You can travel around a bit. You have to find something to make the time pass.

It was obvious that engagement was not a characteristic for these types of narrative. Neither relaxation even if the occupation that was narrated could be seen as a typical relaxing occupation. However, if there were no challenging occupations to relax from, these occupations were chosen to 'kill time' in absence of better choices. This type of narrative was not connected to the experience of a good life as a retiree as the following participant express, when asked to summarize, his experiences of becoming a retiree:

You try to prepare yourself, inside your head, for the change. But when it's there, you have a feeling that it's not real. You still feel young, you know, with much left to give. . . . It is a whole new experience. It's like life itself sort of ends! . . . I don't do anything, not a damn thing! (Jonsson, 2010, p. 223)

An absence of engagement made the participants searching for it. One woman described the following situation when she visited her local physician:

Then I said can't you fix a work for me. I can just be here and take care of the patients until you have time for them or be of some help for the nurses. I'm happy to work for free. Just to get something to do.

These flat narratives stood in contrast to narratives that contained drama and fluctuation. In these narratives, some occupations stood out from others and they were told with engagement and commitment and therefore given the name engaging occupation (Jonsson et al., 2001). Engaging occupations differed from other occupations, and the plot of the narrative was to get time to do these occupations. In fact, the whole narrative often circulated around these engaging occupations as the following quote illustrate:

It's Thursday almost everyday. Thursday, then after only a few days it's Thursday again.

Engaging occupations had the following common characteristics:

### **Infused with positive meaning and experienced as highly meaningful**

An engaging occupation is experienced as highly meaningful and important. It could be described as enjoyable, interesting and challenging. One participant had a full-time pension and now worked on a variety of minor repair jobs. He called such work his hobby and said, 'I think it's fun, and you meet people and come to talk with them.' Engaging occupations could also reaffirm a person's worth or identity. One participant that worked as a consultant made the following remark: 'One is quite happy when one is needed.' Participants that lacked such an occupation could give the most telling descriptions of the meaning of an engaging occupation. One participant indicated that what she really wanted and did not have was 'something to take a real bite on' (Jonsson et al., 2001).

### **Involved intense participation both in duration and regularity**

Engaging occupations were typically those that the participant did with some sort of regularity over the week; they were not sporadic. Moreover, engaging occupations were also long term in nature, meaning, there was often a long history of involvement that the participant expected to continue regularly.

### **Consisted of a coherent set of activities**

An engaging occupation consists of a set of activities that are tied together. If one is a part of a more informal group, like a women who was engaged in weaving with friends, they also made different journeys together and visited exhibitions in connection to their interests.

### **Had evolved into a commitment or responsibility**

Involvement in an engaging occupation for many participants has evolved into a commitment or responsibility. Commitment to one's duty meant taking the bad with the good. For example, one participant took

care of an open house once a week and sometimes this could feel quite heavy, he said. But at the same time, this responsibility also was highly appreciated, accepted and carried out.

### **Involved a community of people who shared a common interest**

Engaging occupations usually involved a connection to a community of people that shared a commitment in the occupation. Even for persons involved in occupations that mostly were solitary, the dimension of being involved in a community that shared interest in the occupation was important.

### **Gave an identity for the individual**

Being in the role of a retiree, it was important for the participants that had an engaging occupation that it was presented as a part of their identity. Sometimes, this had parallels to a work identity. One participant whose engaging occupation was a broad interest for golf told about his answer when his wife (who was still employed) asked him what he had done during the day. He then said: 'I have been at my work. I have been on the golf course. We pros, we are stuck there on the golf course, you know' (Jonsson, 2010, p. 223).

From our analysis of the narratives, we draw the following conclusions:

- By looking at intensity and commitment in unfolding occupational narratives, it is possible to find different kinds of occupations that have different levels of importance for a person.
- Engaging occupation was a special type of occupation that stood out from the others in participants' experiences.
- Engaging occupation was present in many arenas of occupation, work and leisure as well as in the family arena.
- Presence of engaging occupation was closely connected to a description of a good life as a retiree as well as a worker. (Jonsson, 2008, p. 5).

The concept of engaging occupation also raises the potential for a different categorization of occupations that are more related to the experience and engagement than the actual area (like work or leisure) as in most of the present categorizations (Jonsson, 2008).

## **Discussion**

Developmental theorist Peter Laslett's (1989; 1997) 'fresh map of life' (p. 1) provides an updated perspective of the second half of life, incorporating two older adult life stages which he calls the 'Third and Fourth Ages'. This research explores the 'first steps' into the Third Age, which, by Laslett's definition, begins at retirement. Laslett's theory takes into account the increased health and longevity of the older population, predicting that persons who retire in their sixties might spend another 20 or 30 years actively engaged in occupations within their communities before they enter the Fourth Age, marked by the onset of disability. Within this context, resolving the paradox of freedom takes on profound significance in which the continued growth and well-being of retired persons relies heavily upon their ability to achieve a balance between occupational deprivation and occupational engagement. Occupational therapists are uniquely qualified to assist individuals in achieving the needed occupational balance. Collectively, the well-being of society also might be at risk. Directed appropriately, the motivation, resources, skills and talents of an increasingly large portion of the population, Third Agers, might go a long way towards serving the unmet needs of society.

Laslett views the Third Age as the culmination, or prime of one's life, offering freedom from the responsibility of raising a family and earning a living, in order to pursue the fulfilment of one's lifelong dreams. This life task of the Third Age resonates closely with the concept of engaging occupations. The in-depth descriptions of engaging occupation provided by this study, informs both occupational therapy and occupational science, suggesting concrete guidelines for achieving meaningful occupational engagement in retirement. How might engaging occupations assist retired individuals in achieving the goal of self-fulfilment? What might be the health consequences when individuals fail to find engaging occupations in retirement? How could engaging occupations for individuals collectively benefit society? These are compelling topics for further study.

## **Conclusion: an occupational perspective as contributing to societal knowledge**

When this retirement project started in 1990, the point of departure was a need for basic knowledge about



occupational transitions within occupational therapy and occupational science. By the time knowledge developed from the different studies, it also became interesting as a new and unique perspective in a broader sense. The published research project inspired great interest in the Swedish media and concepts like the paradox of freedom and engaging occupation have been incorporated in policy-making texts (Senior 2005, 2002). National retiree organizations have showed interest in the results and it has been used in courses for people approaching retirement age (PRO-Pensionären, 1999). The research also inspired other occupational therapists internationally. A government-funded action-oriented project called 'Do it now' was conducted in Australia promoting seniors to plan for participating in engaging occupations (Wicks, 2006). This shows how an occupational perspective can contribute to new relevant knowledge and new perspectives. Within the role of retiree, there is a potential space for engaging in different occupations that goes beyond personal leisure and contributes to society – for example, in volunteer work. Occupational therapy has an important task in spreading this knowledge and supporting engagement in occupation for the well-being of both individuals and society.

Limitation in the conclusions from this project relates to both the limited number of participants and that data was collected in a particular context and time. As retirement is a clear social construction of a modern industrialized society (Jonsson, 2000), research about retirement or similar transition from work to non-work in the ageing process should be conducted in other countries and cultures. This type of knowledge could contribute to build specific and general knowledge regarding retirement and other occupational transitions as well as how occupation relates to health.

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