Anticipating Retirement: The Formation of Narratives Concerning an Occupational Transition

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Objective. This study is the first part of a longitudinal investigation of the retirement process. This stage of the inquiry concerned how older persons anticipate their retirement.

Method. Thirty-two workers were randomly selected from all workers age 63 years in a suburb of Stockholm. They participated in semistructured interviews about their work and their expectations for retirement.

Results. The participants' narratives illustrated the complex work of interpreting the past and expected meaning in one's occupational life. The narratives, which anticipated widely different future trajectories, revealed many of the challenges and dilemmas of anticipating retirement and the close association of work experience to expectations for retirement. In particular, the narratives highlighted the participants' concern about maintaining the quality of experience in activity. The findings also demonstrate the process by which persons anticipate and make choices about life change.

Conclusions. People anticipate retirement through volitional narratives in which they link together past, present, and future. Understanding this volitional process of interpreting, anticipating, and making choices is important to understanding how people adapt to life changes.

Despite the importance of retirement as an occupational life change (Broderick & Glazer, 1983; Kirschmann & Schulze, 1992; Tinchter, 1992), discussion of retirement in occupational therapy literature is limited. The literature mainly evokes broad principles, such as the need for meaningful activity and the balance of work and play (Gregory, 1983). Some occupational therapy studies have examined retirement occupations, with reference to the meaning they provide; their relationship to life satisfaction; and whether they exhibit a balance among work, rest, and leisure (Kirschmann & Schulze, 1992; Marino-Schorn, 1986; Smith, Kielhofner, & Watts, 1986). Such empirical work notwithstanding, occupational therapy has no empirically supported conceptualization of the retirement process.

Interdisciplinary literature mainly conceptualizes retirement as a social and psychological phenomenon and as a developmental transition (Jonsson, 1993). Most research involves the investigation of large groups to provide empirical support for one of two general theories of retirement: (a) disengagement theory, which argues that retirement is a process of incremental withdrawal from society (Cumming & Henry, 1961), or (b) activity theo-
ry, which argues that persons find new things to do as replacement for work (Havighurst, 1976; Havighurst & Albrecht, 1953; Lemon, Bengtson, & Peterson, 1972). The attitudes of persons toward retirement and their experiences upon retirement may range from very positive to very negative (Karp, 1989). Disengagement theory and activity theory do not account for such individual variation. Moreover, studies guided by current conceptualizations of retirement explain only a small amount of the variance in attitudes toward or satisfaction in retirement (Jonsson, 1993).

In this article, we describe the first phase of a longitudinal study of persons who are anticipating and embarking on their retirement. This study is based on the Model of Human Occupation (Kielhofner, 1995). We aim to provide an empirically based conceptualization of how persons enter and make transitions into the occupational role of retiree.

Anticipating retirement involves making occupational choices. Therefore, our focus was on the volition subsystem of the Model of Human Occupation. Occupational choices are not made all at once but involve an evolution of feeling and thought that begins well before and extends beyond major changes in one's occupational life (Kielhofner, Borell, Burke, Helfrich, & Nygard, 1995). An occupational choice such as retirement is a process that extends over time and involves anticipation, experience, and interpretation. Furthermore, making occupational choices involves a personal narrative that is both told and lived (Kielhofner et al., 1995). That is, one not only comprehends and explains one's life as a story, but also conducts one's life as a continuation of the unfolding life story. Volitional narratives enable people to make sense of past experience, interweaving the events of life with the themes of personal causation, value, and interest, which constitute volition. These volitional narratives also enable people to achieve a sense of continuity in their lives and to anticipate important changes and choices. The stories that people tell about their lives and their consequent efforts to live those stories shape how life unfolds.

In addition to using the concepts of volition and volitional narrative, we used Gergen and Gergen's (1983, 1988) three narrative forms to characterize the study participants' narratives: (a) the progressive narrative in which things get better, (b) the stability narrative in which things stay the same, and (c) the regressive narrative in which things get worse. Each narrative is characterized by a slope of change that occurs across time. For example, a person may characterize his or her life as having been relatively good or bad, but over time, things may get better, stay the same, or get worse.

