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Title

The influence of work on the transition to retirement: A qualitative study

Short Running Title

Work attributes and the retirement transition

Abstract

Introduction: Retirement from work is a complex process with work influencing this transition. Occupational therapists can facilitate a meaningful occupational transition to retirement for better health and well-being in later life. This paper explored: 1) how work attributes influence and relate to the work-to-retirement transition stages; 2) the relationship of findings to the Model of Human Occupation volitional processes; and 3) the potential occupational therapy role.

Method: Semi-structured interviews were completed with retirees. In this qualitative study, themes were identified in relation to the work-to-retirement transition stages using thematic analysis with findings related to the Model of Human Occupation volitional processes.

Findings: Eleven Australian participants (five female; six male) were recruited. Themes and sub-themes were identified within each stage of the work-to-retirement transition and collectively encapsulated all volitional processes. Themes were: time to move on; taking action; ceasing work; feeling retired; letting go; work related involvement.

Conclusion: Work attributes related to personal factors, social factors, meaningful occupational engagement and the nexus of work and retirement influence all work-to-retirement transition stages. Volition assists in explaining the complexity of this transition. Occupational therapists' can assist older workers to continue working or identify and implement meaningful occupations to replace work activities in retirement.

Key words

Pre-retirement job, Active ageing, Work, Occupational transitions

Introduction

Population ageing is a worldwide occurrence impacting health and social systems (WHO, 2015). Ageing often results in declining physical and mental health and is associated with life transitions including retirement (WHO, 2015). Active ageing promotes physical activity for health and quality of life in older adults (WHO, 2017) and will be important for occupational adjustment from work to retirement. Increasing life (and healthy life) expectancy is likely to contribute to a longer working life and/or increasing retirement age (Australian Government, 2015), thus the need and opportunity for older adults to engage in meaningful occupation (within and/or outside the workplace) for health and well-being in work and retirement will increase.

Work is a predominant occupation within life which provides personal meaning (Braveman, 2012). Rosso et al. (2010) completed a review on the meaning of work and found the meaning of work can be related to: self (values, motivations and beliefs); others (co-workers, leaders, groups and communities and family), context (job task, workplace mission, individual's finances, relationship of work to non-work domains and culture); and spiritual life (spirituality and sacred calling to a vocation). Work can also influence retirement intentions. Oakman and Howie (2013) completed focus groups with older Australian workers and found influences on retirement intentions include personal (outside of the work environment); organisational (workplace policy and work environment perceptions including job satisfaction and control); and legislative factors (related to superannuation i.e. work related retirement income; and the aged pension). The variety of meanings associated with work and the influences on retirement intentions can make the occupational transition and adjustment from work to retirement a complex and major life event.

The work-to-retirement transition encompasses multiple stages: preparation (retirement intention and preparation whilst still working); transition (from worker to retiree

i.e. actually ceasing work and retiring); and retired (retirement itself where continual adjustment is occurring and retirement roles and activities are undertaken) (Eagers et al., 2016; Jonsson and Andersson, 1999).

Occupational therapists currently provide services within workplace and ageing settings with emerging involvement in the retirement sphere (Eagers et al., 2016). A longitudinal study in Sweden exploring the work-to-retirement transition from an occupational perspective with people from when they were working to established retirement identified this transition is dynamic with impacts on occupational patterns (Jonsson, 2000). Less is known about the work-to-retirement transition process in Australia from an occupational perspective, and no studies have explored the actual role of occupational therapy (Eagers et al., 2016). However, Pepin and Deutscher (2011) conducted interviews with Australian retirees to explore their experience of retirement. They identified the importance of planning for retirement and suggested occupational therapists can facilitate programs looking at time use to enable engagement in meaningful occupation to assist in retirement adjustment (Pepin and Deutscher, 2011).

