Late-career unemployment has mixed effects in retirement

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Late-career unemployment has mixed effects in retirement

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ABSTRACT
Paid work forms a pattern of occupational engagement that shifts during both unemployment and retirement. Similar to unemployment, the occupational disruption associated with involuntary retirement has been linked to poorer physical and mental health outcomes. To better understand the health impact of work transitions during the pre- and post-retirement years, 24 retired individuals with late-career unemployment were interviewed at the Huntsman World Senior Games in October 2016. Demographic data were collected. Braun and Clarke’s (2006) approach was utilized to thematically analyse the interview data and interpretations were evaluated against existing theory. 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 resilience. Concepts of productivity and meaningful engagement shift during the retirement years toward wellness derived from purposeful occupation, suggesting that occupational models may need to reconsider concepts of productivity and purpose for this age group.

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 1800s, possibly as an oversupply of labor pushed economies to ‘shelve’ older workers and make way for younger, more productive employees (Weisman, 1999). Yet, sociological studies demonstrate that work provides psychosocial benefits in addition to income. The current appreciation of the importance of work to individual well-being dates from the Great Depression era of broad failures in global economies. Researchers based in Europe at that time identified five latent benefits of employment that are lost when opportunities to engage in productive labor are unavailable (Jahoda, 1982; Jahoda, Lazarsfeld, & Zeisel, 1974). Those benefits included: 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).

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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 (Clark et al., 2012; Glass, de Leon, Marottoli, & Berkman, 1999). Based on this understanding, 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. For instance, in contexts where unemployment benefits are time limited, retirement rates rise for workers aged 62-69 (Coile & Levine, 2011). Correlational studies have also found a link between economic recessions and a decline in cognitive function of older adults of preretirement age (Leist, Hessel, & Avendano, 2014) and in health status of adults of preretirement age (Burgard, Ailshire, & Kalousova, 2013). Loss of meaningful occupation due to unemployment may be at the root of the observed health declines. Supporting that suggestion, survival analysis at a population level indicated that a 1% 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 older workers are disproportionately impacted by unemployment. In the US in 2010, workers over the age of 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). Additionally, where only 10% of displaced factory workers aged 20-54 were absent from the labor force 3-5 years after a job loss, approximately 30% of those aged 55-69 permanently left the labor force (Coile & Levine, 2011). Being unemployed has health consequences. Population level evidence links unemployment to higher rates of overall mortality due to cardiovascular disease or suicide (Granados, House, Ionides, Burgard, & Schoeni, 2014; 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). It is less clear whether loss of work during retirement contributes to evidence of 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 it 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). Sub-group analysis suggests that involuntary retirees have more negative health outcomes (Van Solinge, 2007) while those who retired voluntarily had no negative health effects (Rhee, Mor Barak, & Gallo, 2016) and showed significant increases in overall happiness following retirement (Calvo, Haverstick, & Sass, 2009). Importantly, approximately ⅓ of the 2006-2010 participants in the US Health and Retirement Study (HRS) reported their retirement as involuntary.

From an occupational perspective, the transition to retirement, particularly if involuntary and preceded by unemployment, may threaten occupational balance, as defined by Matuska and Christiansen (2008). To test this assumption, this study sought to describe the impact of late-career unemployment on voluntary retirement, and the impact of this occupational disruption on individual well-being.

Methods

Qualitative phenomenological methods were used to unfold an understanding of the people, the contexts, and the interaction between late-career unemployment and retirement well-being.

Participants

The 24 participants in this study were drawn from a larger project on retirement health, which involved 176 retired individuals attending the Huntsman World Senior Games held in Utah, USA, during October 2016. The Games provide opportunities for older adults to compete in both athletic (baseball, volleyball, pickleball, etc.) and non-athletic (bridge, shooting, shuffleboard, etc.) events. Participants were over 50 years of age and had experienced...
unemployment within 10 years of retirement age. As qualitative research necessarily intrudes 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. Participants provided informed consent for study participation.

