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Title

The experiences of work: Retirees' perspectives and the relationship to the role of

occupational therapy in the work-to-retirement transition process

Abstract

BACKGROUND: Work experiences have the potential to influence retirement. Occupational therapists' understanding of the importance of engagement in occupation for active healthy ageing places them in a position to facilitate the work-to-retirement transition.

OBJECTIVE: To describe the experience of work from retirees' perspectives to understand the influence of work on retirement and to discuss the role of occupational therapy in the work-to-retirement transition.

METHODS: Semi-structured interviews with retirees were utilised. Thematic analysis identified themes and categories in relation to the experience of work. Categories were related to the Model of Human Occupation (MOHO).

RESULTS: Eleven retirees were interviewed. Twelve categories relating to the experience of work were identified and were captured under three over-arching themes: *Varied experiences and motivators; Intersection of work and life;* and *Impact of context*. Categories collectively covered all MOHO concepts. Questions to guide therapeutic reasoning were developed to assist putting MOHO theory in to practice.

CONCLUSIONS: Working experiences can be an influencing factor on retirement life. Occupational therapy could enable active healthy ageing through understanding the experience of work and how this can assist older workers to remain in the workforce, find a balance between work and other areas of life, and to choose retirement activities.

1. Background

Work (paid employment) provides life structure [1] making the work-to-retirement transition a major life transition [2]. Work shapes people's lives and experiences and can therefore influence the next stage of life: retirement [3]. Pre-retirement job can influence the work-to-retirement transition with white collar workers more likely than blue collar workers to: 1) have a better work ability (skill and physical ability to work); 2) financially plan for retirement; 3) be in a better financial position in retirement; and 4) have more choice and control in how they transition from work to retirement [4]. Understanding the phenomenon of work and its relationship to retirement (cessation of paid work [5]) is important to enable active healthy ageing to enhance quality of life [6]. The number of people aged 60 years and over is expected to increase by 56% between 2015 and 2030 which is likely to impact on the labour market (and retirement) including the possibility of older people participating in the workforce for longer [7]. Active healthy ageing is important for health and well-being and relates to continual participation in society to one's potential in later life [6]. Older adults can continue to be productive members of society despite a decline in health. Older adults possess skills and experiences that can be utilised within paid work [8] and outside of paid work, including through volunteering [9].

A role for occupational therapists in the work-to-retirement transition has been identified due to their focus on occupation (day-to-day meaningful activities); however, limited research exists on the scope of practice of occupational therapists in the work-to-retirement transition process in Australia [5]. The potential role of occupational therapists includes: 1) education of older workers and retirees on the influence of work on retirement [4]; 2) education on the importance of meaningful occupations in retirement for health and well-being [4]; 3) enabling older workers to continue working as part of the transition to

retirement [4]; and 4) enabling engagement in meaningful occupation in retirement through retirement activity identification and time use planning [5].

A number of approaches have been used to explore retirement processes and the influence of work on retirement. Feldman and Beehr [10] describe a three-phase model of retirement decision making: 1) Imagining the possibility of retirement; 2) Assessing when it is time to let go of a career; and 3) Making the transition into retirement effective. Solem et al [11] applied a modified version of Feldman and Beehr's retirement process model in Norway to identify associations between retirement intentions and subsequent retirement behaviour at the three different levels : 1) Consideration to remain at work; 2) Preference to retire at a specific age; and 3) Decision to retire at a specific age. Solem et al [11] found that the strongest effects on retirement behaviour were preference to retire at a specific age with the poorest predictor of retirement behaviour being consideration to remain at work

De Preter, Van Looy, and Mortelmans used a push-pull framework to explore the influence of constraints (push variables) and incentives (pull variables) on retirement timing of older workers from 11 European countries and if these differ at the individual and institutional levels [12]. Individual variables found to be significantly related to retirement timing were health (push) and caring for grandchildren (pull) [12]. Institutional variables found to be significantly related were high implicit tax rate on continued work (i.e. "there is an implicit tax on continued work when the change in pension wealth from working one additional year is less than the value of contributions paid to the pension system") (pull) and high expenditures on early exit (retirement) schemes (pull) [12]. No institutional push variables were found to be significantly related to retirement timing [12].

Wang, Henkens and van Solinge proposed a resource-based dynamic perspective to assist in understanding the retirement adjustment process [13]. Potential work-related antecedents to retirement adjustment include those at the organizational level (organizational

climate and human resources practices) and those at the job level (job conditions and job attachment) [13]. Other potential antecedents within this perspective are at the macro level, household level, and individual level [13].

Occupational therapists use models to contextualize information from an occupational perspective (a focus on day-to-day activities that people do). A number of occupational therapy models exist; each having their own unique concepts and sharing a focus on occupation, occupational performance, the person, and the environment [14]. Models assist in guiding occupational therapy practice and could be particularly useful for emerging areas of occupational therapy, such as the work-to-retirement transition, with the Model of Human Occupation (MOHO) previously being utilised in research on this occupational transition [5, 15].