Occupational therapy's core focus on enabling occupation (people's day to day activities) and use of an occupational perspective places the profession in an ideal position to explore and facilitate the work-to-retirement transition process. Given the paucity of literature on the role of occupational therapy in the work-to-retirement transition process (Eagers et al., 2016) models, such as the Model of Human Occupation (MOHO), can guide occupational therapy practice in the work-to-retirement transition process (Eagers et al., 2016; Jonsson, 2000). MOHO facilitates a holistic perspective to occupation based practice (Kielhofner, 2008). Volition is a component of MOHO which looks at how a person anticipates, chooses, experiences and interprets occupation (Kielhofner, 2008). Understanding people's choice and motivation for occupation using a volitional lens may assist occupational therapists in

understanding and therefore facilitating occupational adjustment in the work-to-retirement transition process to enable better health and well-being.

Aims

The aims of this paper were to explore: 1) how work attributes (personal, environmental, activities, experiences) influence and relate to the work-to-retirement transition process stages (preparation, transition, retired); 2) the relationship of findings to the Model of Human Occupation volitional processes (anticipation, choices, experience, interpretation); and 3) the potential role of occupational therapy.

Method

Design

A qualitative study using thematic analysis (Braun and Clarke, 2006) of semi-structured interviews was conducted. The interviews are part of a larger study exploring the experiences of work and the work-to-retirement transition process and the role of occupational therapy (Eagers et al., 2016). A qualitative study allowed exploration of retirees' experiences of work and retirement, to understand how occupational therapy may be able to assist in enabling this occupational transition. The James Cook University Human Research Ethics Committee provided ethics approval for this study (H6283) on the 21 August 2015.

Data Collection

Eleven participants were recruited between November 2015 and April 2016 with the aim to include people from a variety of pre-retirement jobs and genders in the study. The inclusion criteria was:

- Aged 50 years or over at retirement onset (average Australian retirement age in 2014-15 was 54.4 years and in the past five years was 61.5 years (Australian Bureau of Statistics, 2016));
- Living in Townsville, Australia at retirement onset and when interviewed (to limit the impact of geographic location on participant experience)
- Living independently in the community;
- Retired (completely ceased paid work) within the past five years (it was anticipated retirement experiences would change the longer the retirement duration); and
- Participants self-reporting having chosen to retire (note definitions of retirement vary (Eagers et al., 2016))

Recruitment occurred through approaching local organisations such as health services and retirement villages to advertise the study, inviting people known to the research team to participate in the study and asking participants to advise others known to them of the study (snowballing). Interviews followed a semi-structured interview guide (Table 1). A retirement study in Sweden (Jonsson, 2000), the MOHO (Forsyth and Kielhofner, 2012) and piloting with two retired persons assisted in the interview guide development. Piloting with the first person resulted in re-ordering of interview questions to improve discussion flow (retirement discussed before work) and development of a survey to collect demographic and pre-retirement job information. Piloting with the second person resulted in additional prompting questions around the participant's responses with these prompting questions incorporated into future interviews. Subsequently no further piloting was completed.

‘Table 1 about here’

The first author completed the interviews in their office or the participant’s home. Interview length ranged from 30 minutes to 1 hour 10 minutes. All participants provided informed written consent to participate in the study and to interview audio recording. The first author completed verbatim transcription of the interviews. For analysis a pseudonym was used, however, for ethical reasons participants are not identified in the paper using a number or pseudonym in order to protect participant identity. Participant quotes are derived from a variety of participants.

Analysis

Interviews were analysed thematically using guidelines developed by Braun and Clarke (2006). Analysis involved 1) reading and transcribing interviews and initial thought identification; 2) initial coding of interview transcripts; 3) finding themes/sub-themes; 4) reviewing themes/sub-themes including reviewing transcripts to ensure all themes were captured; 5) final naming and description of themes/sub-themes; and 6) report compilation. Analysis was sample checked by the second and third authors. NVivo was used to assist in the analysis process (management of data and ideas) (Bazeley and Jackson, 2013).

Theoretical thematic analysis (themes from theoretical concepts) (Braun and Clarke, 2006) related findings to the work-to-retirement transition stages of preparation, transition and retired. Inductive thematic analysis (themes from data) (Braun and Clarke, 2006) was used to identify themes within each transition stage. Theoretical thematic analysis (Braun and Clarke, 2006) was used to relate sub-themes to the MOHO volitional processes (anticipation, choices, (activity and occupational), experience, interpretation). MOHO was utilised as it is a key theory used to understand occupational approaches including the work-to-retirement transition process (Eagers et al., 2016; Jonsson, 2000).

