Late-Career Unemployment Has Mixed Effects in Retirement

Maren Wright Voss  
Utah State University, Maren.Voss@usu.edu

M. Beth Merryman  
Towson University

Lisa Crabtree  
Towson University

Kathy Subasic  
Towson University

Wendy Birmingham  
Brigham Young University

Lori Wadsworth  
Brigham Young University

See next page for additional authors

Follow this and additional works at: https://digitalcommons.usu.edu/extension_research

Part of the Other Life Sciences Commons

Recommended Citation
Late-Career Unemployment has Mixed Effects in Retirement

Maren Wright Voss, ScD¹,²; M. Beth Merryman, PhD³; Lisa Crabtree, PhD³; Kathy Subasic, PhD³; Wendy Birmingham, PhD⁴; Lori Wadsworth, PhD⁵; Man Hung, PhD²

¹Utah State University Health and Wellness Extension
²University of Utah School of Medicine
³Towson University Department of Occupational Therapy and Occupational Science
⁴Brigham Young University Department of Psychology
⁵Brigham Young University Romney Institute of Public Management

Maren Wright Voss, ScD: Corresponding author
Utah State University, Health and Wellness Extension
100 East Center Street, L613
Email: maren.voss@usu.edu
Phone: 240-367-4777
Fax: 801-499-5371
ORCID: 0000-0002-9054-7389

M. Beth Merryman, PhD
Towson University Department of Occupational Therapy & Occupational Science
Enrollment Services 245, 8000 York Rd. Towson, MD 21252
Email: bmerryman@towson.edu
Phone: 410-704-3499
ORCID: 0000-0001-7041-1153

Lisa Crabtree, PhD
Towson University Department of Occupational Therapy & Occupational Science
Enrollment Services 245, 8000 York Rd. Towson, MD 21252
Email: lcrabtree@towson.edu
Phone: 410-704-5623
ORCID: 0000-0002-4590-7023

Kathy Subasic, PhD
Email: ksubasic@towson.edu
Phone: 410-704-5134

Wendy C. Birmingham, PhD
Acknowledgements

This work was supported by Quality Outcomes Research and Assessment (http://QualityOutcomesResearch.com) and by Brigham Young University under a Gerontology Program Grant award.

Conflict of Interest

None of the authors have any conflict of interest to disclose.
Late-Career Unemployment has Mixed Effects in Retirement

Abstract

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

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

Word Count: 6299
Late-Career Unemployment has Mixed Effects in Retirement

Background

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

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

The latent benefits of work theory may be relevant to health in aging and retirement, as evidence suggests that ongoing occupational engagement improves health in aging populations.
Based on this understanding of the importance of occupational engagement in an aging context, one question to consider is whether a loss of work opportunity in the pre-retirement years would be any different in terms of occupational disruption than a planned retirement. There is evidence to suggest that late-career unemployment impacts retirement timing and may impact health in retirement. When individual unemployment benefits run out, retirement rates rise for workers aged 62-69 (Coile & Levine, 2011). Additionally, when economic recessions occur in the years just before an individual’s retirement age, individual level health declines for that age group (Burgard, Ailshire, & Kalousova, 2013). Economic recessions have been linked to cognitive function decline in older adults (Leist, Hessel, & Avendano, 2014). Loss of meaningful activity due to unemployment may be at the root of the observed health declines. Survival analysis at a population level has indicated that a one percent increase in unemployment rates occurring at age 58 resulted in a 10% increase in the likelihood of morbidity by age 79 (Coile, Levine, & McKnight, 2012).

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

There is a broad body of literature that has found that the loss of a job leads to reductions in both physical and mental well-being. Broad population level evidence links unemployment to
higher rates of overall mortality due to cardiovascular disease or suicide (Gerdtham & Johannesson, 2003; Granados, House, Ionides, Burgard, & Schoeni, 2014; Jin, Shah, & Svoboda, 1995; Stuckler, Basu, Suhrcke, Coutts, & McKee, 2011; Sullivan & Von Wachter, 2009). Of particular relevance, unemployment experienced among older adults has been shown to have lasting effects on mental health (Voss et al., 2017), and these negative effects do no dissipate when there is a return to work (Gallo et al., 2006). Given both theory and evidence of the importance of work opportunity for the health of populations, it is interesting to consider whether loss of work during retirement produces similar negative health effects. There is a clear trend toward declining health and life satisfaction in the years following formal retirement (Moon, Glymour, Subramanian, Avendano, & Kawachi, 2012). A meta-analysis of 22 longitudinal studies on the health effects of retirement concluded that retirement produces short-term increases in mental health, but found conflicting evidence for the impact on physical health (van der Heide, van Rijn, Robroek, Burdorf, & Proper, 2013). To understand this conflicting evidence requires breaking down the broad group of retirees with sub-group analysis. Voluntariness of the retirement experience is proving to be a critical element in understanding its health effects as involuntary retirees have more negative health outcomes (Van Solinge, 2007). Approximately 1/3 of the 2006-2010 participants in the US Health and Retirement Study (HRS) reported their retirement as involuntary and on average experienced health declines following retirement, while those with voluntary retirement had no negative health effects (Rhee, Mor Barak, & Gallo, 2016). In terms of well-being, only voluntary retirees showed significant increases in overall happiness following retirement (Calvo, Haverstick, & Sass, 2009).

