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## Late-Career Unemployment Has Mixed Effects in Retirement

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64 None of the authors have any conflict of interest to disclose.

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## **Late-Career Unemployment has Mixed Effects in Retirement**

69

### **Abstract**

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Paid work as a form of occupational engagement is an activity pattern that shifts both during unemployment and during retirement. In cases where the retirement is involuntary, it constitutes a form of lost work opportunity similar to unemployment. Occupational engagement is a necessary element of health and wellness generally, and accordingly lost work opportunity and the occupational deprivations it incurs have demonstrated negative effects on individual level well-being. Unemployment and involuntary retirement have both been linked to poorer physical and mental health outcomes. This paper analyzes work transitions during the pre- and post- retirement years to gain perspective on the challenges of occupational deprivation that might compromise health. A total of 24 retired individuals with late-career unemployment were interviewed at the Huntsman World Senior Games in October 2016 and demographic data was collected. Interviews were analyzed for relevant themes utilizing Braun and Clarke's (2006) approach to thematic analysis and interpretations were evaluated against existing theory. Results revealed that 1/6 of individuals with unemployment just prior to retirement did not classify this work displacement as unemployment. Themes identified included struggle, freedom, and transition, followed by resilience and a return to well-being, with mental health levels reported at national averages for the age group. Choice and autonomy in the retirement years contributed to the noted resilience. Concepts of productivity and meaningful engagement shift during the retirement years toward wellness derived from purposeful activity suggesting

89 occupational models may need to reconsider concepts of productivity and purpose for this age  
90 group.

91 *Key Words:* unemployment; involuntary retirement; choice; resilience; occupation

92 *Word Count:* 6299

93

## 94 **Late-Career Unemployment has Mixed Effects in Retirement**

### 95 **Background**

96 While the construct of work is multi-cultural and linked to survival (Primeau, 1996), the  
97 construct of retirement is not. Retirement as a life stage, defined as the cessation of all paid  
98 labor, appears to have originated in industrialized nations during the late 1800's, possibly as an  
99 oversupply of labor pushed economies to shelve older workers and make way for younger, more  
100 productive employees (Weisman, 1999). At some point the concept shifted from the idea of  
101 being dismissed into inactivity to its current conceptualization as a desired and wished-for rest  
102 from labor. But in this evolving dynamic there is insufficient consideration given to the  
103 necessity of occupation and activity to human health.

104 Sociological studies demonstrate that work provides psychosocial benefits in addition to  
105 income. In the Great Depression era of broad failures in global economies, there was a renewed  
106 appreciation of the importance of work and activity to individual well-being. It was during  
107 depression-era studies in Europe that Jahoda (1982) and fellow researchers (Jahoda, Lazarsfeld,  
108 & Zeisel, 1974) identified five latent benefits of employment that are lost when opportunities to  
109 engage in productive labor are unavailable. These latent benefits include: 1) rhythms of time use  
110 that allow an orderly sequence to the day's activity, 2) the availability of social interaction which  
111 can provide access to social support, 3) the opportunity to participate in collective purposes  
112 which supplies meaning to individual activity, 4) a social status through work which supports a  
113 feeling of acceptance in society, and 5) a defined personal identity that organizes perceptions of  
114 self (Jahoda, 1982).

115 The latent benefits of work theory may be relevant to health in aging and retirement, as  
116 evidence suggests that ongoing occupational engagement improves health in aging populations

117 (Clark et al., 2012; Glass, de Leon, Marottoli, & Berkman, 1999). Based on this understanding of  
118 the importance of occupational engagement in an aging context, one question to consider is  
119 whether a loss of work opportunity in the pre-retirement years would be any different in terms of  
120 occupational disruption than a planned retirement. There is evidence to suggest that late-career  
121 unemployment impacts retirement timing and may impact health in retirement. When individual  
122 unemployment benefits run out, retirement rates rise for workers aged 62-69 (Coile & Levine,  
123 2011). Additionally, when economic recessions occur in the years just before an individual's  
124 retirement age, individual level health declines for that age group (Burgard, Ailshire, &  
125 Kalousova, 2013). Economic recessions have been linked to cognitive function decline in older  
126 adults (Leist, Hessel, & Avendano, 2014). Loss of meaningful activity due to unemployment  
127 may be at the root of the observed health declines. Survival analysis at a population level has  
128 indicated that a one percent increase in unemployment rates occurring at age 58 resulted in a  
129 10% increase in the likelihood of morbidity by age 79 (Coile, Levine, & McKnight, 2012).