Participants' pre-retirement jobs were classified into groups (managers; professionals, technicians and trades workers; community and personal service workers; clerical and administrative workers; sales workers; machinery operators and drivers; and labourers) using the Australian and New Zealand Standard Classification of Occupations (ANZSCO) (Australian Bureau of Statistics, 2013) and selection was based on ensuring diversity of pre-retirement job.

Findings

Eleven participants (five female; six male) were included in this study. Participants were from pre-retirement job groups of: managers; professionals; community and personal service workers; clerical and administrative workers; sales workers; and machinery operators and drivers. Participants were aged 58 to 75 years and had been retired between seven months and four years and three months. Educational backgrounds ranged from year 10 to doctorate.

Themes around work attributes were identified in all work-to-retirement transition stages (preparation, transition and retired) (Table 2).

'Table 2 about here'

Retirement Stage: Preparation

Two themes, *time to move on (retirement decision)* and *taking action (retirement preparation)* related to the preparation stage (Table 2).

Time to move on (retirement decision)

Time to move on referred to making the decision to retire and the factors that influence the retirement decision. There were two sub-themes: *readiness to give up working life* and *work context* (Table 2).

Readiness to give up working life: Participants discussed feeling ready to cease work and commence retirement. Competing interests with work including travel, spending time with or looking after family and participating in hobbies could precipitate retirement. Financial security and health status were also considered when deciding when to cease work. A decline in health could facilitate the retirement decision and wanting to retire whilst being healthy could be an incentive to cease work:

I think the correct approach is to retire when you are young enough and healthy enough to enjoy doing the things that you want to do...

A lack of enjoyment from work or not wanting to work anymore could occur. Finding the right time to retire for those who enjoyed their work could be difficult:

I was loathe to give up my profession ... he [partner] was very supportive ... we did have a discussion about it [retirement] and I said look I'm just not ready ...

Work Context: Factors within the workplace impacted on the desire or ability to continue working including people, the nature of work and changes in work practices (technological, societal and governmental):

I was tired of having to learn the computer systems again and I felt technology was just getting to a point where I didn't want to change anymore

A loss of job (even though participants reported choosing to retire) could also be seen to facilitate retirement. The perception of ageing workers could be a barrier to finding other employment:

I sort of put myself into an employer's position and thought if you've got two people ... one with longevity, one with not so longevity in the job, they'd most probably take the younger person. And I suppose little bit of self-doubt crept in my mind

Participants considered the workplace needs in situations where the workplace was reliant on or directed by them. The ability for the organisation to manage without them when taking extended leave could occur resulting in a decision to retire. The need to allow new people to develop was also recognised:

...you need to get out of the paddock [field] at some stage... you shouldn't block personal development with people who need to come into those main control positions

Taking action (retirement preparation)

Taking action referred to actions and activities undertaken to prepare for retirement. There were three sub-themes: *making it known to others*; *replacing work activities with retirement activities*; and *wrapping up work* (Table 2).

Making it known to others: Retirement intentions were communicated to other people. Communicating the decision to people within the workplace varied depending on the job role

(employer, manager or employee) and included providing the boss with notice to cease work and/or letting staff know. The decision to retire was also communicated to other people including family members such as grown up children.

Replacing work activities with retirement activities: Participants considered activities to undertake in retirement whilst they were still working including holidays, hobbies and volunteer activities. This included both activities currently engaged in and new activities. The need to be engaged in meaningful occupation both in the long term and immediately upon commence of retirement was recognised:

... I started looking at what was I going to do with my free time because I didn't want to walk out the door and then go to the supermarket, sit there and twiddle me thumbs all day watching people come and go

Wrapping up work: Preparation for retirement included tying up loose ends at work. This included closing a business or ensuring another person was able to complete job tasks. Juggling wrapping up work and planning retirement activities such as travel occurred. The importance of passing knowledge on before ceasing work was recognised:

I was still giving the teams the benefits of my knowledge and expertise but I was allowing them to take over more and more of the control of running the operations

Preparing for cessation of work income also occurred. Financial plans to fund retirement related to superannuation, pension, shares and stocks. Plans to fund retirement were also

considered well in advance of retirement. A redundancy package (although participants reported they chose to retire) could also be considered. Consideration of items to be used in retirement and buying these items whilst still receiving an income from work could occur.