Although we sought to characterize these narratives with Gergen and Gergen's (1983, 1988) analytic frame-

work, we were also concerned about examining in detail how the narratives were constructed, how past life related to an expected future, and how the participants wove retirement into the fabric of their whole life stories. Therefore, the study was guided by the following questions: What types of volitional narratives (i.e., progressive, stability, regressive) would persons tell about their anticipated retirement? What factors would account for differences in how persons formulated their volitional narratives?

Method

Participants

Sixteen men and 16 women were randomly selected for the study from a population of 63-year old workers from a suburb of Stockholm, Sweden, which has a socioeconomically diverse population. Age 63 is approximately 2 years before the ordinary retirement age of 65. The participants characteristics were fairly diverse. Eleven participants were blue collar workers, 15 were white collar workers, and 6 held management positions. Fourteen worked full time, and 18 worked part time. Nineteen participants lived with a partner, and 13 lived alone.

Data Collection

The first author conducted an informal interview with each participant, using a semistructured format that included the following themes: (a) personal thoughts about retirement in general, (b) personal plans and preparations for retirement, (c) expectations on what an ordinary week of retirement would look like (including expected leisure activities and overall activity pattern), (d) attitudes toward work (i.e., valuation of and interest in work), (e) values about home and family life, and (f) overall opinion and expectations about what life would be like as a retiree. The last theme was aimed at identifying the narrative slope of the participants' life stories.

In the interview session, participants were allowed to tell their own stories in their own way, and a particular evaluative stance on either work or retirement was avoided. The interviews continued until all the topic areas were covered (about 45–90 min). They were tape recorded and transcribed for analysis.

Data Analysis

The data analysis followed the logic of comparative qualitative analysis (Bogdan & Biklen, 1982; Taylor & Bogdan, 1984), which involves going back and forth between the data and interpretations. Because the data were limited to transcribed interviews, triangulation focused on comparing parts of the narratives for consistency in how participants interpreted different events and on comparing checks between reported attitudes and reported behaviors.
In addition, because the analysis involved characterizing work life and anticipated retirement into categories of relative value (bad to good), we looked for consistency across characterizations, reported events, and reported attitudes and checked whether these corresponded to the participants' overall evaluations. In classifying work life and anticipated retirement, we considered the preponderance of negative and positive characterizations, situations and attitudes the participants reported, and the overall evaluation that was asked for in the interview. Because we found excellent correspondence among these elements of the interview, we were able to classify participants' narratives on the basis of these criteria.

We first categorized each participant's attitudes toward retirement as representing stability, progressive, or regressive narratives. Next, we examined the relationship of elements within the story (e.g., work status, expected retirement status). Finally, we focused on how attitudes toward the work situation and the overall activity pattern related to attitudes toward retirement. In particular, we focused on how the participants regarded other kinds of occupation as potential replacements for work. This step permitted us to identify factors that appeared to have a major impact on the participants' thoughts and attitudes as the time for retirement approached.

Results

In Swedish society, retirement is ordinarily not a choice when one reaches age 65 to 66 years. Swedish laws and regulations, as well as agreements between unions and employers, ordinarily require retirement on or about one's 65th birthday. At the time of this study, participants were not confronted with major decisions about whether to retire. Rather, their main occupational choices were about what they would do after they retire.

Retirement Narratives

Most participants anticipated both positive and negative changes to occur upon retirement. Taking different factors into consideration, their future stories can be characterized as having a progressive slope, an improvement in quality of life \((n = 10)\); a stable slope, quality of life remaining much the same \((n = 12)\); or a regressive slope, a decrease in quality of life \((n = 10)\).

Progressive narratives envisioned retirement as an epiphany of better times. For example: “Now I am counting months. When there are fewer than 12 months, I’m going to count the hours. I like the counting. I really look forward to retirement. I do. That’s for sure.” Some narratives emphasized that negative aspects of work would come to an end: “Yes, it’s actually a rather dull job. . . . I don’t think that I accomplish much, and I don’t get any gratification from what I’m doing. . . . It’ll be pleasant to get away from it.” Others emphasized that retirement would bring new possibilities for leisure activities and socialization. Progressive narratives sometimes combined a sense of both escape and possibility.

Participants with stability narratives generally anticipated both positive and negative scenarios in retirement. In the end, they simply expected that retirement would be neither better nor worse than working. As one participant put it:

Yes, I think it will be an advantage as well as a disadvantage. On the one hand, it’s nice to be free and have entire disposal of my time. And then I think I will miss something, I will miss my workmates and this life at work.

