

Wellbeing after work – finding purpose and meaning in the early years of retirement

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Abstract

Background and Objectives

It is widely accepted that the retirement transition presents a challenge to the individual's sense of life as meaningful and coherent, making it necessary to find new activities to structure time and offset the loss of paid work. This may vary with individual temperament and could be less relevant in a world where both work and leisure are becoming more flexible. Our study addresses these questions, with the expectation that wellbeing would be enhanced or reduced depending on how effectively individuals could replace valued aspects of work.

Research Design and Methods

This paper is based on semi-structured qualitative interviews with 133 individuals in England, Italy and the US, forming part of a larger mixed-methods study. Depending on retirement timing, respondents were interviewed between one and three times.

Results

We found similarities across the three countries, regarding which aspects of work were missed, the strategies adopted to manage time, and preferences for structured or unstructured time use, although local opportunity structures varied. Individuals who successfully replaced valued aspects of work experienced an increase in wellbeing, although many felt no need to do so, relishing their new-found freedom.

Discussion and Implications

In terms of the extending working life agenda, the revaluation of personal time by older workers suggests a need to offer career breaks and more flexibility in contractual arrangements, alongside gradual retirement options. Unpaid work also needs to be rethought if it is to attract and retain retired people, and contribute to their wellbeing.

Key words

Retirement, wellbeing, temporality, voluntary work

Introduction

It has become accepted wisdom that the retirement transition presents a potential challenge to the individual's sense of their life as meaningful and coherent, making it necessary to find new 'productive and social' activities to offset the loss of paid work to maintain wellbeing (see, for instance, Antonucci, 2001; Baker *et al.*, 2005). Previous research has shown that a sense of coherence, personal meaning and social integration are protective against depression and supportive of mental wellbeing in retired people, but it is less clear that *activity* is central to ensuring wellbeing (Barbosa *et al.*, 2016; Wiesmann and Hannich, 2011); privatised and family-based sources of meaning may be equally effective.

While an activity substitution perspective (Havighurst 1963; Rowe & Kahn 1997) suggests that people take on activities (such as volunteering) to replace the loss of other activities (such as paid work), the role extension perspective (Hank and Stuck, 2008) argues that people active in one area are also active in another. Recent analysis of longitudinal survey data in the UK (van der Horst *et al.*, 2016) suggests that paid work and other activities are relatively independent of each other in later life, arguing for more qualitative research looking at the complexity of factors involved. Our consideration of retirees' changing relationship to work and its implications for their wellbeing considers both the beneficial and more problematic aspects of work, and how these may be (re)evaluated during the retirement decision.

Young and Schuller's retirement study, based on people retiring 30 years ago, argues that for a substantial amount of free time to remain enjoyable, it requires active patterning:

'Freedom from a time-structure could be regarded as one of the basic freedoms...(but) unless time has a structure of some kind people can all too easily become overwhelmed by it' (Young and Schuller, 1991: 101).

More recently, Weiss (2005: 14) has presented retirees as facing 'the same two challenges of retirement: to manage its threat of marginality and to utilize its promise of freedom'. Young and Schuller (1991) argue that it is the texture of time that is important; a mixture of routines and contrasts, including at least some activities that have 'the effortful character of work', is seen to produce optimal levels of satisfaction; Jun and Fisher (2012) similarly argue that a balance between constrained and discretionary time is important to maintain structure. Markers of time ('zeitgebers', Young and Schuller, 1991) such as pets, weekends, partner's work, meals, household tasks and television are used to punctuate the day and the week. The quality of how time is spent has been viewed as an important determinant of satisfaction in retirement; activities which are seen simply as passing time are generally viewed as not offering the same benefits as those experienced as personally meaningful (Jonsson *et al.*, 2000; Nimrod, 2008).

This need for time structure and task variation is likely to vary with individual temperament and may have less traction in a post-modern world where work and leisure are more flexible and less separate than in the past. A recent article by Bauger and Bongaardt (2016) suggests that retired people tend to relish increased autonomy, feeling little need of routine, while Ekerdt and Koss (2016) argue that the importance of establishing and discussing routines in retirement may lie more in their function as identity work among older people rather than in actually structuring how time is spent.