Retirement Stage: Transition

There were two themes, *ceasing work* and *feeling retired* related to the transition stage (Table 2).

Ceasing work

Participants discussed their pathway taken to cease work and enter retirement. There were two sub-themes: *Sudden or gradual* and *work vs retirement* (Table 2).

Sudden or gradual: Some participants went straight from working full time to ceasing work. The nature of the job could influence the need for this abrupt transition:

... for me it needed to be a sudden change, it wasn't something that I could, you know, go lessen my work hours and go part time and gradually go

Some participants experienced a gradual change and/or reduction in work hours and/or work tasks. Participants could move in and out of retirement which involved period(s) of retirement and re-engagement with the workforce occurring either in the same or a completely different job or profession. This could be an intentional plan where a planned period of not working occurred between retirement from a main job and commencing a new job position. Moving in and out of retirement could also occur following an initial abrupt transition as the opportunity of work arose in retirement.

Work vs retirement: Some participants continued to have involvement with work following cessation of work. This could include being paid due to long service leave. Contact could be initiated by the workplace through emails. Having owned a business resulted in sorting out business affairs in retirement. A desire to maintain work connections was also seen:

I am still registered to practice but probably won't renew my registration this year

Timing of retirement could be influenced by the workplace. This could relate to a specific time of the year (e.g. end of tax financial year) to handover or close a business. Retirement timing could be influenced by workplace suitability:

I originally planned to retire a month before we set off [on holiday], but it just dragged out. Physically it was impossible to do in my timeframe

Feeling retired

The point in time when participants considered themselves retired (and no longer a worker) emerged (Table 2). Some participants immediately felt retired as soon as they had ceased work. This could be due to retirement occurring on a specific planned date and a subsequent feeling of retirement as soon as work was ceased:

Some participants took time to feel retired. This could relate to difficulty adjusting to retirement due to a reluctance to retire. Feeling retired could also relate to engagement in retirement activities such as travelling or an age marker:

Probably when I reached 65 last month. That's when I probably felt it really.

Before that I was self-funded and I was, it was like a big holiday

Some participants recognised the difference between thinking of themselves as retired and actually feeling retired:

I considered myself retired officially on the day that I was not going to work anymore. But I don't think you realise that or can feel being in retirement mode to maybe six months have passed and you started to move from feeling of being still on holiday

Retirement Stage: Retired

There were two themes, *letting go of work* and *work related involvement*, related to the retired stage (Table 2).

Letting go of work

An adjustment from working life to retirement life occurred. There were two sub-themes: *relinquishing work* and *freedom from work* (Table 2).

Relinquishing work: A range of feelings were experienced in retirement associated with ceasing work. A sense of loss related to the work itself and work colleagues. Mixed emotions could be experienced:

Happiness of not having to go to work anymore and sadness because I'd had a good relationships with everybody I'd worked with...

A loss of identity and the need to re-establish a new identity once ceasing work could occur:

...when you retire you go from having an identity and everybody knows who you are ... and suddenly you are no longer there so your identity changes and you become a part of a sea of anonymous retirees

Having already gone through an identity adjustment was evident for some participants. This included anticipation of this adjustment period in retirement and the ability to recognise depressive and low self-worth feelings. Other participants continued to identify themselves in relation to their job in retirement.

Freedom from work: In retirement, participants were able to participate in the activities they wanted to do and had more choice and flexibility in the activities they undertook including extending pre-retirement activities or engaging in new activities. Although participants engaged in a variety of activities in retirement in place of work, having days where there was not much planned was also seen as enjoyable. Participants also acknowledged that although they had more time to complete activities in retirement they still never had enough time as not working resulted in a decreased structure to their life:

You keep running out of time to do things that you got to do ... If you were working you'd set a time to do it, but because you're not working you tend to put it off a little bit because you can do it any time

The freedom from work stress, responsibility and obligations was also experienced:

Away from the hassles of having to follow policy and working with other people

Work related involvement

Retirement life could relate to working life. There were three sub-themes: *retirement mimicking work*; *work options*; and *working life decisions influence retirement life* (Table 2).