**Data collection**

All research personnel were trained to follow the Collaborative Institutional Training Initiative protocol. Quantitative data regarding physical health, mental health, employment history, and demographic status were collected using a Qualtrics survey administered at the time of recruitment. 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 Health and Retirement Study version of the Center for Epidemiological Studies-Depression (CES-D) measure (Radloff, 1977). Participants were instructed to leave blank any questions they felt uncomfortable answering. Semi-structured qualitative interviews, which were electronically recorded, utilised a moderator guide seeking information about retirement timing, time-use, control, health, and well-being status. Interview questions and the development of the moderator guide were deductively informed by theories of occupational well-being. The guide had been pilot tested on 20 mature individuals. Screened partitions separated interview booths from the general traffic of the health fair. No constraints were placed on interview length, but most ranged between 15-40 minutes. Interviews were transcribed by trained research assistants.

**Data management and analysis**

There were two components to the data analysis, deductive and inductive. The theory-driven deductive component drew upon the occupational science view that occupations are elemental in the ongoing development and well-being of individuals (Jonsson & Persson, 2006; Matuska & Christiansen, 2008). Thematic analysis was conducted using an inductive method that allowed for exploratory consideration of emergent themes (Braun & Clarke, 2006). Emergent 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 (Braun & Clarke, 2014; Smith & Osborn, 2008).

The first step of the analysis for this study was to identify the relevant cohort who had experienced unemployment, drawn from the full sample of 176 participants in the larger study. The primary investigator completed 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. The analytic process utilised NVivo software for Mac 11.0 (NVivo, 2014). This code-highlighting during the interview text-reading process is consistent with an emergent storytelling approach to thematic analysis, as codes from individual interviews contributed to themes and patterns identified across the entire data set, rather than being focused within an individual data item or interview as in narrative analysis (Braun & Clarke, 2006). A coding table was constructed in NVivo software from the generated codes and patterns. Following the initial interview open coding, reviewing, and integrating patterns that emerged, theoretical codes were developed. While informed by occupational models, these codes were phrased to reflect wording arising from individual interviews. The second interview reading applied the coding from the constructed NVivo table to all interviews and, as new coding categories were identified, the coding table was updated. Following the second reading, the coding table was finalized and patterns of experience that occurred with frequency across interviews were identified as relevant themes arising from individual level experiences. On the third reading, quotes which exemplified the identified themes were added to the coding table (Braun & Clarke, 2006). Trustworthiness of the analysis was addressed through the inclusion of quotations.
that exemplified the themes and confirm their accuracy. Credibility and transferability of the findings 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.

Findings

Using a combination of survey and interview data, 24 individuals were identified as having late-career unemployment. 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 (SD 7.25; range 62-90), compared to 79.1 years in the national sample. Compared to national averages, a greater proportion were married (77.8% versus 52.2%) and fewer were widowed (5.6% versus 31.6%), 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 better than the national average (mean = 1.94 compared to national mean = 3.02; where 2 = very good and 3 = good).

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. However, transcript analysis showed that they had been 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, capturing how job loss can be reframed and described as retirement.

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.’

Themes arising from the qualitative data

Four distinct themes regarding unemployment in the pre-retirement years emerged from the 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 to focus on benefits in the present rather than problems of the past.
A time of struggle
For the majority, there is no doubt that the experience of unemployment late in a career was a distinct challenge, yet a few individuals reported an easy transition “All I had to do was get my resume out there to a few interviews, salary negotiations, and that was it. Yeah it wasn’t a big deal.” 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.

One woman let go from her job at age 65 suspected ageism, while others felt age made re-employment difficult, “I was without work for 10 months after that because no one wants to hire a 52-year-old ex-airline employee.” 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 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 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 needs to work an additional 3.5 years to recoup the lost retirement income (Government Accountability Office, 2012). This estimate was the reality for one participant who informed us, “I lost probably 3 years, you know, because I had to work the 3 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 had 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 being unemployed later in life.

A time for freedom
The second theme was the high value these older adults placed on freedom now they “don’t have a job to hold me back” and “don’t have to march to anyone else’s tune.” 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.

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

The expression of freedom was often tied to the construct of doing, expressed as freedom to “do whatever I want to do”. There is a great deal of importance for older adults in feeling they have a choice in their occupations, as this choice provides a sense of control in life more generally (Laliberte 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.” This sentiment was echoed by another participant, who explained that “Retirement doesn’t pay as well as employment, [but] there are other benefits.” Even working choices in retirement continued to value time over money.
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 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 9-5 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.