Our study addresses these questions, seeking detailed information from respondents about how they experience time while at work and in retirement, whether they feel the need to replace certain activities or routines, and how easy it is for them to do so. Our expectation was that, for those who did miss some aspect of work, wellbeing might be enhanced where this could be replaced, or reduced where attempts to replace it were less successful. As a longitudinal study, it was also not limited to the immediate post-retirement period.

Methodology and sample

This paper is based on semi-structured qualitative interviews and a standardised wellbeing measure¹ with 133 individuals in England, Italy and the US (55 across England (mean age at recruitment 61) 40 in Central Italy (mean age at recruitment 60) and 38 in North West USA (mean age at recruitment 62) and forms part of a mixed-methods longitudinal study into changes in health behaviours, routines and mental wellbeing at retirement. People were identified by a recruitment agency in each country on the basis that they were working at least 30 hours a week and planning to retire on the next twelve months. Depending on the timing of their retirement (including whether or not they did retire during the course of the project) respondents were interviewed between one and three times.

Respondents were sampled purposively to include sedentary, physically demanding, standing, and stressful jobs, as the impact of work on current wellbeing was seen as an important contextual factor. Secondary sampling criteria (via telephone screening by the research team) included income level, gender, partnership status, and age, as these were anticipated to affect opportunity structures and attitudes. Respondents were also selected purposively by interviewers to include urban and suburban areas, with varying levels of labour market demand and different facilities, but these were not key sampling criteria.

In thinking about influences on retirement activity and wellbeing, it is important to note the variety of household circumstances among our sample, which may have important implications for priorities and time use in retirement as well as the timing of the retirement decision itself (Moen, 2001; Loretto and Vickerstaff, 2013). Our sample included single people (some of them recently and unexpectedly so following bereavement or the ending of a long-term relationship), couples, including long-established and more recent, same-sex and heterosexual, living together or living apart, and in some cases, involving long-term extramarital relationships.

All interviews were digitally recorded (with interviewee permission) and transcribed verbatim. Data management and analysis was conducted using NVivo or MAXQDA 11 to thematically code interview transcriptions, using both deductive categories from the literature and inductive categories arising from the data itself to develop coding frames, which were then used independently by coders and checked (e.g. for missing/overlapping categories and consistency in allocating data to particular categories).

¹ Short Warwick Edinburgh Mental Well-Being Scale (SWEMWBS).

Results

Cross-national differences

A difference that was immediately apparent when analysing the cross-national data was how few of the US interviewees fully relinquished contact with the labour market on retirement; moreover, even those who did stop working tended to discuss a possible future return to employment. The reasons for this were various and included issues around access to health insurance (as well as broader financial concerns), but also a sense of meaning and purpose derived from work, and feeling a need to be in employment in order to remain connected to society as a whole. Other factors were the greater distances from extended family in the US sample, and the ready availability of labour market opportunities – older people in the US did not generally seem to anticipate or encounter problems in returning to work when they chose to do so. Those US interviewees who found themselves unhappy in retirement therefore tended simply to return to paid work rather than seeking to ‘replace’ work routines with volunteering, leisure or family care commitments.

By contrast, retirees in Italy did not generally express a desire to return to paid work, or anticipate that there would be many opportunities to do so. A sense of a traditional, permanent withdrawal from the labour market was central to the culture of retirement and to laws regulating the retirement transition we found here, and was also sometimes expressed in terms of a moral duty to make way for younger people, in a context of very high youth unemployment. This was not problematic where people had adjusted their expectations accordingly, but made for more difficult transitions where people would have liked to replace some aspects of their work but found themselves without opportunities to do so. This was compounded by the fact that gradual retirement appeared almost entirely unavailable due to the absence of specific legal rights, and by a marked lack of opportunities for voluntary work or community-based leisure activities in some areas.

The English sample fell somewhere between these two extremes; people here tended to present retirement as marking a decisive ‘step-change’ in the nature of their engagement with the world of work, even if opportunities for future work might still exist. While people were often interested in both paid and unpaid work opportunities following retirement, they were keen to ensure that these should be undertaken on their own terms and often rejected the idea of a regular commitment that too closely resembled their previous working life.