Retirement mimicking work: Participants engaged in retirement activities that related to their previous work activities. This could be in the form of hobbies or volunteer activities.

Participants recognised their choice of work and retirement activities related to their skills, what they do well and gain satisfaction or enjoyment from:

...I do things that are my skills ... so we all have special talents and you've just got to identify what they are early in life and then develop them and work with them...

The relationship between retirement and work activities also related to a different kind of busy where, although participants were no longer working, their lifestyle and routine followed a similar pattern:

...I was chock a block with activities before and I'm still chock a block with activities, they're just slightly different now

Hobbies could be seen to mimic work conditions. For example, a predominant retirement activity for one participant was around building and selling products with money received from sales only covering hobby costs. Social connections were also important. Continued work friendships post retirement occurred. New social connections to replace work friendships were also made which could help in adjusting to not seeing work colleagues every day.

Work options: Some participants expressed a desire to still be working or were considering returning to work. Some participants were actively seeking work. Other participants had declined work opportunities. Some participants would consider work if the opportunity came along. Wanting to be working could be related to not wanting to retire in the first place (even though participants reported they had chosen to retire):

... it's not what I thought retirement would be. It's not what I wanted for me. I mean, I never wanted to retire

Working life decisions influence retirement life: A relationship between health in work and retirement emerged. A negative impact of a physical demanding job on one's health in retirement occurred. Delaying taking care of one's health whilst working could also lead to health issues in retirement. The importance of ceasing work at an age/health level where retirement could still be enjoyed was recognised. Reflection on retiring at a later age and subsequent impacts on health occurred:

...I'm a bit sorry that I left it so late to retire ... because you start to feel your age

Prioritising work activities over non work activities could also impact retirement:

I let that side of my life go ... There was no time for craft or anything. And I regret that now ... I'm really sorry that I let my work consume me and not make allowances for my retirement ...

Relationship to the Model of Human Occupation (MOHO)

Sub-themes encapsulated all MOHO volitional processes (anticipation, choices, experience, interpretation) (Figure 1). A relationship between volitional processes and specific work-to-retirement transition stages emerged demonstrating the cyclic nature of both processes. Anticipation only related to the preparation stage. Choices related to all work-to-retirement transition stages. Experience related to the preparation and transition stages. Interpretation only related to the retired stage.

'Figure 1 about here'

Discussion and Implications

Work attributes related to personal factors, social factors, meaningful occupational engagement and the nexus of work and retirement influenced all work-to-retirement transition stages (preparation, transition, retired). This indicates pre-retirement job may be influential in the transition and adjustment to retirement. The relationship of sub-themes to MOHO volitional processes (anticipation, choices, experience, interpretation) has the potential to guide occupational therapy practice within this occupational transition.

Work attributes and volition

Like volitional processes (Kielhofner, 2008), the work-to-retirement transition process is ongoing, non-linear and variable. Cycles within a stage occur. For example, although *time to move on (retirement decision)* was listed before *taking action (retirement preparation)* they may not occur in this order. Preparation for retirement (e.g. financial) can occur before making a decision of when to retire. Once a retirement decision is made preparation can re-occur (e.g. finalising work). Moving back and forth between stages is also possible (e.g. ceasing work and then re-entering the workforce and overlap between stages is possible (e.g. ongoing involvement from work whilst undertaking retirement activities). The various work-to-retirement transition patterns represent the complexity of this transition. Cahill et al. (2015) found an abrupt permanent exit from the workforce is no longer the norm, with gradual transitions (bridge jobs i.e. a different job from a full time career job); workforce re-entry following an absence from work; or phased retirement (reduction in work hours in a career job) more likely to occur.

Work history/pre-retirement job potentially influences retirement as demonstrated by the relationship between work attributes and all stages of the work-to-retirement transition process. This also relates to the association between volition and an individual's personal circumstances and history (Kielhofner, 2008). Similar to Damman et al. (2015), financial considerations and identity were seen to influence this transition. In Damman et al. (2015), the role of life histories in retirement adjustment was found to be associated with a steep upward career path and fewer financial difficulties but more difficulties adjusting to loss of work-related status.