130         Research demonstrates that unemployment has a negative impact on health, and that  
131 older workers are disproportionately impacted by unemployment. In the US in 2010, workers  
132 over age 55 who lost their jobs experienced an average of 43 weeks of unemployment, compared  
133 to just 32 weeks for younger workers (Van Horn, Corre, & Heidkamp, 2011). It is also evident  
134 that older workers are more likely to leave the workforce permanently when unemployment  
135 strikes. Only 10 percent of displaced factory workers aged 20-54 were absent from the labor  
136 force 3-5 years after a job loss, compared with roughly 30 percent who permanently left the labor  
137 force among those aged 55-69 (Coile & Levine, 2011).

138         There is a broad body of literature that has found that the loss of a job leads to reductions  
139 in both physical and mental well-being. Broad population level evidence links unemployment to



140 higher rates of overall mortality due to cardiovascular disease or suicide (Gerdtham &  
141 Johannesson, 2003; Granados, House, Ionides, Burgard, & Schoeni, 2014; Jin, Shah, & Svoboda,  
142 1995; Stuckler, Basu, Suhrcke, Coutts, & McKee, 2011; Sullivan & Von Wachter, 2009). Of  
143 particular relevance, unemployment experienced among older adults has been shown to have  
144 lasting effects on mental health (Voss et al., 2017), and these negative effects do not dissipate  
145 when there is a return to work (Gallo et al., 2006). Given both theory and evidence of the  
146 importance of work opportunity for the health of populations, it is interesting to consider whether  
147 loss of work during retirement produces similar negative health effects. There is a clear trend  
148 toward declining health and life satisfaction in the years following formal retirement (Moon,  
149 Glymour, Subramanian, Avendano, & Kawachi, 2012). A meta-analysis of 22 longitudinal  
150 studies on the health effects of retirement concluded that retirement produces short-term  
151 increases in mental health, but found conflicting evidence for the impact on physical health (van  
152 der Heide, van Rijn, Robroek, Burdorf, & Proper, 2013). To understand this conflicting  
153 evidence requires breaking down the broad group of retirees with sub-group analysis.  
154 Voluntariness of the retirement experience is proving to be a critical element in understanding its  
155 health effects as involuntary retirees have more negative health outcomes (Van Solinge, 2007).  
156 Approximately 1/3 of the 2006-2010 participants in the US Health and Retirement Study (HRS)  
157 reported their retirement as involuntary and on average experienced health declines following  
158 retirement, while those with voluntary retirement had no negative health effects (Rhee, Mor  
159 Barak, & Gallo, 2016). In terms of well-being, only voluntary retirees showed significant  
160 increases in overall happiness following retirement (Calvo, Haverstick, & Sass, 2009).

161         The transition to retirement, particularly if involuntary and preceded by unemployment,  
162 places added burdens on the organization of time and activity, which can challenge occupational

163 balance and well-being (Matuska & Christiansen, 2008). The purpose of this study is to describe  
164 the impact of late-career unemployment in the context of its close chronological connection to  
165 retirement and its impact on voluntariness of retirement to assess how this type of occupational  
166 disruption might impact individual well-being. This type of examination can be conducted  
167 applying qualitative phenomenological methods.

168

## 169 **Methods**

170 The goal of the qualitative interviewing was to unfold an understanding of the people, the  
171 contexts, and the interaction between late-career unemployment and retirement well-being.

172 **Participants.** Semi-structured qualitative interviews were conducted with 24 adults over  
173 age 50 who had experienced unemployment within 10 years of retirement. Interviews were part  
174 of a larger project by the authors on retirement health, drawn from data collected from 176  
175 retired individuals attending the Huntsman World Senior Games held in Utah, USA, during  
176 October 2016. The Huntsman World Senior Games is an activity based conference that provides  
177 opportunities for seniors to compete in both athletic (baseball, volleyball, pickleball, etc.) and  
178 non-athletic (bridge, shooting, shuffleboard, etc.) events. As the nature of qualitative research is  
179 necessarily intrusive into the thoughts and perceptions of individuals (Creswell, Klassen, Plano  
180 Clark, & Smith, 2011), the research protocol was reviewed and approved by the Institutional  
181 Review Boards of Brigham Young University, Towson University, and the University of Utah to  
182 ensure the proper protection of human subjects.

183 **Data collection.** Participants provided informed consent for study participation. All  
184 research personnel were trained following the Collaborative Institutional Training Initiative  
185 protocol. Quantitative responses regarding physical health, mental health, employment history,

186 and demographic status were collected using a Qualtrics survey administered on electronic  
187 tablets at the time the participants were recruited at a Huntsman World Senior Games health fair.  
188 Self-reported physical health was collected by respondents' answer to the question, 'Would you  
189 say your health is excellent, very good, good, fair, or poor?' Self-reported health has been found  
190 to be a reliable indicator of health outcomes (Cheak-Zamora, Wyrwich, & McBride, 2009;  
191 Salyers, Bosworth, Swanson, Lamb-Pagone, & Osher, 2000). Mental health was assessed using  
192 the Center for Epidemiological Studies-Depression (CES-D) measure (Radloff, 1977).