MOHO is arguably one of the most widely used occupational therapy models internationally [16]; a survey of occupational therapists in the United States found 80% of respondents indicated they had used MOHO in their practice [17]. MOHO supports the concepts of occupation-focused, client-centred, holistic, and evidence-based practice [16]. MOHO views the person in terms of volition (motivation for occupation), habituation (organisation of occupation), and performance capacity (physical and mental abilities underlying occupational performance) [16]. MOHO takes into account the influence of the environment (physical, social, cultural, economic and political aspects) on occupation (occupational participation, performance and skill) and how occupational participation results in occupational adaptation (occupational identity and occupational competence) [16].

MOHO includes therapeutic reasoning ("how therapists use theory to understand a client and to develop, implement and monitor a plan of therapy with a client") to assist with applying MOHO theory into practice [16]. Six steps of the therapeutic reasoning process are identified: 1) Generating questions to guide information gathering; 2) Gathering client

information; 3) Creating a conceptualization of the client; 4) Identifying goals and plans for therapy; 5) Implementing and reviewing therapy; and 6) Collecting information to assess outcomes [16].

Jonsson [15] used MOHO to guide his research to understand retirement from an occupational perspective. His research included a longitudinal study following people from when they were still working to after they had retired [18]. The study was undertaken in Sweden where a mandatory retirement age exists [18], and differs to the retirement context in Australia, where the current study was undertaken, where there is no mandatory retirement age [19]. In Australia, Hewitt, Howie [20] looked at activity planning for retirement and referring to MOHO concluded that the social environment influenced the decision to plan for retirement activities and trialling activities to undertake in retirement assisted in maintenance of occupational identity in this occupational transition.

The researchers chose MOHO in this study over other approaches (such as the retirement process model [10, 11]; a push-pull framework [12]); or the resource-based dynamic perspective[13]), to enable findings on the influence of work on the work-to-retirement transition to be more specifically related to occupational therapy practice as it is a commonly used model in occupational therapy [16]. The purpose was to use MOHO as a lens to examine and analyze the data to make it relevant to occupational therapy practice and not to discredit other current models or frameworks. It is important for occupational therapists to use occupational therapy models to ensure their practice is informed by the core focus of the profession - occupation [14]. It is hoped that a more in depth utilization of MOHO in understanding work from retirees' perspectives will assist in guiding occupational therapy practice in facilitating the transition from work to retirement in Australia.

1.1. Objectives

This paper aims to describe the experience of work from retirees' perspectives to understand the influence of work on retirement. Findings will also be discussed in relation to the role of occupational therapy in the work-to-retirement transition process and the relationship to MOHO. Interviews utilised in this research aimed to explore the experience of work and retirement from the perspectives of retirees. The research is situated as part of a wider study exploring the work-to-retirement transition process in Australia and the role of occupational therapy in this transition [5, 21].

2. Methods

A qualitative study was undertaken using semi-structured interviews and the thematic analysis approach by Braun and Clarke [22]. Braun and Clarke's thematic analysis approach allowed a flexible approach to this study by enabling themes within the data (inductive approach) and themes related to a theoretical area (theoretical approach) to be identified [22]. Analysis was at a semantic level (explicit or surface meaning) as opposed to a latent level (underlying ideas or assumptions) [22]. Interviews formed part of a larger study exploring the work-to-retirement transition and the role of occupational therapy in this transition [5, 21].

2.2 Participants

Participants were recruited by: 1) placing flyers on the noticeboards and in newsletters of community-based services (e.g. health services, hairdresser, library, retirement village); 2) asking organisations such as Probus and the Queensland Country Women's Association to distribute information within their networks; and 3) the research team's personal and professional networks. A snowball sampling technique was also used where people were asked to pass on the information sheet to others who may be interested in the study.

Inclusions criteria:

- aged 50 years or over at the time of retirement

- residing in Townsville, Queensland, Australia at the time of retirement and the interview to reduce the impact of geographic location;

- voluntarily retired in the past five years. Being retired referred to having completely ceased paid work. Voluntarily referred to the participant self-reporting choosing to retire. Five years was applied as it was anticipated the perception of work and retirement may change based on retirement duration.

2.3 Data Collection

A semi-structured interview guide was developed by the research team to assist in exploring work and retirement from an occupational perspective. Questions were based on those used by Jonsson [15] in his research on retirement in Sweden, the Model of Human Occupation (MOHO) [16, 23], and developed through discussions within the research team.

The final version of the semi-structured interview guide explored retirement and work and covered the following topics: meaning and definition of retirement; when people considered themselves retired; reasons for retiring; preparation for retirement; retirement expectations; activities undertaken in retirement; partner's and social networks' retirement status; if people had children/grandchildren; meaning of work; work tasks; and anything people miss about work.