Regressive narratives portrayed anxious uncertainty or dread of life as a retiree. Retirement was seen as the loss of the positive elements of working. Quotations from three participants exemplify regressive narratives:

Retirement has been so far away that I’ve never thought of it until it approached, and then it wasn’t I who wanted to retire, it was the company that just told me (it’s time) to retire. It just made me freeze. I want to work as long as I feel that I have the capacity. I’ve never found it hard to work. I have been used to work since childhood when I had to help my parents in farming.

I think I’m going to miss going to work. I don’t know what I’ll do. . . . I think it’s going to be boring not to be going to work.

I don’t think I’m ready to stay at home full time. I am not. If it’s possible, I will try to get something more to do at home to at least keep my brain going.

Interpretations of Work

Because all participants were still working at the time of the interviews, they were acutely aware of their work experience. Moreover, each participant’s narrative about retirement took work as a baseline. To them, retirement was first and foremost seen as no longer working, and narratives about retirement were invariably stories about “not working.” So, to understand a retirement narrative one must understand how a person interpreted his or her work life.

From each participant’s set of responses emerged an eagerness to sum up their evaluation of work as essentially good (“Yes, I like working very much.”) or bad (“No, I can’t say that I’m happy working.”). These participants clearly had given much thought to the work life that was about to come to an end (or at least change drastically). Of our 32 participants, 25 were categorized as having an overall positive interpretation of work and 7 as having an overall negative interpretation of work.

When asked to mention what they thought they would miss most about leaving work (positive aspects of work life), the following factors emerged: social contact
and fellowship, being part of a larger whole, use of one's knowledge and capacities, having something to do, earning one's income, being productive, and having an external structure. Social contact and fellowship in the sense of being part of a working team was the factor mentioned most frequently. One participant characterized this element as "working and toiling together with the others, having fun together." Another fondly referred to teamwork as "the discussions, the problem solving, the eagerness to find something good, to convince someone of something, balances between different wills...to get people to come together for something that produces a result."

When participants talked about negative aspects of work life, they mentioned the following factors: uninteresting work and boring routines, negative changes that affect the workplace structure and staff members, diversion of energy away from preferred activities, stress and the burden of responsibility, and the rigidity of the external structure of working. The most frequently mentioned negative factor of work was lack of freedom because of routine. Four participants cited undesirable changes in the structure and staff members at work (i.e., reorganizations, structural changes connected to ownership changes) as reasons for seeing work as being undesirable overall. As one participant noted, "Thanks to the new owners...I will enjoy leaving."

The structure created by work was viewed negatively by some participants (e.g., lack of freedom), more positively by others (e.g., "[Work is] something permanent, something time bound...[that] I and people in general need."), and as important for structuring one's day (e.g., "If I'm at home, I feel a little out of sorts...I stay in bed until 9, half past 9, maybe 10. And then nothing is really done....So I want to get up."). Some participants viewed work structure as both good and bad—a sometimes unwanted but generally important factor in their lives. It is interesting that participants emphasized the impact of work on their routine or habit structure more than work as a role or social identity. These participants were primarily focused on the daily reality of how work structured time and activity.

In summary, the participants' interpretations of work life involved the confluence of several factors. No single factor accounted for overall positive or negative interpretations of work. Moreover, most participants evaluated work as essentially positive or negative for themselves, despite some contrary sentiments. In the end, each participant had a unique set of work experiences and interpretations of that experience. These interpretations focused on the interest of work as well as its role in structuring their lives.

Relationship Between Interpretation of Work and Retirement Narratives

Retirement narratives emanated from each participant's interpretation of work. With one exception, those participants who negatively evaluated their work told a progressive narrative; that is, they expected retirement to be better than working. As one participant put it:

"It'll be the best thing that ever happened to me. I look forward to retirement. I do. And I hope that I will have many years—that we [referring to spouse]—will have many years together to do everything we have imagined and really do it. To dispose of my own time—that's something I look forward to. To get rid of all these obligations. There will certainly be obligations in the future too, but not to the extent of having to get to work everyday and have to do this and that. Instead, I can decide for myself what I have to do."