193 Participants were instructed to leave blank any questions they felt uncomfortable  
194 answering. This instruction, while a protective component advised by IRB, resulted in missing  
195 data on some survey questions such as income and retirement voluntariness. Data are stored on a  
196 University secure server accessible only by research personnel and was collected utilizing a  
197 participant ID without attached identifying information. Semi-structured interviews were  
198 electronically recorded and administered utilizing a moderator guide which was pilot tested on  
199 20 mature individuals. Screened partitions separated interview booths from the general traffic of  
200 the health fair. Information about retirement timing, time-use, control, health, and well-being  
201 status were queried in each interview. No constraints were placed on interview length, but  
202 interviews tended to range between 15-40 minutes with few exceptions.

203 **Data analysis.** There were two components to our data analysis, deductive and inductive.  
204 The theory-driven deductive component of analysis drew upon the occupational science view  
205 that occupations are elemental in the ongoing development and well-being of individuals  
206 (Jahoda, 1982; Jonsson & Persson, 2006; Matuska & Christiansen, 2008). The theory-driven  
207 element was instituted in selection of interview questions and the development of the moderator  
208 guide (see Appendix A) and informed by theories of occupational well-being. Thematic analysis

209 was conducted as recommended by Braun and Clarke (2006) using an inductive method which  
210 allowed for exploratory consideration of emergent themes. Data-analysis which uses a bottom-up  
211 approach, where codes and themes are identified from the data rather than determined a priori,  
212 emphasizes individual level meanings in data analysis (Braun & Clarke, 2014; Smith & Osborn,  
213 2008). The semi-structured interview format guided by theory-driven queries, then followed by  
214 emergent thematic analysis, resulted in a combined deductive and inductive analytic approach.

215 Interviews were transcribed by trained research assistants and the primary investigator  
216 conducted a first reading to code blocks of text that could be identified as characteristics of the  
217 described experience, using an initial open coding level of analysis. Analysis was performed  
218 using NVivo software for Mac 11.0 ("NVivo qualitative data analysis Software," 2014). NVivo  
219 is a software system that allows selections of text to be highlighted during the coding process and  
220 that text can then be associated to key word or code for later identification and thematic analysis.  
221 This code-highlighting during the interview text-reading process is consistent with an emergent  
222 story-telling approach to thematic analysis. A coding table was constructed in NVivo software  
223 from the generated codes and patterns. Theoretical codes were developed following the open  
224 coding, and while informed by occupational models, were phrased to reflect wording arising  
225 from individual stories. New codes were added as themes emerged in the ongoing coding  
226 process (see Appendix B). A second reading was conducted to apply the coding table to all  
227 interviews, and the coding table was modified as new coding categories were identified in the  
228 second coding. Emerging codes were compared with substantive and theoretical codes derived  
229 from the first reading. Patterns of experience that occurred with frequency across interviews  
230 were identified as relevant themes arising from individual level experiences. On the third and  
231 final reading, quotes which exemplified the identified themes were added to the coding table

232 (Braun & Clarke, 2006). Data trustworthiness was addressed through the inclusion of quotations  
233 that exemplified the themes and confirm their accuracy. Credibility of the data and its  
234 transferability to relevant theory was the focus of the methodological design, rather than  
235 empirical generalizability (Smith & Osborn, 2008). In addition, cross-comparisons between the  
236 US HRS national dataset (Chien et al., 2015) and the complete Huntsman Senior Games research  
237 project were made. Themes were evaluated as coherent or disruptive to the time, meaning, and  
238 control elements of occupational balance theory as it relates to mature populations.

239

## 240 **Findings**

241         The first step of the analysis was to identify the relevant cohort who had experienced  
242 unemployment, drawn from the full interview sample. Twenty-four individuals from the 176  
243 participants in the larger study were identified as having late-career unemployment using a  
244 combination of survey and interview data. Demographic information was provided by 18 of the  
245 24 participants and is summarized in Table 1. The 18 individuals were 94.4% Caucasian  
246 (compared to 83.1% in the national sample) and had a mean age of 71.1 (compared to 79.1 years  
247 in the national sample). There were 77.8% who were married and 5.6% widowed which was  
248 lower than national averages (52.2% married and 31.6% widowed) possibly due to the younger  
249 mean age of the Huntsman World Senior Games study participants. The sample was highly  
250 educated (55.6% college graduates compared to 22.2% nationally in this age group) and 55.5%  
251 reported income over \$50,000 annually (national mean income \$58,973). This group of older  
252 adults had CES-Depression scores at the national average (mean=1.36 compared to national  
253 mean=1.34, range = 0-8) and self-rated health scores higher than the national average  
254 (mean=1.94 compared to national mean=3.02; where 2=very good and 3=good).