The piloting process included interviewing a retired person to gain feedback on the interview questions. Following this pilot, the interview guide was refined by re-ordering the interview questions to explore experiences of retirement before experiences of work to improve interview flow. A survey was also developed to assist in gathering demographic information (e.g. age, gender, relationships status etc.) and pre-retirement job information (e.g. name of last paid position, length of time since ceasing paid work etc.). Due to the

changes made following this pilot, this participant was not included in the overall study findings. A second pilot interview was conducted with the second pilot participant's responses prompting the interviewer to ask additional questions during the interview to add depth to the responses. These issues were explored in subsequent interviews with the expanded interview guide. As the second pilot interview resulted in only minor changes to the interview schedule, that were implemented during the interview, the data from this second pilot participant were included in the study's analysis and findings.

Interviews were conducted by the first author from November 2015 to April 2016 either in the first author's office at the university or at the participant's home. Further recruitment occurred until June 2016 with purposive sampling used to try and recruit a female who was not from a professional or managerial job to enable further participant diversity. This resulted in two further interviews being conducted, however, these participants were excluded from the study as they did not meet the inclusion criteria (one was still undertaking paid work and one had not retired voluntarily). Despite not recruiting further participants, data saturation still occurred. Interview duration ranged from 30 minutes to 70 minutes. Informed written consent and permission to audio-record the interviews were obtained from participants prior to data collection. Interviews were transcribed verbatim by the first author. Ethics approval for the study was obtained from the [details of ethics committee removed for blind review]. When reporting the study findings, participants were assigned a code using a randomly generated letter of the alphabet to protect their identity and information such as gender, job location, and job name were removed from quotes so participants were not identifiable.

2.4. Analysis

Inductive thematic analysis at a semantic level (explicit or surface meaning) using the approach described by Braun and Clarke [22] was used to determine themes and categories from the interview data in relation to the experience of work. Analysis involved: 1) Transcribing and reading of the transcripts to determine initial thoughts; 2) Initial coding; 3) Generation of themes/categories related to the initial codes; 4) Review of themes/categories to ensure representation of the extract and identification of all themes/categories from each data set. This involved reviewing participants' transcripts multiple times; 5) Continual refinement of themes/categories; and 6) Report write up [22]. Theoretical thematic analysis [22] was conducted to determine how categories related to MOHO concepts. The authors reviewed the definitions of the MOHO concepts to relate the categories from this research to MOHO. The authors then used the categories and corresponding MOHO concepts to generate questions that occupational therapists could potentially use to guide therapeutic reasoning during information gathering when working with people in the work-to-retirement transition process [16]. MOHO concepts have previously been used in occupational therapy research to formulate practice-based questions [24].

Data analysis was completed by the first author with all other authors completing peer checking of samples of the coding. The use of the 'critical friend' process was also used, whereby discussions occurred between the first author and the other authors throughout the analysis process to allow reflection and critical feedback on the interpretations of the results [24]. Authors reached agreement on coding and data saturation. Data saturation was achieved as part of the thematic analysis process whereby the researchers identified that no new categories emerged from Participant Five. However, further interviews were conducted to include the opinions from different genders and pre-retirement jobs perspectives within the study. These data provided richer detail within categories; for example, finding work enjoyable and not finding work enjoyable was discussed in the category of job satisfaction

and enjoyment. Interview transcripts were imported to NVivo for data and idea management when coding and generating themes and categories [25].

The Australian and New Zealand Standard Classification of Occupations (ANZSCO) was used to classify participants' pre-retirement job based on eight major groups: 1) managers; 2) professionals, 3) technicians and trades workers; 4) community and personal service workers; 5) clerical and administrative workers; 6) sales workers; 7) machinery operators and drivers; and 8) labourers [26].

3. Results

Included in this study were 11 participants (five female, six male) from a variety of pre-retirement jobs representing six of the eight major classifications from ANZSCO: managers; professionals; community and personal service workers; clerical and administrative workers; sales workers; and machinery operators and drivers. Participants' ages ranged from 58 to 75 years, with the time since retirement ranging from seven months to 51 months. Participants' formal educational background ranged from year 10 (high schooling is completed at year 12 in Australia) to a university doctoral degree.

Thematic analysis identified 12 categories (*career oriented; financial means, job satisfaction and enjoyment; personal attributes; work ethic; work roles and tasks; time use; work life balance, finding identity; making sacrifices for others; working relationships;* and *work challenges*), which fitted under three overarching themes (*varied experiences and motivators; intersection of work and life;* and *impact of context*) (Table 1).