The transition to retirement, particularly if involuntary and preceded by unemployment, places added burdens on the organization of time and activity, which can challenge occupational
balance and well-being (Matuska & Christiansen, 2008). The purpose of this study is to describe the impact of late-career unemployment in the context of its close chronological connection to retirement and its impact on voluntariness of retirement to assess how this type of occupational disruption might impact individual well-being. This type of examination can be conducted applying qualitative phenomenological methods.

Methods

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

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

Data collection. Participants provided informed consent for study participation. All research personnel were trained following the Collaborative Institutional Training Initiative protocol. Quantitative responses regarding physical health, mental health, employment history,
and demographic status were collected using a Qualtrics survey administered on electronic tablets at the time the participants were recruited at a Huntsman World Senior Games health fair. Self-reported physical health was collected by respondents’ answer to the question, ‘Would you say your health is excellent, very good, good, fair, or poor?’ Self-reported health has been found to be a reliable indicator of health outcomes (Cheak-Zamora, Wyrwich, & McBride, 2009; Salyers, Bosworth, Swanson, Lamb-Pagone, & Osher, 2000). Mental health was assessed using the Center for Epidemiological Studies-Depression (CES-D) measure (Radloff, 1977).

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

Data analysis. There were two components to our data analysis, deductive and inductive. The theory-driven deductive component of analysis drew upon the occupational science view that occupations are elemental in the ongoing development and well-being of individuals (Jahoda, 1982; Jonsson & Persson, 2006; Matuska & Christiansen, 2008). The theory-driven element was instituted in selection of interview questions and the development of the moderator guide (see Appendix A) and informed by theories of occupational well-being. Thematic analysis
was conducted as recommended by Braun and Clarke (2006) using an inductive method which allowed for exploratory consideration of emergent themes. Data-analysis which uses a bottom-up approach, where codes and themes are identified from the data rather than determined a priori, emphasizes individual level meanings in data analysis (Braun & Clarke, 2014; Smith & Osborn, 2008). The semi-structured interview format guided by theory-driven queries, then followed by emergent thematic analysis, resulted in a combined deductive and inductive analytic approach.

Interviews were transcribed by trained research assistants and the primary investigator conducted a first reading to code blocks of text that could be identified as characteristics of the described experience, using an initial open coding level of analysis. Analysis was performed using NVivo software for Mac 11.0 ("NVivo qualitative data analysis Software," 2014). NVivo is a software system that allows selections of text to be highlighted during the coding process and that text can then be associated to key word or code for later identification and thematic analysis. This code-highlighting during the interview text-reading process is consistent with an emergent story-telling approach to thematic analysis. A coding table was constructed in NVivo software from the generated codes and patterns. Theoretical codes were developed following the open coding, and while informed by occupational models, were phrased to reflect wording arising from individual stories. New codes were added as themes emerged in the ongoing coding process (see Appendix B). A second reading was conducted to apply the coding table to all interviews, and the coding table was modified as new coding categories were identified in the second coding. Emerging codes were compared with substantive and theoretical codes derived from the first reading. Patterns of experience that occurred with frequency across interviews were identified as relevant themes arising from individual level experiences. On the third and final reading, quotes which exemplified the identified themes were added to the coding table.
Data trustworthiness was addressed through the inclusion of quotations that exemplified the themes and confirm their accuracy. Credibility of the data and its transferability to relevant theory was the focus of the methodological design, rather than empirical generalizability (Smith & Osborn, 2008). In addition, cross-comparisons between the US HRS national dataset (Chien et al., 2015) and the complete Huntsman Senior Games research project were made. Themes were evaluated as coherent or disruptive to the time, meaning, and control elements of occupational balance theory as it relates to mature populations.