Research conducted in Sweden, using volitional processes to explore the experience of work and anticipation of retirement, found most participants' narratives of retirement were

as anticipated (Jonsson et al., 2001; Jonsson et al., 1997; Jonsson et al., 2000). However, this did not always occur as “although narratives predispose persons toward certain actions, they also interweave with and incorporate changed directions as a result of ongoing life events and experiences” (Jonsson et al., 2001: 425). This further supports the relationship between work narratives and the experience of the work-to-retirement transition process whilst acknowledging it is not the sole influencing factor in the adjustment to retirement.

The balance between choosing to retire and continuing to work can be influenced by health. Similar to Pond et al. (2010), enjoyment from working versus being able to enjoy retirement whilst still healthy was a consideration in retirement timing. Pond et al. (2010) identified retiring whilst healthy to engage in other life goals as a health-related retirement pathway along with two other pathways (retiring due to poor health and retiring to protect health). Health, work attributes and retirement are also related and influenced by personal circumstances and history. Health was a consideration in the preparation stage (*readiness to give up working life*) and the retired stage (*working life decision influencing retirement life*). Oakman and Howie (2013) suggested decreased work hours may assist older workers to remain in the workforce despite declining health due to age – this relates to the transition taken to cease work. The relationship between health and work attributes (and whether this is relevant to all pre-retirement jobs) warrants further investigation.

Perceived barriers to working in later age may impact older workers’ engagement in the workforce. This study identified perceived barriers to working including advancement in technology and the perception of ageing workers which relates to volition around personal causation (one’ sense of capacity and effectiveness) (Kielhofner, 2008). Oakman and Howie (2013) also identified older workers self-perceived ability (related to age and health) to continue working and the need for supportive workplaces to enable older workers’ ongoing workforce participation.

What people seek from work activities may be sought from retirement activities. This is represented through *retirement mimicking* work, volition recognising that people “want to do the things that they value, feel competent to do and find satisfying” (Kielhofner, 2008: 13) and the utilisation of work skills and interests in retirement (Hewitt et al., 2010). This aligns with Atchley’s Continuity Theory where consistency in activity occurs despite ageing (Atchley, 1999). Replacing work activities with retirement activities related to work (e.g. volunteer activities that utilise work skills and knowledge) may assist in transitioning into and adjusting to retirement as consistency in skills and interests are maintained. Further research on the relationship between work activities and retirement activities is required to determine whether this is relevant to all people (or people within specific pre-retirement jobs) and to what extent this influences the transition and adjustment from work to retirement.

Implications for occupational therapy

Occupational therapy’s focus on engagement in meaningful occupation places the profession in a position to facilitate engagement in occupational choices to assist in adjustment to this complex life transition (work-to-retirement). Work circumstances and history can be an influencing factor precipitating the need for occupational therapy to not only consider retirement but also work as part of the work-to-retirement transition. Giving the increasing pension age in Australia, the possibility of working to later in life is real (Australian Government, 2015). Occupational therapists can assist older workers to remain in the workforce (including as part of the transition to retirement) by collaborating with the worker and employer to make adaptations (e.g. ergonomic; assistive technology) to improve person, environment and occupation fit whilst utilising the strengths of the worker (e.g. skills and knowledge obtained from years of experience) (Moyers and Coleman, 2004).

Planning occupations to undertake in retirement before retiring may assist in retirement adjustment. Similar to Jonsson (2011), participants in this study also experienced freedom in retirement to undertake other activities. Jonsson (2011) also recognised the transition from one imbalance (demands from work) to another imbalance (absence of demands in retirement) occurred which he termed the paradox of freedom. Not all participants in this study identified planning for retirement activities whilst still working, highlighting the need to educate people on the importance of planning for meaningful retirement activities for health and well-being; a similar conclusion drawn by Pepin and Deutscher (2011).