Planning to retire - putting work in its place

With one or two exceptions, our sample consists of people who are retiring voluntarily (not being made redundant and not leaving work primarily for health reasons), a factor which is supportive of increased wellbeing in retirement (Gallo *et al.*, 2000). It was therefore important to understand their motivations for retiring, how these related to their experiences of paid work, and what this might mean for their experiences of retirement, in particular the relative importance to their satisfaction and wellbeing of being able to replicate valued aspects of their working lives.

In addition to the qualitative data, we also used the Short Warwick Edinburgh Mental Well-Being Scale², included in a short survey undertaken at each wave of the research. Average levels of wellbeing among our interviewees were above those for the English population as a whole (23.6)³ at all three waves and in all three countries, and varied very little across waves. It was clear that retirement was not having a large impact, whether positive or negative, on average levels of wellbeing and that it was at the level of the individual that we might expect to see changes. A handful of people in each country had low levels of wellbeing (scores between 12 and 19) at the first wave, which tended to be associated with stress, whether in the workplace or from caring responsibilities, and could therefore be expected to improve with retirement.

Only a few people reported actively disliking or feeling unable to manage their job, but a desire to rebalance paid work and its requirements with other elements of life was both deeply felt and widespread. There was a feeling of needing to reclaim personal time, whether because work had become too dominant a time commitment over the course of the week, or in recognition of a desire to rebalance activities after a lifetime of paid work commitments. Typical comments included 'I've got a lot of things I want to do beyond work which I'm not finding time to do', 'There's never time to go off and enjoy yourself', 'I do more work than life, to be honest' and 'I've worked hard all my life'.

For some people, it was less the nature of work itself and more the associated demands, in particular long-distance travel, shifts or long hours, an expectation of constant availability outside of working hours via mobile phone and email, or an ever-growing administrative burden, especially where there was an expectation that these tasks could be completed unpaid in the employee's own time, that made them decide to retire. The timing of retirement, however, was generally facilitated by financial opportunity; factors such as eligibility for an occupational pension or paying off mortgage commitments were widely cited.

A changed experience of temporality appeared central to these considerations, as interviewees reviewed their current age and expectations of illness-free time ahead, appearing to revalue their own time in the process – as one US interviewee commented 'I'm no longer interested in exchanging my time for money'. It is worthy of note that some of our interviewees, although they were retiring before state pension age, had been working since they were teenagers and had already completed more than 40 years in the labour market. As Breheny and Stephens (2016) argue, this emphasis on personal time as a valued and scarce resource is an assertion of individually directed goals and serves as a corrective to dominant narratives of active ageing.

Early experiences of retirement (1) – a sense of freedom

When asked to name the best thing about retirement, interviewees in all three countries highlighted the fact that their time was now their own. Particularly at their first post-retirement interview, it was the sense of autonomy and time sovereignty that people tended to emphasise; 'The fact that you

² Short Warwick Edinburgh Mental Well-Being Scale (SWEMWBS). This has a maximum value of 35 and a minimum of 7.

³http://www2.warwick.ac.uk/fac/med/research/platform/wemwbs/researchers/interpretations/wemwbs_population_norms_in_health_survey_for_england_data_2011.pdf

can do what you want, when you want, at your own pace'. Other typical comments included 'I love not having to go to work', 'You're not ruled by the clock' and 'Your 24 hours are your own'.

For some people there was an explicit understanding of leisure time in retirement as a 'reward' for earlier labour. For instance, an Italian factory worker who had worked since the age of thirteen commented that he had earned a 'period of rest', while another man, who had grown up in a family business in London's East End, observed of the change in his life,

'I don't do any work. First time since I've been ... I think really the first time in my life. I mean I've worked from literally I was old enough to walk.' EN45

People who had spent their working lives in jobs which did not interest them also felt 'liberated' by being able to spend their time on activities which were a better fit with their own priorities, consistent with Bauger and Bongaardt's (2016) finding of the positive contribution of a heightened sense of agency to wellbeing in retirement. This experience may be less salient to those who had jobs which were well-suited to them; we were also interested in what people missed about their former jobs once they had retired, and go on to consider this in the sections that follow.