**Findings**

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

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

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

Well, uh, I actually got pushed out a little bit.”
Oh, well it wasn’t really my decision, they closed down the office where I worked so I, and luckily I was only 55 and they gave me early retirement.

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

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

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

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

When I was terminated, that was at the time when everyone was out of jobs and so the jobs were not available then, that was not a good time for looking.
The experience of ageism in re-employment, or at least the perception of ageism was evident in some cases. One woman let go from her job at age of 65 suspected ageism. Others felt re-employment was difficult due to ageism, “I was without work for 10 months after that because no one wants to hire a 52-year-old ex-airline employee.” And for others, the issue of age was more personal than corporate, “It was just that I didn’t want to look for a job at 62.”

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

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

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

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

The US Government Accountability Office calculates that an individual who loses 2 years to unemployment would need to work an additional 3.5 years to recoup the lost retirement income (GAO, 2012). This estimate was the reality for one participant who informed us, “I lost probably three years, you know, because I had to work the three years to make up full retirement.” Other individuals past the age of 50 were either reluctant to seek re-employment or were discouraged from doing so, taking early retirement with reduced incomes. Thus it would appear that the challenges and limitations had a greater impact than if a similar unemployment episode might
have occurred at a younger age. The long-lasting impact was not directly from the
unemployment as much as the interaction of age and retirement decisions related to the
unemployment occurring later in life.

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

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

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

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

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

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

The companion idea that time is more valuable than money, that true wealth comes from
autonomy, was expressed by many. “I love the freedom. I’ve always said I like time more than
money.” And this was echoed by another, different words, but almost exactly the same
sentiments. “Retirement doesn’t pay as well as employment, (but) there are other benefits.”

Even working choices in retirement continued to value time over money.

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

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

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

My favorite thing about being retired? Is being able to do whatever I want to do.

And I think that my boss understands that, because I think she wants me, to keep me still working.

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

_A time of transition._ As individuals discussed their choices and their adjustment process, a common theme was a non-linear nature to the retirement transition. Orderly transitions from full-time work to full-time ease were not the norm. The reasons for this curvilinear process were complex. While at times impacted by income or employment conditions, they were generally more existential and relevant to retirement as a life stage.
One man described rapid and disruptive lifestyle changes in retirement. “I ended up spending time with my wife 24/7. It’s too much! You need some apart time to appreciate each other better.” This couple had sold a home, lived in an RV for 2 years, and then bought and sold two additional homes before settling into a comfortable retirement lifestyle. Their retirement decisions brought them face to face with new climates, new family living arrangements, and new environmental hazards, all of which required either adaptation or changes of circumstance. It can be hard to achieve the desired quality of life when there are so many unfamiliar options available on the road to well-being.

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

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

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

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

A time of resilience. The themes which emerged from the life stories of older adults experiencing unemployment centered not just around the idea of struggle and transition, but also
transformation. Among the retirees experiencing unemployment in the years prior to leaving work behind, there was often a decision point which opened the door to regret. A promotion or transfer to a new position left someone more vulnerable to precarious employment and a later job loss or their chosen early retirement reduced financial security in unexpected ways. The feeling of having made a mistake was common. One man chose not to take an offered transfer out of state which would have secured a better pension. The feeling of loss was only realized years later, as the pension income wasn’t meeting daily needs and desires for comfort in retirement. In the moment of decisions, the twists and turns of a future existence can be impossible to predict.

Yet resilience was evident in almost every case, regardless of the level of regret.

Comments on resilience and adjustment arose unprompted, as individuals reflected on their challenging experiences. It seemed that these retirees were quite adept at accepting the current reality of their life circumstance and had moved into a place of relative peace.

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

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

Lingering depression or rumination about these challenges was not a topic that emerged from the qualitative interviews. The CES-D depression scores (mean=1.36, range = 0-8) from
the 18 individuals completing the survey did not differ from the HRS national average CES-D score for the unemployed (mean=1.34, range = 0-8). This suggests that the mental health of the older adults attending the Huntsman Senior Games did not differ from population norms. Though the retirement transition wasn’t perfect or easy for many, adjusting and adapting provided keys to ongoing contentment. When asked ‘what is the hardest thing about retirement’, one woman just laughed. That emotional expression reflected a joy in retirement that was evident in so many individuals as they discussed what they love about retirement life. Prior research has shown a lasting negative effect of unemployment on mental health among older adults (Voss et al., 2017), regardless of whether they returned to work (Gallo et al., 2006). Yet this group of older adults had CES-D depression scores very similar to the national averages for the age group from the HRS comparative sample. While more than half of this sample experienced involuntary retirement and all had pre-retirement unemployment, successful adaptation moved them past deprivation into current joyful living.