The exception related a stability narrative regarding his future retirement. He expressed some anxiety about becoming passive and talked about needing to make a schedule for himself so as "not to get too lazy." For those participants who positively evaluated their work, the volitional challenge was to anticipate how they could replace the loss of a positive working life. Consequently, they told progressive, stability, or regressive narratives that featured their anticipations, fears, or hopes for an occupational lifestyle in which new activities take the place of work activities.

Narratives on how participants would compensate for the loss of positive work varied. Overall, compensation was more than simply finding activities to fill the time. Rather, participants were also concerned about the qualities of the things they would be doing. For example, those who positively valued fellowship with colleagues at work hoped to achieve the same experience of fellowship upon retirement; they were anticipating the possibilities of spending time with friends who were also retired or hoped to replace particular interests at work with interests in retirement that offered the same satisfaction. Although the narratives were about replacing work with activity, they were, more importantly, about replacing the experiences at work with new experiences in retirement that would have the same quality of satisfaction. This point was particularly salient in the narratives. A participant's concern with what he or she would do during retirement was in large measure approached from the perspective of the experiences of value, fellowship, satisfaction, pleasure, and competence that work activities provided for them.

Illustrations of Progressive, Stability, and Regressive Narratives

Figure 1 illustrates the three types of narratives studied. In this section we provide examples of and further explore each type.
Progressive narratives following from a positive interpretation of work. The participants who interpreted work positively and told progressive stories of retirement spoke of a good life—one that they expected would get even better after retirement. For example, Ulla feels very comfortable in her work and enjoys and values both her work assignments and her colleagues. She looks forward to retirement because it will give her the possibility to pursue her already well-developed leisure interests. Together with associates, she has secured a room and equipment for weaving. She is very involved in genealogical research and is an active volunteer in a nonprofit organization. Regular visits with children and grandchildren fill much of her time. Ulla summarized her expectation of retirement by saying, "I actually long for my retirement and think it will be positive."

Participants with progressive narratives are energetic and enthusiastic about life in general, tend to be active in a broad range of interests, and have a deep involvement in certain important activities that they could pursue more actively in retirement. These participants are also imaginatively engaged in considering the possibilities for activity in the future. They are already realizing satisfaction, competence, and value outside work in experiences that fueled their imagination about future possibilities. Sometimes these experiences have occurred in association with a partial withdrawal from work responsibilities. As one participant described:

I have been lucky to have a smooth changeover. I actually have already completed my major working life (referring to when he stepped down from being the manager). When I was a company manager, I worked hard and often thought that nothing else existed. I was so involved in work that I didn't think there was another kind of life, but then I discovered when I finished being a manager that it was really great to live another kind of life, too...you always have to move yourself forward in life.

The theme of moving forward and going on to a new phase in life with even greater possibility than the work life was at the core of a progressive narrative that emanated from a positive work life.

Progressive narratives following from a negative interpretation of work. The progressive narratives of participants having a negative interpretation of work were less about the new and positive activities that would fill up the spaces vacated by work than they were about eliminating work activities that were negatively experienced. One example is Erik, who is married, has two children, and holds a top position in the research department of a high-technology company, providing support and guidance to groups who use the technology and working on a team of mainly younger colleagues. A high-energy person, Anders finds his assignments stimulating and values being able to make use of his knowledge and skills. Although his colleagues are younger, he enjoys and values them: "I don't feel like I'm going to retire when I am together with them because they don't regard me as the retiree." He also believes that his superiors appreciate him. Although his company would have paid him a pension at age 60, his boss asked him to stay on. He plans to retire at age 65 but will continue to do some limited projects after retirement. He considers retiring as his social obligation because of the economic recession in Sweden.

Anders characterized his leisure time by a broad activity pattern: "I've still got a lot of energy when I arrive at

<table>
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<th>Work interpretation</th>
<th>View on replacing work</th>
<th>Retirement</th>
<th>Number of participants</th>
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<td>do not need replacement</td>
<td>progressive</td>
<td>6</td>
</tr>
<tr>
<td>Overall positive</td>
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<td>Overall positive</td>
<td>can not see replacement</td>
<td>stability</td>
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<tr>
<td>Overall positive</td>
<td>can not see replacement</td>
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Figure 1. Evaluation and slope of retirement narratives.
home in the evening and I have a lot to do.” His main leisure activity is cross-country running, which he does three evenings a week with members of his family. He also arranges national competitions, makes preparations for track meets, and does other overall organizational work related to the sport as chairman of his local running club. Spending time with his children and grandchildren at his summer house and on his sailboat is also important. In assessing what retirement will be like, Anders noted:

Well, I think that I’ll do well filling up my retirement and my leisure time. And I can’t say that it won’t be nice. I guess I can look forward to when I can be engaged in my leisure activities.