Early experiences of retirement (2) - missing work?

When asked about their previous jobs, many of our interviewees, sometimes rather to their own surprise, commented that there was little, if anything, that they missed about being at work. This was a typical quote:

I do not miss anything and I have deleted everything (of work). Every age has its own tasks! Now I would not be as efficient as before and we must accept the periods of life, and then at work I do not agree with the new generations because they have another way of working.
IT38

This is consistent with the findings of other studies (for instance 44% of people in a 2015 survey for the UK Centre for Ageing Better). For those who did report missing some aspect of their work, social contact emerged as the most common theme, with frequent references to 'camaraderie', 'companionship', 'banter' and what one man described as 'the craic with the lads'. Again, this is in line with survey evidence, where missing social interaction tended to dwarf other aspects of work such as structure and commitment (Centre for Ageing Better, 2016). Research respondents were sometimes surprised by how strongly they experienced this loss, especially where they had not really socialised with their colleagues outside of the work setting. As one said:

You don't realise how much time you do spend within the company and the environment of people other than your family. EN59

In all three countries, those respondents with smaller social circles were most likely to report missing the conviviality of work, and the opportunity to mix with a variety of people:

The other thing is that I have always been in a nuclear family and fairly quiet outside of work and so my social sphere was work and you lose that when you retire or at least I have and that's something that I knew was coming but had not identified - I need to address it in terms

of identifying other social settings for myself... I think I enjoy being around people, so I'm not getting that kind of fulfilment being retired, because I really haven't identified my posse yet.
US38

IT11 had a non-resident partner, and had recently lost his role as a carer, owing to his mother's death. He reported missing the social side of work, and having made several fruitless attempts to build a new social circle in retirement, was seeking a return to 'undemanding, part-time' paid work at his third interview, so far unsuccessfully. These experiences were reflected in his mental well-being scores, which rose seven points after retirement, but had returned to their pre-retirement level by the final interview.

Retirement can produce marked changes in both identity and status. A theme that emerged from the Italian data was a sense of becoming invisible, less productive and almost palpably 'older' as a direct result of retirement; similar comments were made by some English respondents, but these were generally expressed in terms of how older people are publicly perceived, rather than as an internalised sense of identity. Retired respondents from the US described a slightly different sense of being disconnected and no longer 'in the loop' once they had left work:

I miss being in the know, you know, you're really on top of things, you know what's going on. I watch the evening news and that kind of thing and also I watch the morning news too. That part I miss and just the different co-workers that you talk with. US11

In all three countries, respondents with public-facing jobs, such as nurses and teachers, tended to report missing the caring and engaged contact with people required by their professional identity. For people who were established in their local communities, this identity did not completely end when they left work, as they continued to be known for their role. For instance, a retired teacher in England was frequently recognised and greeted by his former pupils, who included a chef and doctor in the local area, providing a satisfying reminder of a job well done. This was not enough, however, and he had taken on voluntary work in a local primary school and at a riding centre for disabled children to satisfy his wish to continue working with this age group. Similarly, IT16, who had really enjoyed her job and appeared to have retired mainly because of her discomfort with the increasing computerisation of administrative tasks, was acting as an unpaid tutor to several local children; although her wellbeing score had increased by six points in retirement, she reported being bored, under-occupied and unmotivated, especially missing the social side of work. She would have liked to retire gradually, but this option was not available to her.

Some of those who had identified strongly with their former work identity described a strong sense of loss, despite their decision to retire being freely made. EN61, a nurse, explained her feelings in terms of 'a grief process' while IT40, a railwayman, spoke of an intense 'nostalgia for work' during the initial period of retirement. At her second interview, around a year after retirement, EN55, a teacher whose wellbeing scores remained high and stable at all three waves, admitted that she had not handed in her identity pass, as it still felt important to her as a signifier of her role. She observed that in some ways she had not really faced the fact that this phase of her life had now ended. This was compounded by the fact that the school was employing her on an *ad hoc* basis to prepare pupils for exams. By the time of her third interview she felt very differently, commenting that it now felt comfortable to say 'I used to be a teacher'. This transition, which might in any case have occurred naturally with time, had been facilitated by her growing involvement in voluntary work for a

telephone helpline, which although drawing on her previous skill set, had also developed new areas of expertise.