3.1 Varied experiences and motivators

3.11 Career-oriented

The perception of work as a career was demonstrated through the ambition and drive associated with work and not just seeing work as performing a job. Participants discussed building up a company, organisation, or business; progressing up through an organisation, having targets at work, pursuing further education and wanting to have a career. A career-oriented work experience was associated with a variety of job types including managers, professionals, and machinery operators and drivers. The lack of career opportunity and the impact of this on retirement also emerged for one participant:

> There is a lot of regret. Things I should have done. But I never had the opportunity and I never did. And if I'd been a [professional job], anything, I would still be working part time to this day because I believe even at my age I would have, you know, I'd have something to offer. (H)

3.1.2. Financial means

Work as a financial means related to work being a part of life to earn money rather than being a choice. Some participants felt that work was an obligation only in order to earn a living. This feeling could occur more towards the end of working life, when approaching retirement, due to decreased enjoyment from working or could be related to their whole working life. Although money was often reported as a reason for working as one needed to be able to live, a great deal of credence was not always pleased on the monetary side of things. Also, the work that people chose to undertake could still be perceived as important even when the focus of work was monetary:

No other reasons for working except to get money and to create the wealth that

I wanted. But reasons for why I chose different places to work that's a

different question. (R)

The monetary incentive from working could emerge through various stages of

working life. Having one's own income and not relying on a partner's income was important.

The worry of not having an income in retirement also emerged, which weighed into the

retirement decision including whether part-time work should be undertaken before retiring.

Wanting to be more financially stable could be a reason to consider returning to work after

retirement.

3.1.3. Job satisfaction and enjoyment

The satisfaction and enjoyment experienced from working related to the degree of

pleasure and personal reward from work. Participants identified enjoyment of working life

could relate to the work itself, using skills, solving problems, mental stimulation from work,

working in a team, helping others and travel opportunities. Working life was also seen to

provide personal rewards such as feelings of self-worth. Enjoyment from work could make

the decision to retire difficult and could result in working to later in life than originally

anticipated:

Had originally, many years ago, decided I wanted to retire at 55. But, you

know, just continued. And I was happy to continue. I wasn't properly ready to

retire at 55. (T)

Although participants enjoyed working it was recognised that work was not always enjoyable and there is a downside to work. This could relate to boredom with work, working with difficult people, and the nature of the work as problems and challenges arise with work. A decline in enjoyment from work in later life could be seen to be a catalyst for retirement. Another participant also identified lack of enjoyment from working life in general; however, at the same time identified that they had not had a job they didn't like:

I've expanded the stuff I used to enjoy and reduced the things I didn't really enjoy, like going to work every day. (S)

I've never had a job I didn't really like except the [job name]. (S)

3.1.4. Personal attributes

Personal attributes were the relationship of work to one's skills, personality and/or interests. Participants were seen to be matching work to self by participating in work that related to their skills, personality and/or interests:

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. (R)

Findings also identified knowledge acquisition where participants' jobs enabled them to continue to develop skills and knowledge and stay engaged with work. One participant identified moving onto a new job and retiring was precipitated by no further learning opportunities in the job they were in:

… that's probably the reason why I retired. I felt that I, that my work there was done … When I learn as much as I can in that one job or I've reached the knowledge level I want, I leave and go to another job and then learn how to do something else. (S)

Participants were also seen to use one's work skills in other activities during their working life, such as volunteer activities. Personal hobbies were also seen to carry over into work activities for one participant.

Health impacting on skills and abilities to perform work tasks could be an influence on the retirement decision:

I was starting to feel that I needed to slow down and I've had a number of accidents with my hand and things that make me think that well maybe I shouldn't be here. (W)

3.1.5 Work Ethic

Work ethic could be seen in the participants' contribution to the workplace, workers or service users. Working hard was a characteristic of many participants. Ensuring high work standards and that work is completed was important including to provide good customer service. Participants discussed doing the job to the best of their ability, which continued to occur even after the retirement decision was made:

I also gave the boss plenty of notice and essentially made sure everything I
had to do, as far as the project, was done by the time that I left. So,I basically
left on good terms with them and with me. (Q)

Doing the best for your employer and being loyal was also evident. It was recognised
that loyalty could work both ways:

… the reason why I did what I did for the company because they were fairly
loyal … (D)

A desire for helping others, the workplace, co-workers and/or clients, was also
demonstrated. This could take the form of mentoring, teaching/training, or just doing a good
job and could provide a sense of self-satisfaction.

… I guess that was the real highs for me where, you know, someone would
come in and they would have all these problems and we could work through it
and you can see them in a few months and they're a different person, you
know, they've achieved something. (Y)

The desire to pass on knowledge, share experiences, and to be able to give back to
others was also recognised. Helping others could continue into retirement where advice was
still occasionally sought from, and provided to, the workplace and/or co-workers.