Anders also indicated that he will miss his colleagues, adding, “And of course I’ll miss the work itself, but not that much...because there I have so many assignments that are similar to my leisure activities.” As the statement implies, he envisions continuing to use the same knowledge and skills in a similar way. Retirement for him, as with most others who told a stability narrative, means the continuation of many elements of a satisfying life.

**Stability narratives following from a negative interpretation of work.** Only one person who negatively interpreted work told a stability narrative. Göran, a journalist, has been working only 3 days a week for the past 2 years. He described his work as having some very interesting elements, and he admitted to having some nice colleagues. But in the main, he has grown weary of his work. There are ongoing organizational change that he simply does not want to take part in. He believes that much of what he does is just routine; he does not feel challenged by it. Yet, he spends his leisure time doing work at home (his wife is still working full time) and baby-sitting his grandchildren. He volunteers in a nonprofit organization but does not want to increase this activity. When asked about how he thought it will be as a full-time retiree, he said, “Well, I think it will work out all right,” but added that he was afraid of becoming passive and mused about “writing down some program for myself so I won’t loaf around too much.” Although he spoke about his work in mainly negative terms, his future narrative slope is not one of progression. For him, life just goes on: “I think I can while away the time, and when my wife retires, we could while away the time together.”

**Regressive narratives.** As noted earlier, only participants who positively interpreted work told regressive narratives because they expressed dread or uncertainty about retirement. These participants have difficulty imagining how to compensate for the positive experiences of work. Most in this group have a narrow activity pattern; they were unable to talk about many leisure activities with which they liked to occupy themselves. The following two cases exemplify the regressive narrative.

Maria is married, has two children, and works part-time in an office as a secretary. Although on half-time pension for disability (a bad knee), she puts in a lot of overtime, which is against Swedish regulations for a person on partial disability. She indicated that she was forced to take half-time disability pension because of an incompetent former manager. In her mind, there was no reason for her to be considered disabled at all. Maria’s main satisfaction at work comes from her fellow workers. They are a close-knit group and have always supported her in the past when she had problems with one of her children. She is close to her current manager who allows Maria to work the illicit overtime and does not put it on official records.

Maria lives in an old villa with her husband who has been on disability pension for years because of limited physical capacity. Her husband remains home all day and is not interested in seeing other people. His interests are more aesthetic: He likes music and reading. Maria only partly shares these interests because she is of a more practical nature. When not working, Maria looks after the house and the garden, goes shopping, and helps the neighbors drive their kids to different activities. But as Maria pointed out: “We seldom go out. We don’t do anything other than stay at home; we don’t see many people.” The only exception to their home-bound private life is occasional visits to their children’s homes. Maria concluded, “Our interface [with others] is very small.” Maria believes that she has a good routine now with some work, leisure, and home activities. She said that her life “is just right. I don’t want either more or less of anything. I would like to continue [working] if I was healthy. Yes, I’m not quite ready to stay at home full time.” Maria cannot imagine how she would compensate for her valued social contact at work, especially because her husband is content to stay at home and not able to get out much. Her regressive narrative is organized around the dread of social isolation.

Kalle is single and works full time as a driver. He enjoys his work very much and considers himself a skilled professional. At work, he feels valuable and appreciated. Using his knowledge and skills is the most important value in work for Kalle. Unlike many others, he does not emphasize colleagues at work and considers it rather tiresome that there is so much drinking among his younger colleagues at office parties and on Friday afternoons. Kalle often goes dancing. He is a member of a singles club that has several meetings a month. He has no real friends, and although he has grown children, he does not see them often. About retirement, Kalle said, “I don’t want to retire at all. As you see, I am now 63 years old, but people always want to look at my ID card because they think that I am pulling their leg [about my age].” If
forced to retire at the age of 65, he hopes to go on half­time pension and work part time in his former company or on the side as a private driver. Kalle summarized his view of retirement as follows:

1 don’t regard myself as a retiree. I don’t think in those directions you know. People say to me, “Why don’t you retire? You can die before you’re 65.” “I don’t care,” I say, “it would be fine if that was the case.”