Even when paid work was chosen, the opportunity for flexible working arrangements fit the theme of freedom as a key aspect of the retirement experience.

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

One man described rapid and disruptive lifestyle changes when he “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, living arrangements, and environmental hazards, all of which required adaptation or changes of circumstance.

Leaving a lifestyle of work can be a difficult adjustment. This was true of the participant who resumed work because, “I got tired of being bored.” Additionally, 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 did not 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, which speaks to another emergent theme, a pattern of resilience.

A time of resilience
In addition to themes of struggle and transition, the experience of later life unemployment included stories of 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 might create vulnerability or precarious employment, later job loss, or reduced financial security in unexpected ways. The feeling of having made a mistake was common, and might only be realized years later, when pension incomes were not meeting daily needs and desires for comfort in retirement. Yet comments on resilience and adjustment arose unprompted, as individuals reflected on their challenging experiences. It seemed that these retirees were quite adept at accepting their current life circumstances 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 ... 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 liked 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.

When asked what was the hardest about retirement, one woman just laughed. That expression of joy in retirement was evident in 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 their age group, from the HRS comparative sample (Chien et al., 2015), even though more than half of this sample experienced involuntary retirement and all had pre-retirement unemployment.

**Discussion**

The findings from this study reveal that unemployment in pre-retirement is both difficult to measure and complex in its impact. Yet despite the challenges of unemployment and forced retirement, this group of older adults preferred reflecting on the positive aspects of retirement. Occupational constructs of engagement, participation or ‘doing’ (Wilcock, 1998) provide a lens from which to view both the struggle and the adaptation experienced by these retirees. Analysis of the interview transcripts made 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.” Querying the construct of ‘doing’ devoid of its depth and richness evoked an answer related to work versus retirement, rather than 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 productivity and “contributing to society” during their working lives was brought up by several of the individuals who experienced unemployment in the pre-retirement years. 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’s (1967) theory, that there is a Western tendency to monetize the time-based mechanism by which labor produces measurable value, infers that employed individuals are more esteemed than non-working peers. One reason that late-career unemployment may be difficult to measure is because retirement carries less social stigma than unemployment (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; 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 the adaptation that ensued. Participants pointed to a change in occupational attitudes that occurred 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 engagement, but their long list of current occupations did not replace the list of identity icons from their prior work lives. Retirees did not 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 mentioning occupations and engagement, there was not a single messenger or container of meaning that replaced the traditional work-based description of a doing identity.

It has been noted that 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 people 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 participants in this study 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 with 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 occupations. This conceptual transition to purposeful rather than productive occupation challenges 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 and Persson’s (2006) experiential theory of occupational categories holds that daily balance in exacting, flowing, and calming occupations 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. That is, occupations are viewed as the vehicle for individuals and groups to participate in society and in which inclusion can ultimately be achieved (Whiteford & Periera, 2012). The transformation from productive labor as a source of value and meaning to inclusive purposeful occupation 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 has been discussed as a significant factor in the happiness and health of retirees (Quine et al., 2007; Laliberte 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 of occupations and daily patterns was more freely available than during their working years. 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 what to do. Some had returned to work to manage the financial difficulties of an early retirement, but most noted that working in retirement was entirely different to working full-time, with more flexibility and freedom and fewer financial constraints. Several individuals noted that they had let go of some affordances in life to trim their budgets, but it had not trimmed their life satisfaction.

This strong positive theme of choice is subject to two distinct limitations. These interviewees had already made it past the difficult episode of unemployment and navigated the majority of consequent change and agency restriction. Additionally, the unpaid, voluntary nature of participation in the study and source of the sample limits generalizability. The Huntsman World Senior Games incorporate some non-athletic occupations but generally draws a crowd of active and involved older adults. These are individuals with sufficient income to travel and participate, who on average report very good health, and are not representative of the lifestyle restrictions impacting older adults on reduced incomes. A sample of 24, particularly given their higher income, education, and health levels, in not sufficient to draw 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, 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. The insights from older adults on adaptation and resilience in the face of occupational loss contribute to occupational science, particularly in regards to shifts in the concept of ‘doing’ during the retirement years. It has previously been noted that time committed to obligatory tasks of paid work erodes time and energy resources for well-being enhancing occupations (Clouston, 2014). 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. 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.

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**Conflict of Interest**

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

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