3.1.6. Work roles and tasks

Work roles and tasks referred to the duties performed at work. A variety of work roles were evident during working life and varied between participants including a lead role (chief executive officer, consultant, business owner, team leader, project manager, manager or more senior position); working for someone else; working as part of a team; and/or a preference for solitary work. The type of work role could be related to one's strengths:

I found out a long time ago I'm not entrepreneurial or a business owner or I don't have the right mindset for being in charge and giving orders and all that sort of thing. I'm an order taker. So I do things well because I get told what to do and I know how to follow instructions. (S)

Work tasks varied between participants including office/administrative based, tasks requiring technical skills, physically demanding duties, research, teaching/training and travel. Participants could undertake a variety of tasks within their job:

It was office-based. It's an admin role but it's also a technical role. It's a funny mix. (R)

3.2. Intersection of work and life

3.2.1. Time Use

The influence of work on daily routine was evident in time use. Work was seen to fill in the day and provide structure and purpose to the day. The importance of secondary activities related to the work routine was also recognised by one participant:

I kind of miss being able to go for a walk on the [location name] at lunch time

or walking down to [location name] to get a sandwich … (Q)

The flexibility in relation to work hours also emerged. This could be in relation to

undertaking extra hours at work as well as taking time off work when needed:

… my home life used to carry over into work too because if I needed to blow

through and do something I was quite free to do it. (W)

3.2.2. Work life balance

The positive and negative impacts of work in one's life were recognised. The benefits

of work in one's life was seen including returning to work following having children to be

stimulated and to be doing something for oneself. The benefits of work were still recognised

as one neared or entered retirement. The consideration of returning to work following

retirement to "fill in the gap" or due to "boredom" was evident. The importance of work in

one's life regardless of a significant others' retirement status was recognised:

I liked to work and it was always challenging for me and I liked to go to work.

And I didn't want to just stay at home because [my partner] was staying home.

(Y)

A negative aspect to the work life balance was also evident. Participants identified

working resulted in limited or no opportunity to participate in other activities such as going

on holidays, hobbies, household activities such as gardening, cleaning, shopping, and cooking

and (in later life) taking care of grandchildren. Delaying taking care of health issues whilst

working could also occur. The impact of work on family life, including only being able to take limited time off work to have children, was reported.

Work was also seen to occur outside of normal work hours. This could be due to working long hours or work commitments occurring at various times of the day and night. Work and home life could also be seen to be integrated together:

When I was working I used to take a lot of jobs home. (W)

3.2.3. Finding Identity

Work was perceived as a way to assist in defining how one sees themselves in the world:

Work has always sort of defined me, the same that it defines most people. You know, the first thing you're asked and the first thing you want to tell everyone is what you do for a living. (Q)

Some participants recognised that although other life roles, such as wife and mother, provided some identity, this was not enough and they needed work in their life to feel complete. Other participants struggled with ceasing work and retiring as they perceived they would need to relinquish their identity and adjust to a new identity:

I can remember actively not feeling or feeling very strongly that I did not want to retire, to give up my identity if you like. (B)

3.2.4. Making sacrifices for others

Allowing other people's work and life to take priority over one's own work was evident. This could occur throughout working life by moving to another town and subsequently giving up one's own job to enable a partner to pursue a particular job or career; taking care of children instead of pursuing one's own job or career dreams; taking time off work to care for a sick partner; or giving up a job so work colleagues wouldn't lose their job (due to funding cuts). The decision to cease work and retire (and when to retire) could also relate to other people's priorities such as assisting with taking care of grandchildren:

I timed it [retirement] so I could assist my daughter when she had her baby.

(Y)

3.3. Impact of Context

3.3.1. Working Relationships

Enjoyment or challenges related to the social environment were evident with social networks from work identified as a positive aspect of working. This could include enjoying interactions with other people and meeting new people including work colleagues and customers. Social relationships with colleagues could include enjoying the camaraderie and also extend beyond the workplace:

…I'd had a good relationship with everybody I'd worked with, very good relationships with several of them and they were sort of like family. (Q)

A negative side emerged through difficult working relationships with both customers, management and colleagues. People could experience problems with customers, bosses could

make it difficult to gain enjoyment from work and people could have disagreements with colleagues:

> Some [work colleagues] are good. There's always a few bad ones, so it is nice to be out of those sort of conflicting environments. (R)

3.3.2. Work challenges

Work challenges related to dealing with the challenges associated with work. The pressure of responsibility with a sense of being committed and tied to work was experienced by participants; and a sense of relief and freedom from this responsibility and commitment was experienced in retirement. The responsibility of running a business, making sure tasks were completed on time, having to work long hours and difficulty taking time off work due to job demands were discussed. Participants also discussed the responsibility in relation to other people including being accountable to and having obligations to other people and people relying on you including to make decisions:

> … you have to jolly well perform and make sure you don't let people down in many ways and that's very important to, as I said, deliver the goods. (W)

Challenges associated with changes in the work environment could influence various stages of working life including when one retired. Participants discussed redundancy at different stages of life and instability in the workplace where they could see job cuts occurring due to governmental changes. The changing work context in later working life could be seen in the form of technological (e.g. computing), political (e.g. workplace or government practices impacting on how businesses and organisations are run) and societal:

The changes in this society are so huge that unless you jump into that new

world that we are entering, which is internet driven … unless you are prepared

to do that fully in business you might as well get out and let someone else do

that. (W)

The impact of work on health was also evident. This could include physical impacts

due to the physical demands of a job as well as stress related:

I was stressed … And I went, not good … Well I said that's it, quit. And then I

had a couple of weeks off then got part time work… (E)

3.4. Model of Human Occupation (MOHO)

Experience of work categories were related to MOHO to assist in understanding

retirees' experience of work from an occupational perspective and collectively covered all

concepts of MOHO (Table 2). Some categories (job satisfaction and enjoyment; personal

attributes; work roles and tasks; work life balance; making sacrifices for others; working

relationships; and work challenges) could be seen to relate to more than one MOHO concept.