Occupational therapists have the potential to be involved in the identification, planning and implementation of meaningful occupations in adjustment to retirement using individual and group approaches to assist in enabling health and well-being and balance in retirement life (Eagers et al., 2016). This could include determining retirement activities that are related to previous work activities to ensure continuity in occupational engagement from work to retirement. Identification of retirement activities whilst working may assist in ensuring availability of funds for retirement activities, consideration of desired health status for retirement activities and subsequently aid in the decision of when to transition to retirement. The consideration of work history may assist occupational therapists in providing not only individual but group interventions for people in similar pre-retirement jobs. The relationship of sub-themes to MOHO volitional processes (anticipation, choices, experience, interpretation) has the potential to assist occupational therapists in directing strategies to assist people through the work-to-retirement transition taking into consideration the stage they are in. Further research into the role of occupational therapy in the retirement transition is required.

Limitations

Participants' self-identification of having chosen to retire may have influenced results. Participants' identification of choosing to retire related to: being made redundant (but still identifying as having chosen to retire); poor job satisfaction resulting in choosing to retire; no longer wanting to work; and due to health (own or a significant others').

Conclusion

Linking retirees' experiences to occupational therapy provides a unique view of the work-to-retirement transition and influences on health and well-being. This study supports the notion that work attributes related to personal factors, social factors, meaningful occupational engagement and the nexus of work and retirement influence the work-to-retirement transition process. Sub-themes encapsulated all stages (preparation, transition, retired). Volition processes (MOHO) assisted in explaining and demonstrating the complexity of and the potential for some people to require support to navigate this transition. Along with supporting older workers to remain in the workforce, occupational therapists could help people recognise the importance of and facilitate engagement in meaningful occupation in retirement.

Key findings

- Work attributes influence work-to-retirement transition stages
- Volitional processes (MOHO) assisted in explaining the complexity of the work-to-retirement transition
- Occupational therapists can facilitate engagement in occupational choices through the work-to-retirement transition

What this study has added

Consideration of the influence of work and pre-retirement job on the work-to-retirement transition process may assist in facilitating positive engagement in meaningful work and retirement occupations.

Table 1. Semi-structured interview guide

Can you describe to me what retirement means to you? *

How would you define retirement?

Can you tell me when you considered yourself retired?

Can you tell me your reasons for retiring?

Can you describe to me what you did to prepare for retirement? *

Can you tell me what you expected retirement to be like?

To what extent have those expectations of retirement been fulfilled?

Can you describe to me what you do in retirement and why? *

What is your partner's retirement status? Can you tell me how this impacts on your own retirement?

Are other people within your social network retired? Can you tell me how this impacts on your own retirement?

Do you have children and/or grandchildren?

Can you describe to me what work meant to you?

Can you tell me about what was involved in the work you were doing before you retired?

Is there anything you miss about work?

Is there anything else you want to say about your transition from work into retirement?

*Based on questions/themes used by Jonsson (2000) in his research on retirement in Sweden