Discussion

Analyzing the volumes of life experience from participating older adults, it is clear that unemployment in pre-retirement is both difficult to measure and complex in its impact. Yet despite the distinct challenges of unemployment and forced retirement, this group of older adults spent little time discussing the episode of struggle and preferred reflecting on the pathways they had found toward joy in retirement. It may be relevant to start with occupational constructs of engagement, participation or “doing” (Wilcock, 1998) as a lens from which to view both the struggle and the adaptation experienced by these retirees. In analysis of the interview transcripts, it became apparent that “doing” in retirement takes on a different meaning, detached from the work and play constructs of earlier life. This is illustrated by one man’s answer to a simple
question, “What do you do?” He said, “I’m retired and I don’t do anything.” Yet if asked about
his activities, his ‘don’t do anything’ declaration was clearly false. Querying the construct of
‘doing’ devoid of its depth and richness evoked an answer related to work versus retirement,
rather than activity and life engagement more generally. Doing in retirement is incongruent with
traditional occupational categories of work and play, reflecting instead dimensions of choice and
purpose.

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

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

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

…I don’t feel as worthwhile and I have tried to fight against that, but sometimes you
know (how) you equate someone paying you with worth? And it’s a silly way to feel, but
I can’t help feeling that way to some extent. I’m not as worthy, and I’m not as good because no one is paying me for what I do.

Occupational scientists have discussed the identity shaping aspect of productive occupations as a key component in the relationship between occupation and health (Christiansen, 1999; Jahoda, 1982; Wilcock, 2005). In the unemployment literature, the loss of personal identity was found to be the closest correlate with perceived deprivation from unemployment (Waters & Moore, 2002). Losing this important form of societal contribution and meaning derived from work can be perceived as devastating. This group of older adults discussed both the struggle of the unemployment experience in terms of personal identity, but also an adaptation that ensued. The conversations with these older adults pointed to a change in occupational attitudes that occurs during the retirement years. To ask about the essence of a person who is retired, we realized that the question of “doing” was not identity based. These retirees stressed the importance of activity and engagement, but their long list of activities (i.e. pickle ball, going to the gym, fixing cars, housekeeping, social clubs, etc.) did not replace the list of identity icons from their prior work lives. Retirees didn’t describe themselves in terms of their sporting or social events. When asked ‘what do you do?’, they didn’t say “I play baseball,” or “I’m a bridge champion.” Instead, they referred to their doing identity with the general term “retired” or a reference to their prior work life such as “I used to be an accountant”. Social roles came up (“I’m a wife,” “a father,” “a grandmother”) when individuals were asked how they would describe themselves, but not with consistency. The lack of connection with current life purposes suggests a misfit of the construct of “doing” when applied to retirees. Despite the frequency of their mentions of activity and engagement, there wasn’t a single messenger or container of meaning that replaced the traditional work-based description of a doing identity.
It has been noted that traditional categorization schemes for occupation (work, play, sleep, etc.) do not capture the complexity of the occupational experience (Jonsson, 2008; Primeau, 1996; Thompson & Bunderson, 2001). This may be particularly true for the group of individuals who have retired from paid labor. Negotiating changes in occupational engagement and meaning can be particularly challenging for older adults (Heatwole Shank & Cutchin, 2010). Many of the older adults had lived lives full of productivity and service and spoke with pride when reflecting on their past contributions. But repeatedly many spoke of this time of productivity and engagement as having ‘served their time’, and that now it was time to pass the torch of service to others. This feeling that the major years of productive labor to society had come to an end in retirement fits the conceptualization that older workers are a burden to a market-economy (Skirbekk, 2004). Freedom from the constraints of obligatory work in a market-economy may also mean freedom to enact occupational balance (Clouston, 2014). Rather than rankling at the idea that they would no longer be relied on for service and productivity, these older adults spoke of fondness of placing themselves on a shelf and letting younger folks do the heavy lifting of productive service to communities. In the process of accepting retirement as a life-stage of non-productivity, they had freed themselves up for pursuits of purposeful and enjoyable activities in sports, sociality, and travel. This conceptual transition to purposeful rather than productive activity requires a retooling of work-based occupational constructs.