255

256 **Table 1: Demographics of unemployed individuals who completed the survey data (N=18)**

<b>Variable</b>		<b>n</b>	<b>(%)</b>	<b>Mean (SD)</b>	<b>Range</b>
<b>Age</b>		18	72.0%	71.1 (7.25)	62-90
<b>Race</b>	Black/African American	1	5.6%		
	White/Caucasian	17	94.4%		
	Other	0	0.0%		
<b>Gender</b>	Male	10	55.6%		
	Female	8	44.4%		
<b>Marital Status</b>	Married	14	77.8%		
	Divorced	2	11.0%		
	Widowed	1	5.6%		
	Never Married	1	5.6%		
<b>Education</b>	Less than HS	0	0.0%		
	HS Graduate/GED	3	16.6%		
	Some College	5	27.8%		
	College Graduate and above	10	55.6%		
<b>Income</b>	<\$15,000	0	0.0%		
	\$15,000-\$29,999	1	5.6%		
	\$20,000-\$49,999	5	27.8%		
	\$50,000- \$69,999	6	33.3%		
	>\$70,000	4	22.2%		
	Missing	2	11.0%		

257

258 **Unemployment Labeled as Retirement.** Three of the 18 (16.6%) survey completers did  
 259 not report an episode of unemployment in response to the survey questions. Transcript analysis  
 260 showed that these 16.6% were pushed into early retirement by job loss, highlighting a tendency  
 261 toward under-reporting unemployment episodes when they occur in the pre-retirement years. The  
 262 blurry distinction between early retirement and unemployment is evident in the statements of  
 263 individuals describing their retirement decision.

264 Well, uh, I actually got pushed out a little bit.”

265                   Oh, well it wasn't really my decision, they closed down the office where I worked  
266 so I, and luckily I was only 55 and they gave me early retirement.

267                   It wasn't voluntary in that they came to me and said hey, the situation here. We  
268 need to cut back on people. We'll give you a year severance package if you would retire  
269 today. If you don't want that severance package, we're going to have to let you go.

270                   And then I retired. ...she had to let me go because (the) company closed their  
271 doors...

272                   **Themes Arising from the Data.** Four distinct themes regarding unemployment in the  
273 pre-retirement years emerged from coding transcripts. These included; 1) a time of struggle - the  
274 distinct challenges of facing unemployment at an older age, 2) a time of freedom - the  
275 importance of freedom and autonomy in life satisfaction, 3) a time of transition – the necessity of  
276 adaptation on multiple levels, and 4) a time of resilience - the tendency of focusing on benefits in  
277 the present rather than problems of the past.

278                   *A time of struggle.* Rare was the case where an episode of unemployment had little  
279 impact on life, "All I had to do was get my resume out there to a few, interviews, salary  
280 negotiations, and that was it. Yea it wasn't a big deal." For the majority, there is no doubt that  
281 the experience of unemployment late in a career was a distinct challenge. Higher unemployment  
282 rates disproportionately impact older adults, resulting in an increased length of unemployment  
283 (Coile & Levine, 2011; Coile et al., 2012). For many, choosing to retire seemed to be their best  
284 or only option.

285                   When I was terminated, that was at the time when everyone was out of jobs and  
286 so the jobs were not available then, that was not a good time for looking.

287           The experience of ageism in re-employment, or at least the perception of ageism was  
288 evident in some cases. One woman let go from her job at age of 65 suspected ageism. Others  
289 felt re-employment was difficult due to ageism, “I was without work for 10 months after that  
290 because no one wants to hire a 52-year-old ex-airline employee.” And for others, the issue of  
291 age was more personal than corporate, “It was just that I didn’t want to look for a job at 62.”

292           For those who struggled with the unemployment and lay-offs, the effects were both  
293 economic and emotional.

294                   I started working (at) a third of what I had been making before...It was an  
295 adjustment, it was, it was a time of trial, and uh I passed it. Not without a lot of anguish  
296 and problems.

297           The loss of health benefits and the high costs of health insurance premiums were mentioned as  
298 challenges by two participants. “Well the Obamacare truly was too expensive.”

299                   It was kind of like okay, you want to eat and live, or you wanna be insured. And  
300 so I chose eating. I figured that was going to be healthier than using insurance because I  
301 didn’t eat.