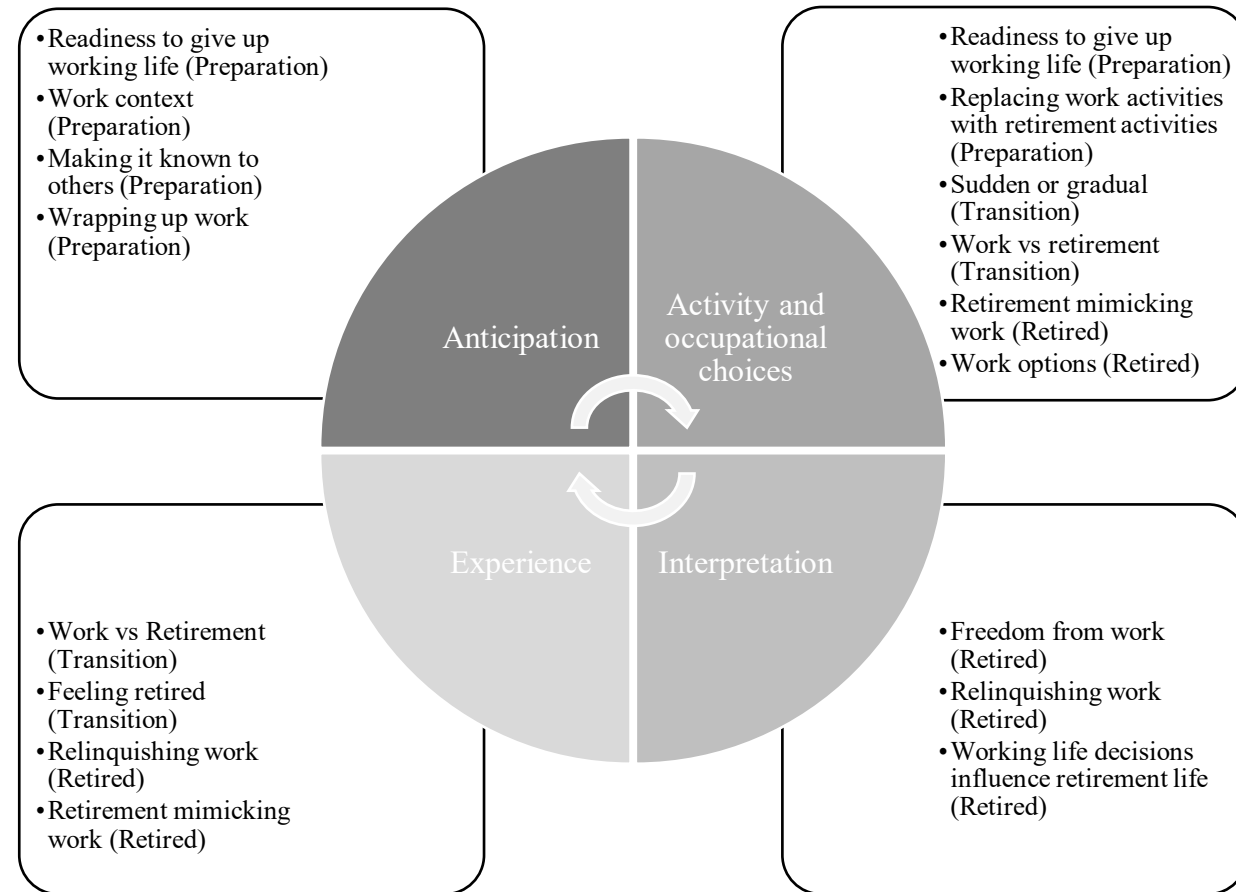
Table 2. Themes and sub-themes of work attributes

Retirement Stage	Theme	Sub-theme	Description
Preparation ↑	Time to move on (retirement decision)	Readiness to give up working life	Feeling ready to cease working life and commence retirement life
		Work context	Factors within the workplace impacting on desire or ability to continue working
	Taking action (retirement preparation)	Making it known to others	Communicating the retirement decision
		Replacing work activities with retirement activities	Considering activities to undertake in retirement whilst still working
		Wrapping up work	Tying up loose ends at work and putting in place financial plans to fund retirement so one can retire
Transition ↓	Ceasing work	Sudden or gradual	Reducing work hours and/or work tasks to cease work
		Work vs retirement	Influence of work on retirement and retirement on work
		Feeling retired	When one feels and considers themselves retired
Retired ↓	Letting go	Relinquishing work	Emotional adjustment experienced in retirement associated with ceasing work
		Freedom from work	More time to participate in the activities that one wants to do and not having to meet work obligations
	Work related involvement	Retirement mimicking work	Retirement activities that relate to previous work activities
		Work options	Wanting to be working or considering returning to work

Working life
decisions influence
retirement life

Neglecting activities and health
whilst working influences
retirement

Figure 1. Relationship of Model of Human Occupation (MOHO) volitional processes to work attributes sub-themes



MOHO Volitional Processes (Kielhofner, 2008: 21): Anticipation “Noticing and reacting to potentials or expectations for actions”; Activity choices “short term, deliberate decisions to enter and exit occupational activities”; Occupational choices “Deliberate commitments to enter an occupational role, acquire a new habit, or undertake a personal project”; Interpretation “Recalling and reflecting on performance in terms of its significance for oneself and one’s world”

Research ethics: Ethical approval was obtained from James Cook University Human Research on the 21 August 2015 Reference Number H6283. All participants provided written informed consent.

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