Adjusting to retirement (1) – time use and activity patterns

The ambivalent potential of having large amounts of unstructured time was well expressed by EN16; having initially rejoiced in being able to take longer shopping and spend more time talking to friends, he went on to comment that days and weeks were passing in something of a blur, which was a less comfortable experience. Similarly, EN42 observed:

I haven't done as much as I was expecting to have done, you know, that sort of sense of 'It's a day off work, I'll do it tomorrow' or 'Where's the time gone?', you know, the day is gone and it's another day and I think, 'Well, I didn't do all these things I wanted to do'.

We found a wide variation in the extent to which individuals expressed a need for structure and routine in the patterning of day to day activities post-retirement. Some people, especially in the early phase of retirement, positively relished the lack of routine, making comments such as 'every day is a Saturday' or 'I mean I don't plan the day before. I get up and have breakfast and then think'. Others sought to define a shape for their time, by choosing a particular day to have a takeaway meal or relax and do nothing, or by having activities such as voluntary work or social and leisure outings planned for regular days 'just to break up the week'.

Some people anticipated from the outset that they would feel a need for time structure and commitment, in the sense of having external obligations outside the household or family, when they retired. For others, this only became apparent once the retirement 'honeymoon' had passed. For EN04, who had disliked his job, the initial four months of feeling as if he were on holiday had been very enjoyable but then 'the novelty wore off', leaving him feeling 'at a loose end, drifting', especially as his wife was still at work, with no plans to retire. He did voluntary work for five months, but was forced to abandon this because of illness, especially as it involved a 2-hour round trip by car. At the time of his third interview he was thinking of finding some more local voluntary work, to make up for the loss of routine and structure from work and prevent him being bored, and planning to join a local leisure club.

For some people, the fact that their partner was still working provided a 'natural' or passive structure to the day and week, which they were happy to use to organise their own routines, as in this example:

Well, the evening starts when she gets finished with work and we decide whether we're going to eat home and prepare a meal or go out and sit down and have something, that's how the day breaks up. US17

Interviewees varied markedly in their preference to be self-determining or responsive to requests from others when organising their own time. At one end of the spectrum were those we would characterise as 'hyperflexible', while at the other were those who tried to avoid disrupting their own routine and priorities too often. EN33 was an example of the first type, with a family nearby who often asked favours such as dog-sitting, commenting:

Somebody rings me up and says 'Can you?' and then I trot off and do things. I'm quite happy with that.

By contrast EN56 was very happy to provide childcare for her grandchildren on the three days she had agreed in advance, but was less comfortable with last-minute requests for help on other days, and disliked feeling that she needed to provide 'an alibi' for not agreeing. For EN03, the unspoken assumption by his working wife and daughter that he would do all the cooking and housework once he retired was a motivation, although not the only one, for taking on regular voluntary work commitments.

Adjusting to retirement (2) - maintaining or replacing valued aspects of work

Although some people noted wryly that money was the thing they most missed about working, the majority of our interviewees were not seeking to replace this aspect of work, as they were retiring voluntarily, and would simply have continued to work if they needed more income; some were better off once they had retired. Even where respondents were not well-off, there was a sense of money losing its priority in relation to other aspects of life:

I tighten my belt at the end of the month, with my pension I cannot manage because I was penalised because I retired early, I have the bills to pay including the gas balance... But I do not want to work. My work is for the family, now! IT26

Social contact, time structure, commitment and routine are all important aspects of work that can potentially be replaced by other activities; voluntary work may be particularly well-suited to providing these. For other people, the opportunity to make use of their skills and expertise was something they were aware of missing; although voluntary work may also provide opportunities here, specialist skills and activities may be less in demand or be curtailed by regulatory requirements. People may also feel ambivalent about offering skills for which they have previously been well-paid on a voluntary basis; as one US interviewee, a healthcare professional, commented ironically, 'I don't want to volunteer for work I could get paid for – silly me!'