Categories and corresponding MOHO concepts were used to generate questions

related to volition, habituation, performance capacity, environment, occupational

participation, occupational performance, skills, and occupational adaptation. Occupational

therapists can potentially use these questions to guide their therapeutic reasoning when

gathering information to apply MOHO theory to practice when working with people in the

work-to-retirement transition process (Table 2).

4. Discussion

This study provided a retrospective view of the experience of work and demonstrates the insights that people have developed from their working life and its impact on retirement. There were 12 experience of work categories identified under three overarching themes (*varied experiences and motivators; intersection of work and life;* and *impact of context*).

4.1. Varied experiences and motivators

Experiences of and motivators to work could be seen to occur on a spectrum demonstrating the complex nature of working life. For example, some participants were *career-oriented,* whereas other participants saw work as a *financial means.* Other participants could be seen to be in the middle of the spectrum, although they identified financial incentives to work it was not their only focus of work. These differences between workers have the potential to be attributed to the participants' pre-retirement job as also reported by Jonsson and Andersson [27]. Blue collar workers nearing retirement predominantly perceived work as something to do and an income source, lower white collar workers nearing retirement perceived work predominantly as an income source and middle white collar workers and managers nearing retirement were predominantly intrinsically motivated to work [27]. Further research into the differences on the experience of work based on pre-retirement job along with other demographic information such as gender, age, and years of work experience is warranted.

A distinction between preferring not to work but at the same time making the most out of the job was seen. Seeing work as a financial means did not mean the experience of work was diminished. For example, although one participant (R) identified there was "no other reasons for working except to get money …" they could be seen to have choice in where they worked, identify and work within their "special talents" and could still be seen to

gain personal rewards and satisfaction from work. This highlights the importance of finding a job that matches the worker regardless of the individual's perception of having to work. This can have benefits to both the individual worker and the employer showing a relationship to Scroggins [28] findings on person-job fit and meaningful work, which found: 1) self-concept-job fit is related to a higher experience of meaningful work; 2) meaningful work increased job performance; and 3) meaningful work decreases intentions to leave the workplace [28].

Work provides many experiences that have the potential to be utilised in retirement to assist in providing a satisfying retirement life. This relates to the MOHO concepts of volition (motivation for occupation) and habituation (organisation of occupation) [16]. It was identified that work can provide mental stimulation, an ability to learn and use skills and an opportunity to help others, which can make working life satisfying and enjoyable. There is potential for these same experiences and opportunities associated with work to be undertaken in retirement activities. Using knowledge and skills from work in retirement has been identified as providing continuity from work to retirement and a satisfying retirement life [3], and continuation of works skills and interests can be considered in identification of potential retirement activities [20].

4.2. Intersection of work and life

The benefits of work in maintaining a balanced life also relates to the importance of aligning retirement activities with the experiences from and benefits of work activities. On the contrary, reducing the negative aspects of work on life balance, such as reducing the lack of opportunity to participate in non-work activities, may assist older workers to continue working into later life. Given the changing nature of the retirement context in Australia due to financial pressures and ability to access the aged pension, Australians are likely to work into later life [29]. Ensuring positive aspects of work outweigh negative aspects of work may

precipitate older adults' continual engagement in the workforce which may provide benefits for the worker (such as financial, social outlets, having purpose, using skills, and identity that are similar to the findings of Fraser, McKenna [30]), and also for the organisation and society through utilisation of older workers' skills and experiences [8].

The balance of work to other daily activities could be seen to be difficult to achieve even for those who were wanting a career. For example, one participant (H) expressed disappointment in their working life due to the lack of ability to have a career. However, the same participant (H) also identified the importance of work in their life but work was still seen to have a negative impact on other occupations such as leisure. The difficulty in obtaining balance in one's life, particularly for women, is also supported by Håkansson and Ahlborg [31] who identified approximately half of workers experienced balanced work attendance with low stress levels, good balance and meaning in occupations being predictors of balanced work attendance for women.

The relationship of work to the development of identity was evident highlighting the importance of identity maintenance or adjustment in retirement. Occupational identity, from MOHO, is a "composite sense of who one is and wishes to become as an occupational being generated from one's history of occupational participation" [16]. Work contributes to shaping a person's identity making the transition from work-to-retirement, and subsequently the loss of an occupational role, a potential precipitator for an identity crisis making engagement in meaningful activities (new or old) in retirement important for life satisfaction [32].