302           The US Government Accountability Office calculates that an individual who loses 2 years to  
303 unemployment would need to work an additional 3.5 years to recoup the lost retirement income  
304 (GAO, 2012). This estimate was the reality for one participant who informed us, “I lost probably  
305 three years, you know, because I had to work the three years to make up full retirement.” Other  
306 individuals past the age of 50 were either reluctant to seek re-employment or were discouraged  
307 from doing so, taking early retirement with reduced incomes. Thus it would appear that the  
308 challenges and limitations had a greater impact than if a similar unemployment episode might



309 have occurred at a younger age. The long-lasting impact was not directly from the  
310 unemployment as much as the interaction of age and retirement decisions related to the  
311 unemployment occurring later in life.

312 *A time for freedom.* The second theme to emerge from the interviews was the high value  
313 these older adults placed on freedom. The restrictions in choice they experienced related to  
314 income and job options occurred just at a time when freedom was expressed as a highlight of the  
315 life stage.

316 I'm still busy, it's just on my own time, doing what I want to do, that's the best  
317 part.

318 I'm freer than I was before because I don't have a job to hold me back.

319 I get to do whatever I want to do. I don't have to march to anyone else's tune.

320 Every day is your own. To do with as you wish, and that's true wealth in my  
321 opinion.

322 Notice that the expression of freedom was often tied to the construct of doing, expressed as  
323 freedom to 'do' whatever one chooses. There is a great deal of importance for older adults in  
324 feeling they have a choice in their activities, as this choice provides a sense of control in life  
325 more generally (Rudman, Cook, & Polatajko, 1997). Choice in retirement has also been strongly  
326 linked to health outcomes (Quine, Wells, De Vaus, & Kendig, 2007).

327 The companion idea that time is more valuable than money, that true wealth comes from  
328 autonomy, was expressed by many. "I love the freedom. I've always said I like time more than  
329 money." And this was echoed by another, different words, but almost exactly the same

330 sentiments. “Retirement doesn’t pay as well as employment, (but) there are other benefits.”  
331 Even working choices in retirement continued to value time over money.

332           And it’s been nice to have a little more time and a little more flexibility. That’s  
333 the upside of only working part time. You’re able to devote a little more time to your  
334 health and exercise.

335           It’s kind of a hobby job. When you have, when you have a skill, people come to  
336 you and ask you to do things.

337           Well when I worked full time, I was expected to be there from 9, sorry from 9-5  
338 and now I can work Saturdays, Sundays, I can take off for a week or two and go to a  
339 national tennis tournament or come somewhere like this and if I don’t work I don’t get  
340 paid but then I have the freedom to move about.

341           My favorite thing about being retired? Is being able to do whatever I want to do.  
342 And I think that my boss understands that, because I think she wants me, to keep me still  
343 working.

344           So even when paid work was the chosen activity in retirement, the opportunity to work in  
345 flexible arrangements fit the theme of freedom as a key aspect of the retirement experience.

346           *A time of transition.* As individuals discussed their choices and their adjustment process,  
347 a common theme was a non-linear nature to the retirement transition. Orderly transitions from  
348 full-time work to full-time ease were not the norm. The reasons for this curvilinear process were  
349 complex. While at times impacted by income or employment conditions, they were generally  
350 more existential and relevant to retirement as a life stage.

351           One man described rapid and disruptive lifestyle changes in retirement. “I ended up  
352 spending time with my wife 24/7. It’s too much! You need some apart time to appreciate each  
353 other better.” This couple had sold a home, lived in an RV for 2 years, and then bought and sold  
354 two additional homes before settling into a comfortable retirement lifestyle. Their retirement  
355 decisions brought them face to face with new climates, new family living arrangements, and new  
356 environmental hazards, all of which required either adaptation or changes of circumstance. It can  
357 be hard to achieve the desired quality of life when there are so many unfamiliar options available  
358 on the road to well-being.

359           Leaving a lifestyle of work can be a difficult adjustment and retirement does not stick for  
360 everyone. This was true of the participant who went to work because, “I got tired of being  
361 bored.” Additionally, the idea of wishing the retirement decision had gone differently was  
362 common. “If I had to do it over again, I would take a 90 day leave of absence and go back to  
363 work.”

364 People didn’t always spend the time as they had planned during their retirement years.

365           I guess before I retired I had lots of things, lists, that I might want to do during  
366 retirement...I thought of volunteering various places, tutoring children, lots of different  
367 things. After I had that time home, I thought, I don’t want to do any of those things!

368 In the majority of retirement stories shared, there was an element of the unexpected, of different  
369 trajectories and life choices, and almost always a theme of adjustment. Which speaks to another  
370 emergent theme, a pattern of resilience.