Kalle and Maria, like the others who told regressive narratives, emphasized the loss of positive aspects of work. Moreover, their stories did not envision the positive aspects of work as being replaced by other positive activities in retirement.

Discussion

The 32 participants in this study varied considerably in how they anticipated and made decisions about retirement, despite the uniformity in retirement age in Sweden. In exploring how they put together their volitional narratives, we identified external and internal circumstances, for example, the law, regulations, economic conditions, family conditions, the interpretation of work experience, the anticipation of replacing work experience in retirement, and current activity life outside, that work as factors that shaped how the participants narrated their retirement futures. Although understanding individual narratives is important, we can specify general parameters of the volitional process seen in this group. The pathway of anticipating retirement through progressive, stability, or regressive narratives begins with how the person experiences and interprets work. As the person looks forward in time to retirement, a central issue becomes replacing time spent in work with other activity. Although work is only one part of the person’s whole landscape of activities, it is a large part. The disappearance of work potentially leaves much of his or her landscape unfilled. At a minimum, retirement precipitates change in the person’s whole activity pattern. He or she anticipates a postwork life to be strongly influenced by existing activity patterns outside work. Other external factors may also influence how persons cast their retirement stories, but the major issue is to replace work. This seems to have less to do with establishing roles than with creating a new routine; that is, the participants appeared much more concerned with “doing” than with identity.

The experience and interpretation of work is intimately linked to how persons anticipate the future in their volitional narratives. For example, participants who interpreted their work experience as negative could frame their futures as a kind of escape or relief. These elements allow the positive future slope to be clearer and do not burden the narrator to focus on what he or she will actually do in retirement. In a sense, the anticipated escape from unpleasant activity and experience is its own reward. However, participants who interpreted their work experience as positive had a greater urgency to specify what retirement life would consist of. Because leaving work was a potential loss, the anticipation of retirement had to stand in relation to this loss; that is, participants who were not able to anticipate the specifics of an equally good or even better activity life were forced to tell regressive narratives. The ways in which work experience was linked to anticipation of retirement underscores the “work” of creating a life story. Narratives must link together past, present, and future into a meaningful structure. It is this element of creating coherence across time that underscores the centrality of the narrative in volitional interpretation, anticipation, and decision making. Said another way, when people are seeking to make sense of their lives during major transitions such as retirement, the nature of their stories impels them toward a particular kind of sense making—one in which past, present, and future must be linked together and in which things will be the same, improve, or worsen as time progresses.

The findings also highlight the degree to which the volitional process of narrating one’s life story is intertwined with living that story. Persons facing retirement tell stories about the future that are based on their work experiences and on their success or failure in achieving a satisfying occupational life in other spheres outside of work.

Finally, this study suggests that the process of retirement is complex wherein many individual and environmental factors influence both quantitative and qualitative changes. Existing theories of retirement, such as the disengagement theory and activity theory, are too simplified and overgeneralized to describe a process like retirement on an individual level.

The larger question that remains is what influence these retirement narratives will have on the actual retirement process. That is, will participants who told progressive, stability, or regressive narratives differ in how they adapt in retirement? It will also be important to see how actual life events during retirement (including illness and disability) interact with these narratives. Because this study is the first part of a longitudinal investigation of this cohort of preretirees, it will be possible to explore these questions.

This study underscores the fact that although there are certainly choices to be made surrounding the retirement process, retirement itself (including when to retire) is often not entirely discretionary on the part of the retiring person. Rather, a number of environmental forces either determine or strongly influence the decision of
when to retire. This, of course, may vary in occupations and societies where there is no enforced retirement age, but it remains that many factors external to the person, as well as internal factors such as declining energy and ability, chronic illness, finances, and so forth, will continue to shape and sometimes control the decision to retire. The volitional process of making (or not making) choices involves coming to grips with a complex situation of individual and environmental factors and its possible implications to what will happen after retirement. Beyond actual retirement, volitional anticipation and choices become experiences, and the person must enact the new habits and roles that will constitute the routines of his or her daily life. That is the second chapter of the retirement story—one about which our participants will surely have much to say.

References