EN26 had been nervous about leaving work, although he was finding it increasingly stressful, as he knew he would miss the time structure and social contact. He had delayed his retirement several times because of a sense that this would be irrevocable, 'a final decision'. Despite having a regular exercise routine, he felt that this would not provide enough sociability or structure, and his wife was not due to retire for at least another year. Unlike some other interviewees, he had deliberately not allowed himself a period of reflection after leaving work, but immediately signed up with the local volunteer bureau. By the time of his second interview, when he had been retired for about ten months, he was working two afternoons a week at a local hospice, and a whole day every week for an outdoor charity, and was a committed advocate of the benefits of voluntary work:

I mean I'm off to the hospice volunteering this afternoon and I actually look forward to going whereas I can't really say that about work - towards the end it was like get out of bed in the morning and sort of dread what you're going into that day. But now the thing with the voluntary work you're all volunteers, you're all there because you want to be there, everyone is really friendly. In terms of making new friends and meeting new people it's been ideal.

Rather poignantly, EN26 said that nature conservation was an area of work that had appealed to him since his youth, but which he had rejected in favour of a career in the financial sector, as he felt it was not possible to earn enough to support a family; volunteering was thus providing a level of job satisfaction which he had not enjoyed in his previous working life. Like EN55, EN26 also commented that he had expected voluntary work to involve him passing on his existing skills, but that in practice he was learning many new things, and that was what made it so enjoyable and rewarding, providing what Cook (2015) describes as 'redirection'. EN26's success in managing to replace valued aspects of work was helped by several factors; not being overly attached to his work identity, a well-run volunteer bureau offering a variety of interesting local opportunities, not needing to earn additional income, and his own positive and flexible attitude. He had also been able to retire gradually, giving him time to explore these options while he was still at work, allowing a fairly seamless transition. While his initial wellbeing score was above average at 26 points, at his final interview it had increased by a further seven points.

For EN13, formal volunteering had been less satisfactory as a work replacement strategy. He was very specific in his wishes, wanting to offer his skills in tree surgery for a local nature conservancy charity. However, the work available to volunteers was more generic, and not of interest; instead, he preferred to offer DIY and gardening services free to older neighbours and family members. This meant that he did not benefit from the expanded social contacts and regular routine that voluntary work would have offered, but it did fulfil something that emerged as more important; a sense of mastery and being needed. At work, EN13 explained, he had loved being called in to troubleshoot problems, and the knowledge that his expertise was valued; now he was actively creating opportunities to experience this again. His wellbeing scores were high and stable at all three waves, suggesting that the loss of work had no negative impacts.

US11, whose wellbeing scores were also high and stable, was enjoying her retirement, but felt somewhat isolated, as her husband and friends were all still working. For her, the mundane and isolated nature of the tasks required in voluntary work had severely limited its potential to replace the sense of social engagement and connectedness her work had provided:

The last [voluntary work] was at a thrift shop and they had me taking little balls of whatever ends up on sweaters and stuff, shaving those. I thought this is not what I want to do, I'd much rather go to a day care [centre] or something like that.

For other people, who also wanted to replace the sociability of work or do something to help others, but were not seeking routine, the requirement for a regular commitment to volunteering could also act as a deterrent, as in this quote:

I absolutely do not want to volunteer. I do not want to commit, I do not feel like it. I'm fine this way... because if you are volunteering... it's kind of a job... you have to comply with rules, you are subject to timetables... IT01

Respondents in this group were much happier offering help on an *ad hoc* basis, using their time and skills while avoiding the 'tie' of an obligation:

I know some people find not having that structure very difficult, for me it was a joy being able to do what I wanted to. To actually put in place a structure where I'm now thinking 'I've got to do that or I'll let them down' is not what I wanted. EN29

Volunteering schemes which offered flexibility, such as those which made it easy to swap shifts and those offering a points-based commitment which rewarded working antisocial hours, were better able to capitalise on people's desire to volunteer without unduly compromising their time sovereignty. This seems to hold most potential to increase wellbeing.