371           *A time of resilience.* The themes which emerged from the life stories of older adults  
372 experiencing unemployment centered not just around the idea of struggle and transition, but also

373 transformation. Among the retirees experiencing unemployment in the years prior to leaving  
374 work behind, there was often a decision point which opened the door to regret. A promotion or  
375 transfer to a new position left someone more vulnerable to precarious employment and a later job  
376 loss or their chosen early retirement reduced financial security in unexpected ways. The feeling  
377 of having made a mistake was common. One man chose not to take an offered transfer out of  
378 state which would have secured a better pension. The feeling of loss was only realized years  
379 later, as the pension income wasn't meeting daily needs and desires for comfort in retirement. In  
380 the moment of decisions, the twists and turns of a future existence can be impossible to predict.

381           Yet resilience was evident in almost every case, regardless of the level of regret.  
382 Comments on resilience and adjustment arose unprompted, as individuals reflected on their  
383 challenging experiences. It seemed that these retirees were quite adept at accepting the current  
384 reality of their life circumstance and had moved into a place of relative peace.

385           ...someone indicates they no longer value you, and you can't help but take it hard a little  
386 bit, and I did a little bit, and I felt a little bit worthless and little bit rejected, and pretty  
387 angry actually. But it passed within a few weeks or months, and I know that I have value.

388           One individual stated it simply as, "I should have stayed. But I'm happy now." Another  
389 similarly found peace, "Well I would have like to have worked another 5 years but since it  
390 happened, it's happened so I'm good with it." In almost every instance, a discussion of a  
391 challenge was followed by an expression of hope or acceptance. "I wasn't happy with it, but  
392 then I thought well, this is alright."

393           Lingering depression or rumination about these challenges was not a topic that emerged  
394 from the qualitative interviews. The CES-D depression scores (mean=1.36, range = 0-8) from

395 the 18 individuals completing the survey did not differ from the HRS national average CES-D  
396 score for the unemployed (mean=1.34, range = 0-8). This suggests that the mental health of the  
397 older adults attending the Huntsman Senior Games did not differ from population norms.  
398 Though the retirement transition wasn't perfect or easy for many, adjusting and adapting  
399 provided keys to ongoing contentment. When asked 'what is the hardest thing about retirement',  
400 one woman just laughed. That emotional expression reflected a joy in retirement that was  
401 evident in so many individuals as they discussed what they love about retirement life. Prior  
402 research has shown a lasting negative effect of unemployment on mental health among older  
403 adults (Voss et al., 2017), regardless of whether they returned to work (Gallo et al., 2006). Yet  
404 this group of older adults had CES-D depression scores very similar to the national averages for  
405 the age group from the HRS comparative sample. While more than half of this sample  
406 experienced involuntary retirement and all had pre-retirement unemployment, successful  
407 adaptation moved them past deprivation into current joyful living.

## 408 **Discussion**

409 Analyzing the volumes of life experience from participating older adults, it is clear that  
410 unemployment in pre-retirement is both difficult to measure and complex in its impact. Yet  
411 despite the distinct challenges of unemployment and forced retirement, this group of older adults  
412 spent little time discussing the episode of struggle and preferred reflecting on the pathways they  
413 had found toward joy in retirement. It may be relevant to start with occupational constructs of  
414 engagement, participation or "doing" (Wilcock, 1998) as a lens from which to view both the  
415 struggle and the adaptation experienced by these retirees. In analysis of the interview transcripts,  
416 it became apparent that "doing" in retirement takes on a different meaning, detached from the  
417 work and play constructs of earlier life. This is illustrated by one man's answer to a simple

418 question, “What do you do?” He said, “I’m retired and I don’t do anything.” Yet if asked about  
419 his activities, his ‘don’t do anything’ declaration was clearly false. Querying the construct of  
420 ‘doing’ devoid of its depth and richness evoked an answer related to work versus retirement,  
421 rather than activity and life engagement more generally. Doing in retirement is incongruent with  
422 traditional occupational categories of work and play, reflecting instead dimensions of choice and  
423 purpose.

424         The cultural viewpoint which stressed the importance of productive activity during their  
425 working lives was brought up by several of the individuals who experienced unemployment in  
426 the pre-retirement years.

427         Well, working is so much a part of person’s life, especially if they like what they do, and  
428 they appreciate that they are contributing to society...

429 The strong pull of a work-based identity makes unemployment a significant psychological  
430 hurdle. The mechanisms behind a work-based identity are both internal, as occupation shapes the  
431 sense of self (Christiansen, 1999), and external through cultural incentives (Thompson, 1967).  
432 Thompson’s (1967) theory, that there is a Westernized tendency to monetize the time-based  
433 mechanism by which labor produces measurable value infers that employed individuals will be  
434 viewed with greater esteem than non-working peers. One reason that late-career unemployment  
435 may be difficult to measure is because retirement carries less social stigma than unemployment  
436 in terms of the loss of work-based value (Hetschko, Knabe, & Schöb, 2014). The sense of loss  
437 related to a work-based identity was described by participants in relation to their unemployment,  
438 but not their retirement.