An alternative construction for categorizing the nature of occupational experience, which does not rely on a dichotomy between productive work versus non-productive play, may be more relevant to the experience of “doing” in retirement. Jonsson & Persson’s (2006) experiential theory of occupational categories holds that daily balance in exacting, flowing, and calming activity leads to an enhanced quality of life. What constitutes balance will vary based on
individual skills interacting within a context (such as the expectations related to retirement) and influenced by occupational demands. This model might be beneficial in understanding the occupational identity of older adults who have moved into a phase of life which does not have the same social expectations for productivity, and yet inclusion is still essential. Whiteford & Periera (2012) view occupations as the vehicle for individuals and groups in society to participate and in which inclusion can ultimately be achieved. The transformation from productive labor as a source of value and meaning to inclusive purposeful activity as a sufficient substitute likely depends on culture-bound roles. Given the work-based identity descriptors provided by this sample of retirees, the transition to a purpose-based identity has not fully evolved in the US culture.

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

The agency restriction theory of unemployment effects is an alternative to the latent benefits model, suggesting that limitations on income and consequent restriction in agency are the mechanism by which unemployment impacts health (Fryer, 1986). The loss of income was a distinct challenge and the timing of late-career unemployment extended the economic impact
(with consequent limitations on choice) into the retirement years. Interviewees reported losing access to pensions that they thought would fund their retirement, taking highly reduced payments on their planned pensions, or having to work at reduced pay rates. Others reported working extra years to make-up the lost income. The data in this study suggested that individuals who felt forced into retirement experienced a limited income that they described as limiting their lifestyle choices, consistent with agency restriction theory. The strong negatives of agency restriction were captured in the comment of one respondent, “So you know it was a horrible feeling, and it might pass, but there was no choice.” The importance of having choices was discussed as a significant factor in the happiness and health of retirees (Quine et al., 2007; Rudman et al., 1997). For this group of older adults with pre-retirement unemployment, agency restriction modeled the unemployment deprivation experience with more relevance than the latent benefits of work model.

Despite these unemployment based limitations in choice, many respondents still found their retirement years to be a time in which control and choice was more freely available than during their working years. The freedom to choose activities and daily patterns was the most commonly mentioned benefit of retirement among these respondents. Even when income restrictions continued into the retirement years, individuals reported how much they enjoyed their current freedom in time and the ability to choose their daily activities. Some had returned to work to manage the financial difficulties of an early retirement, but most noted that working in retirement was entirely different than working full-time, with more flexibility and freedom and less constrained by income requirements. Several individuals noted that they had let go of some affordances in life to trim their budgets, but it hadn’t trimmed their life satisfaction.
This strong positive theme of choice is subject to two distinct limitations. These interviewees were retired individuals who had already made it past the difficult episode of unemployment and had navigated the majority of consequent change and agency restriction. Additionally, the unpaid, voluntary nature of participation and source of the sample limits the ability to generalize conclusions. The Huntsman World Senior Games incorporates some non-athletic activities (i.e., bridge) but generally draws a crowd of active and involved older adults. These are individuals with enough income to travel and participate, who on average report very good health, and are likely not representative of the range of lifestyle restrictions that may impact older adults on reduced incomes. A sample of 24, particularly given the higher incomes, education, and health levels, is not sufficient for drawing generalized conclusions. Future research is planned to qualitatively examine the impact of late-career unemployment in a more representative sample. Yet even with these cautions on the limitations and the sample characteristics, participants reported on both their prior restrictions in choice as a hardship and the current availability of choice as an asset, suggesting a duality in the experience. The themes of challenge, choice, transition, and resilience may be theoretically relevant and transferable to occupational well-being models for older adults, though may not be empirically generalizable to the population overall due to the sample characteristics.

Conclusions

This study provides insight into the non-economic aspects of late-career unemployment and the implications for well-being as well as insights into the roles of adaptation and resilience in ameliorating its effects. It has been noted that the expenditure of time toward the obligatory task of paid work erodes time and energy resources needed for well-being enhancing activity (Clouston, 2014). Particularly among older adults who may be experiencing a slowing of life
pace, the market-based demands of full-time employment may put added demands on work-life balance. Increasing choices to engage in bridge-employment and flexible work arrangements during the retirement transition may be a useful policy solution to manage the negative effects of late-life unemployment scenarios. This study also adds to evidence that choice and agency play an important role in the life satisfaction of older adults and that there is an ongoing evolution of the construct of “doing” in retirement.
References


NVivo qualitative data analysis Software. (2014). QSR International Pty Ltd.