Other people felt little need of external structure and commitment, preferring to follow personal priorities; a tendency to focus on the family and domestic matters such as gardening and cooking was found for some respondents in all three countries but was especially marked in Italy. Retirement was also a time when long-standing interests could be pursued. Like EN26, IT12, who had artistic leanings, had chosen his mundane office job simply for economic security. He was now enjoying the opportunity to publish poetry and devote time to composing and playing music in retirement. As Breheny and Stephens (2016) argue, this 'now it's time for me' discourse seeks to make recompense for earlier time periods and roles that have prevented the pursuit of pleasure.

Some interviewees explicitly adopted a narrative of continuity in talking about their retirement transition; this appeared to reflect more of a concern with identity than a wish to continue the same activities, what Cook (2015) refers to as a 'continuity of self'. EN71, whose job had involved providing pastoral support, had been very content to relinquish his work role, which had become too emotionally draining and stressful to sustain, saying 'my life is turning a corner, to go in a different direction now'. The spiritual dimension remained central to his identity, however, and he expressed this by leading local church services on a voluntary basis. Similarly, EN41, who had worked as a trade union official, continued to articulate his political values through voluntary activity in retirement.

Discussion and implications

We began by hypothesising that respondents who missed some aspect of their work might maximise their wellbeing in retirement by successful replacement strategies, and we found some evidence to support this. Although wellbeing scores did not necessarily fall in the absence of replacement activities, where appropriate activities were available they facilitated retirement transitions and offered increases in wellbeing, especially where they were well matched to individual preferences.

We found rather striking similarities across the three countries, in terms of which aspects of work were missed, the strategies that people adopted to manage their time, and the wide range of variation in desires for structured or unstructured time use. Local opportunity structures (for paid work, formal and informal volunteering, and community socialising) did vary considerably both between and within countries, however, and we found examples of people whose personal priorities were poorly matched to the available opportunities locally, and who could therefore have benefitted from policies to increase these.

In terms of the extending working life agenda, the evidence of a revaluation of personal time by people later in their working lives suggests a need to offer career breaks and much more flexibility in contractual arrangements, including annualised hours, bank and zero-hour contract arrangements,

alongside gradual retirement options, since regular part-time work may not meet widespread preferences for greater autonomy at this life stage.

Unpaid work also needs to be rethought if it is to attract and retain retired people, and make a positive contribution to their wellbeing. As Morrow-Howell *et al.* (2009) highlight, the quality of the volunteering experience is an important influence on its potential benefits. At present only one in seven enquiries to a UK Volunteer Centre results in a placement; this low 'conversion rate' may suggest a poor match between the skills offered and available roles (NCVO, 2016); recent policy reports have argued for a more imaginative and flexible use of older people's skills and time (Commission on the Voluntary Sector and Ageing, 2014, 2015).

The voluntary sector in Italy is relatively undeveloped and participation by older people has historically been low (Principi *et al.*, 2012) which may imply limited opportunities. This could reduce wellbeing and retirement satisfaction for those who lack adequate family and social networks, or find that these do not satisfy needs for structure and meaning that paid employment supplied. Volunteering rates have increased over the last decade, with around one in ten adults undertaking some kind of voluntary work but the amount of time spent on voluntary activities does not increase on retirement, in contrast to other countries (Principi *et al.*, 2014), suggesting scope for increased emphasis on the benefits of volunteering.

Volunteering rates in the US are high, at around 25 per cent of the adult population (US Bureau of Labor Statistics, 2016); they are highest among those who are employed part-time, and appear to increase when individuals reduce their work hours, rather than at retirement, providing further confirmation of the complementarity of work and volunteering (van der Horst *et al.*, 2016). This again supports the case for increasing access to gradual retirement options to maximise wellbeing outcomes in retirement.

Our research has demonstrated that activities that replace valued aspects of work can help optimise wellbeing in retirement. However, it has limitations, as the majority of participants were reasonably well-off, and had retired voluntarily. It was also only able to track people for a short time into the retirement trajectory, so that it cannot provide information on long-term benefits. Further research in this area would be valuable, especially if it were able to address the value of such work substitution activities for low-income groups and socially isolated individuals, and those who have not actively chosen to retire.

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