439         ...I don’t feel as worthwhile and I have tried to fight against that, but sometimes you  
440 know (how) you equate someone paying you with worth? And it’s a silly way to feel, but

441 I can't help feeling that way to some extent. I'm not as worthy, and I'm not as good  
442 because no one is paying me for what I do.

443 Occupational scientists have discussed the identity shaping aspect of productive  
444 occupations as a key component in the relationship between occupation and health (Christiansen,  
445 1999; Jahoda, 1982; Wilcock, 2005). In the unemployment literature, the loss of personal  
446 identity was found to be the closest correlate with perceived deprivation from unemployment  
447 (Waters & Moore, 2002). Losing this important form of societal contribution and meaning  
448 derived from work can be perceived as devastating. This group of older adults discussed both the  
449 struggle of the unemployment experience in terms of personal identity, but also an adaptation  
450 that ensued. The conversations with these older adults pointed to a change in occupational  
451 attitudes that occurs during the retirement years. To ask about the essence of a person who is  
452 retired, we realized that the question of "doing" was not identity based. These retirees stressed  
453 the importance of activity and engagement, but their long list of activities (i.e. pickle ball, going  
454 to the gym, fixing cars, housekeeping, social clubs, etc.) did not replace the list of identity icons  
455 from their prior work lives. Retirees didn't describe themselves in terms of their sporting or  
456 social events. When asked 'what do you do?', they didn't say "I play baseball," or "I'm a bridge  
457 champion." Instead, they referred to their doing identity with the general term "retired" or a  
458 reference to their prior work life such as "I used to be an accountant". Social roles came up  
459 ("I'm a wife," "a father," "a grandmother") when individuals were asked how they would  
460 describe themselves, but not with consistency. The lack of connection with current life purposes  
461 suggests a misfit of the construct of "doing" when applied to retirees. Despite the frequency of  
462 their mentions of activity and engagement, there wasn't a single messenger or container of  
463 meaning that replaced the traditional work-based description of a doing identity.

464           It has been noted that traditional categorization schemes for occupation (work, play,  
465 sleep, etc.) do not capture the complexity of the occupational experience (Jonsson, 2008;  
466 Primeau, 1996; Thompson & Bunderson, 2001). This may be particularly true for the group of  
467 individuals who have retired from paid labor. Negotiating changes in occupational engagement  
468 and meaning can be particularly challenging for older adults (Heatwole Shank & Cutchin, 2010).  
469 Many of the older adults had lived lives full of productivity and service and spoke with pride  
470 when reflecting on their past contributions. But repeatedly many spoke of this time of  
471 productivity and engagement as having ‘served their time’, and that now it was time to pass the  
472 torch of service to others. This feeling that the major years of productive labor to society had  
473 come to an end in retirement fits the conceptualization that older workers are a burden to a  
474 market-economy (Skirbekk, 2004). Freedom from the constraints of obligatory work in a market-  
475 economy may also mean freedom to enact occupational balance (Clouston, 2014). Rather than  
476 rankling at the idea that they would no longer be relied on for service and productivity, these  
477 older adults spoke of fondness of placing themselves on a shelf and letting younger folks do the  
478 heavy lifting of productive service to communities. In the process of accepting retirement as a  
479 life-stage of non-productivity, they had freed themselves up for pursuits of purposeful and  
480 enjoyable activities in sports, sociality, and travel. This conceptual transition to purposeful  
481 rather than productive activity requires a retooling of work-based occupational constructs.

482           An alternative construction for categorizing the nature of occupational experience, which  
483 does not rely on a dichotomy between productive work versus non-productive play, may be more  
484 relevant to the experience of “doing” in retirement. Jonsson & Persson’s (2006) experiential  
485 theory of occupational categories holds that daily balance in exacting, flowing, and calming  
486 activity leads to an enhanced quality of life. What constitutes balance will vary based on



487 individual skills interacting within a context (such as the expectations related to retirement) and  
488 influenced by occupational demands. This model might be beneficial in understanding the  
489 occupational identity of older adults who have moved into a phase of life which does not have  
490 the same social expectations for productivity, and yet inclusion is still essential. Whiteford &  
491 Periera (2012) view occupations as the vehicle for individuals and groups in society to  
492 participate and in which inclusion can ultimately be achieved. The transformation from  
493 productive labor as a source of value and meaning to inclusive purposeful activity as a sufficient  
494 substitute likely depends on culture-bound roles. Given the work-based identity descriptors  
495 provided by this sample of retirees, the transition to a purpose-based identity has not fully  
496 evolved in the US culture.