4.3. Impact of context

The changing work context (technological, political, and societal) impacted the ability and/or willingness for older adults to continue engaging in the workforce. This relates to environmental aspects identified within occupational therapy models of practice (including

MOHO) where context can be a barrier or facilitator to a person's participation in occupation [16]. Understanding the influence of the work context on a person may assist in understanding their engagement in occupation, which may also assist in implementing strategies to promote older workers' continual engagement in the workforce or life post work. Perera, Sardeshmukh [33] also support the influence of work factors (along with personal factors) on older workers' decisions to continue working or retire and the need for flexibility, job redesign, and supportive work practices to assist in retaining older workers.

4.4. Implications for practice and future directions

Occupational therapists' focus on occupation (day-to-day meaningful activities) and the understanding of occupational performance (interaction of person, environment and occupation) can assist older workers in continual engagement in the workforce or transition into retirement activities to optimise older adults' participation in society. Jonsson [18], in his work in Sweden, has also identified the importance of engagement in occupation and how an occupational perspective can assist occupational therapists in facilitating the work-to-retirement transition.

Occupational therapy models, such as MOHO, can assist in guiding practice. The relationship of categories to more than one MOHO concept demonstrates the complex nature of the experience of work. Models, such as MOHO, demonstrate the inter-connectedness between the person, environment, and occupation [16] allowing the interconnectedness between categories identified within this study to be demonstrated and highlight the complexity of work and retirement. MOHO was used in the current study to generate and organize questions to guide occupational therapists' therapeutic reasoning when gathering information. This may assist occupational therapists to get to know their clients' experiences of work, how this may or may not influence the work-to-retirement transition, and what

actions need to be taken to facilitate a positive retirement life [16]. For example, for someone who identifies that they wish to continue using prior work skills in retirement, the occupational therapist can assist with identifying relevant retirement activities. Given the complexity of the work-to-retirement transition and that very little is known about the role of occupational therapy in this life transition [5], guidance using models will be important. Understanding people's real life experiences in relation to their experiences and motivators to work, how their work and non-work lives intersect, and the impact of their context on work can assist occupational therapists in enabling people to experience a positive transition to retirement and retirement life.

Occupational therapists have the potential to assist older workers to remain in the workforce and transition into and maintain a meaningful retirement life. The influence of aged-related health changes on the older worker should be taken into consideration. A relationship of health to all three overarching themes within this study demonstrates the influence of health on working life. Health was seen to impact on skills and abilities to perform work tasks *(varied experiences and motivators)*, working was seen to result in a delay in taking care of health *(intersection of work and life),* and work was also seen to impact on health *(impact of context)*. Occupational challenges of the older worker include those related to health (sensorimotor and cognitive) and occupational therapists can assist in facilitating occupational adaptation of older workers by considering ergonomics, training, assistive technology, consulting management around policy, and health promotion [34].

Occupational therapy has the potential to assist older workers in finding the balance between work and other life activities. Occupational therapists could consider the person's experiences and view of work to consider the best approach to the work and retirement decisions for older workers. Four work-related factors have been identified that can impact on the intentions of older workers to continue working: importance of work; work flexibility;

interests outside of work; and management and organisational factors (e.g. supervision, bureaucracy and work environment) [35]. The relevance of considering person (work importance), environment (work flexibility; management and organisational factors) and occupation (interests outside of work) is also evident within these core elements of occupational therapy practice: person, environment and occupation.

Occupational therapy has the potential to assist in the identification of retirement activities that are related to those satisfying and enjoyable work experiences. Findings from this study identified a relationship of work to one's skills, personality and/or interests *(personal attributes* which is related to MOHO concepts of volition and habituation and subsequently occupational performance)*. Conversely, consideration of retirement activities, taking into account work experiences, could also be important for active healthy ageing and relates to Atchley's Continuity Theory where activity patterns are maintained through life [36].

4.6. Limitations

This study explored the experience of work from the perspective of retirees who had chosen to retire. Findings may differ to other groups such as people nearing retirement or those who had retired involuntarily.

Decreased variety of pre-retirement job in female participants occurred despite recruitment attempts to overcome this. Not all ANZSCO groups (technicians and trade workers; labourers) were represented. Although data saturation was achieved, greater variety in the pre-retirement jobs of participants may have presented additional findings that were not captured from these data.

The small sample size and participants being in the same geographic location limits the transferability of these findings.

Member checking was not completed; however, Smith and McGannon suggest that "member checking is an ineffective marker to judge the rigor or quality of qualitative research" [37]. Strategies utilised to maintain rigour were: 1) Peer checking of samples of the coding generated by the first author by all other authors; and 2) Discussions between the first author and the other authors throughout the analysis process to allow reflection and critical feedback on the interpretations of the results ('critical friend' process) [24].