497         This discussion has addressed issues of identity formation and meaning, but a final area  
498 of occupational well-being incorporates the issue of control (Doble & Santha, 2008). Despite  
499 having laid a theoretical foundation of the latent benefits of work as the primary source of  
500 occupational deprivation (Jahoda, 1982), participant reflections focused rather on issues of  
501 choice. The loss of a socially endorsed purpose and social contacts from work were mentioned  
502 by a minority of the participants, thus they are not the primary interpretation to arise from these  
503 data. The most significant challenges reported by many individuals were the ongoing impact of  
504 the unemployment episode on their retirement income and ability to choose their lifestyle. As  
505 one respondent reported, “Retirement is what I want to do, but can’t afford.”

506         The agency restriction theory of unemployment effects is an alternative to the latent  
507 benefits model, suggesting that limitations on income and consequent restriction in agency are  
508 the mechanism by which unemployment impacts health (Fryer, 1986). The loss of income was a  
509 distinct challenge and the timing of late-career unemployment extended the economic impact

510 (with consequent limitations on choice) into the retirement years. Interviewees reported losing  
511 access to pensions that they thought would fund their retirement, taking highly reduced payments  
512 on their planned pensions, or having to work at reduced pay rates. Others reported working extra  
513 years to make-up the lost income. The data in this study suggested that individuals who felt  
514 forced into retirement experienced a limited income that they described as limiting their lifestyle  
515 choices, consistent with agency restriction theory. The strong negatives of agency restriction  
516 were captured in the comment of one respondent, “So you know it was a horrible feeling, and it  
517 might pass, but there was no choice.” The importance of having choices was discussed as a  
518 significant factor in the happiness and health of retirees (Quine et al., 2007; Rudman et al.,  
519 1997). For this group of older adults with pre-retirement unemployment, agency restriction  
520 modeled the unemployment deprivation experience with more relevance than the latent benefits  
521 of work model.

522         Despite these unemployment based limitations in choice, many respondents still found  
523 their retirement years to be a time in which control and choice was more freely available than  
524 during their working years. The freedom to choose activities and daily patterns was the most  
525 commonly mentioned benefit of retirement among these respondents. Even when income  
526 restrictions continued into the retirement years, individuals reported how much they enjoyed  
527 their current freedom in time and the ability to choose their daily activities. Some had returned  
528 to work to manage the financial difficulties of an early retirement, but most noted that working in  
529 retirement was entirely different than working full-time, with more flexibility and freedom and  
530 less constrained by income requirements. Several individuals noted that they had let go of some  
531 affordances in life to trim their budgets, but it hadn’t trimmed their life satisfaction.

532           This strong positive theme of choice is subject to two distinct limitations. These  
533 interviewees were retired individuals who had already made it past the difficult episode of  
534 unemployment and had navigated the majority of consequent change and agency restriction.  
535 Additionally, the unpaid, voluntary nature of participation and source of the sample limits the  
536 ability to generalize conclusions. The Huntsman World Senior Games incorporates some non-  
537 athletic activities (i.e., bridge) but generally draws a crowd of active and involved older adults.  
538 These are individuals with enough income to travel and participate, who on average report very  
539 good health, and are likely not representative of the range of lifestyle restrictions that may impact  
540 older adults on reduced incomes. A sample of 24, particularly given the higher incomes,  
541 education, and health levels, is not sufficient for drawing generalized conclusions. Future  
542 research is planned to qualitatively examine the impact of late-career unemployment in a more  
543 representative sample. Yet even with these cautions on the limitations and the sample  
544 characteristics, participants reported on both their prior restrictions in choice as a hardship and  
545 the current availability of choice as an asset, suggesting a duality in the experience. The themes  
546 of challenge, choice, transition, and resilience may be theoretically relevant and transferable to  
547 occupational well-being models for older adults, though may not be empirically generalizable to  
548 the population overall due to the sample characteristics.

#### 549 Conclusions

550           This study provides insight into the non-economic aspects of late-career unemployment  
551 and the implications for well-being as well as insights into the roles of adaptation and resilience  
552 in ameliorating its effects. It has been noted that the expenditure of time toward the obligatory  
553 task of paid work erodes time and energy resources needed for well-being enhancing activity  
554 (Clouston, 2014). Particularly among older adults who may be experiencing a slowing of life

555 pace, the market-based demands of full-time employment may put added demands on work-life  
556 balance. Increasing choices to engage in bridge-employment and flexible work arrangements  
557 during the retirement transition may be a useful policy solution to manage the negative effects of  
558 late-life unemployment scenarios. This study also adds to evidence that choice and agency play  
559 an important role in the life satisfaction of older adults and that there is an ongoing evolution of  
560 the construct of “doing” in retirement.

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