5. Conclusion

This study identified retirees' experiences of work and the relationship of their experiences to MOHO concepts. The potential influence of working life on retirement and how occupational therapists can translate MOHO theory into practice to assist in facilitating positive work-to-retirement transitions was also discussed. The potential role of occupational therapy includes understanding the experience of work to enable older adults to continue working, find balance between work and other life activities, and identify retirement activities to enable active healthy ageing.

Table 1: Experience of work themes and categories

Theme	Category	Description
Varied experiences and motivators	Career oriented	Ambition and drive at work and not just performing a job
	Financial means	Work feels like a part of life to earn money rather than a choice
	Job satisfaction and enjoyment	Degree of pleasure and personal reward from work
	Personal attributes	Relationship of work to one's skills, personality and/or interests
	Work ethic	Contribution to the workplace, workers or service users
	Work roles and tasks	Duties performed at work
Intersection of work and life	Time Use	The influence of work on daily routine
	Work life balance	The positive and negative influence of work on life
	Finding identity	Work assists in defining how one sees themselves in the world
	Making sacrifices for others	Allowing other people's work and life to take priority over one's own work
Impact of context	Working relationships	Enjoyment and challenges from interacting with others
	Work challenges	Dealing with the challenges associated with work

Table 2: Relationship of experience of work categories to the Model of Human Occupation (MOHO)

MOHO Concept and Definition*		Relationship to Category	Therapeutic reasoning questions for practice
Volition	Personal Causation - "one's sense of capacity and effectiveness" [16]	• Personal attributes	• What "special talents" does the person identify with that may transition into retirement roles?
	Values - "what one finds important and meaningful" [16]	• Career oriented • Financial means • Work ethic • Making sacrifices for others	• What value does/did the person hold about their job including the financial aspect of working? How does/did the person feel about their contribution to the workplace? How does/did the person prioritise work in relation to other people's life priorities? How much money does the person feel they need for the retirement life that they expect? How does this/will this influence retirement life?
	Interests - "what one finds enjoyable or satisfying to do" [16]	• Work life balance • Job satisfaction and enjoyment • Personal attributes	• How does/did work influence other areas of a person's life? What enjoyment and/or reward does/did the person experience from working? How does/did work relate to the person's interests? What

		• Working relationships	was the experience of the person's interactions with others at work? Do they/would they like a similar experience in retirement life?
Habituation	Habits - "acquired tendencies to respond and perform in certain consistent ways in familiar environments or situations" [16]	• Time use	• What is/was the daily work routine of the person and how does/did this influence the person's life? How does/did the person feel about their daily work routine? Do they have/would they like a similar routine in retirement life?
	Internalised roles - "incorporation of socially and/or personally defines status and a related cluster of attitudes and behaviors" [16]	• Work life balance • Personal attributes • Work roles and tasks	• How does/did work fit within the person's life? How does/did one's work relate to the person's personality? How does/could this influence retirement life?
Performance capacity - "ability to do things provided by the status of underlying objective physical and mental components and corresponding subjective experience" [16]		• Work challenges • Personal attributes	• How does/did the person cope with challenges at work? How does/did this relate to the person's skills and abilities? How does/could this relate to retirement life?
Environment - "particular physical and social features of the specific context in which one does		• Time use	• How does/did the work context influence the person's life? How do/did

something that impacts upon what one does, and how it is done" [16]	• Making sacrifices for others • Working relationships • Work challenges	other people within and outside of the workplace influence the person's work? What does the person see as demands on their time during retirement? How does/could this influence retirement life?
Occupational participation - "engagement in work, play, or activities of daily living that are part of one's sociocultural context and that are desired and/or necessary to one's well-being" [16]	• Job satisfaction and enjoyment • Work roles and tasks	• What roles/does did the person perform at work? Do they already/do they want to participate in similar roles in retirement? Now that the person has retired, what are the key parts of their life? How satisfied is the person in retirement?
Occupational performance - "doing an occupational/form task" [16]	• Job satisfaction and enjoyment • Personal attributes • Work challenges	• What is/was the person's experience of work? How does/could this relate to retirement life?
Skills - "observable, goal-directed actions that a person used while performing" [16]	• Work roles and tasks	• How are/were the person's skills and personality related to the work they do/did complete? How does this/could this relate to retirement activities?
Occupational adaptation Occupational identity	• Finding identity	• How is/was work related to the person's identity? Does

- "composite sense of who one is and wishes to become as an occupational being generated from one's history of occupational participation" [16]		the person feel they need to seek a similar identity in retirement? Alternatively, what would their identity be based on in retirement?
Occupational competence - "degree to which one is able to sustain a pattern of occupational participation that reflects one's occupational identity" [16]	• Work life balance	• How does/did work fit within the person's life? Does the person feel they need to seek a similar experience in retirement?

* All definitions from Kielhofner [16]

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