



Early Exit Decisions in Finland: Investigating the Limbo between Unemployment and Retirement¹

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ABSTRACT

Despite efforts to extend careers, workers continue to withdraw from working life before reaching the old-age pension age. The complexities behind early exit decisions have been extensively studied to understand the individual factors influencing the decision-making processes. However, fewer studies have attempted to understand how underlying cultural notions of age shape these decisions. Using qualitative longitudinal interview data from Finland, this article examined how individuals in the Finnish unemployment pathway to retirement position themselves between unemployment and retirement by drawing on age-specific discourses. Findings show that early exit was framed as the least problematic career option, although colored with ambiguity and anxiety. Individuals did not view themselves as retirees, and some expressed interest in continuing work. Nevertheless, age norms together with experienced, internalized, and expected ageism pushed individuals toward exit, highlighting the need to better understand and support individuals experiencing late-life unemployment.

KEYWORDS

Ageism / age norms / Finland / early exit / older workers / qualitative longitudinal research / unemployment

Introduction

As populations grow older, more attention is directed toward extending working life and preventing early exit from the labor market. Addressing unemployment and early exit among workers aged 55 and over is a central concern for Finland, where unemployment near retirement is higher and the effective retirement age is lower than in other Nordic countries (OECD 2020). In 2019, the average exit age in Finland was 63.9 for men and 63.5 for women, whereas in Sweden, Denmark, and Norway, these numbers varied between 65 and 66 for men and 64.1 and 64.7 for women (von Nordheim & Kvist 2023). Despite increasing retirement age and pension reforms, Finnish workers continue

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to retire earlier than their expected retirement age, partly due to unemployment in late career (Riekhoff 2018). In this article, we investigated how recently dismissed individuals in the Finnish early exit system unemployment pathway to retirement (henceforth: unemployment pathway) position themselves between unemployment and retirement longitudinally, especially in relation to their age. Although the Finnish government has already decided to discontinue this unemployment pathway for future generations, there is still interest in the system as Nordic countries search for solutions to protect the older unemployed financially from having to withdraw pensions early due to unemployment (e.g., ISF 2021). For instance, a recent Swedish report discusses the option of extending pensionable unemployment benefits in late working life to prevent early exit decisions and lower pensions due to unemployment near retirement (ISF 2021). While the Finnish unemployment pathway has been compared to the Danish voluntary early retirement scheme *efterløn* on a policy level (Valkonen 2020), individuals on the Finnish unemployment pathway were required to register as unemployed jobseekers despite being on an institutionally established and reinforced pathway to retirement. Given this paradoxical and institutional oddity, our article examined how individuals made sense of themselves and their situations while on this pathway.

A central issue in late-life unemployment is that most policies supporting extension of working life have been designed for workers in employment (Heisig & Radl 2017). Unemployed individuals and those experiencing job loss in late career may not be able or willing to extend their working lives. A Finnish investigation among older workers reveals that extending working life is a matter of complex negotiation where older workers consider what is doable, feasible, economically sound, morally acceptable, and rightly timed for their situation (Niska & Nikander 2021). Moreover, when considering retirement and career continuation, older workers frequently validate their accounts by employing internalized age norms that inform them they are too old for training, changing jobs, and receiving promotions (Vickerstaff & Van der Horst 2021). These age norms are further reinforced by organizational and institutional practices that deny opportunities from older workers and nudge them toward exit (Keskinen et al. 2023; Krekula 2019; Pärnänen 2012).

Retirement and exit decisions have been extensively studied, with retirement planning, delaying retirement, and factors contributing to retirement decisions at the center of researchers' attention. A recent scoping review on contemporary early retirement factors named seven factors contributing to early exit decisions: ill health, good health, workplace issues, the nature of the work, ageism, social norms, and having achieved personal financial goal or pension age (Wilson et al. 2020). For instance, qualitative studies from Sweden show that employers may be reluctant to offer older workers flexibility and job mobility to less straining jobs (Krekula 2019) and unemployed over the age of 50 encounter negative attitudes from both employers and governmental agencies (Kadefors & Hanse 2012). Moreover, ageism in the workplace, recruitment practices, and employment services devaluates older workers and pushes them toward exit (Keskinen et al. 2023; Previtali et al. 2022). Older generations accustomed to job stability may also perceive their retirement as well-earned once they have reached 40 years of working (Niska & Nikander 2021).

Despite considerable diversity, older workers are often addressed in policymaking with blanket-like policies that disregard the heterogeneity of the group and the diverse life situations older workers find themselves in (Krekula & Vickerstaff 2020).

While pension reforms have given way to more flexible career formations in late working life, policies surrounding the extending working life agenda have attempted to create a moral narrative of career continuation as something individuals ought to do (Phillipson 2019). Older workers refusing or unable to comply with the agenda are then framed as ‘selfish, uninformed, outdated and a threat to welfare provision’ (Krekula & Vickerstaff 2020:30). Delving deeper into this problem, this article sheds light into how individuals choosing early exit position themselves in the labor market and validate their accounts against these norms.

Theoretical framework

The connection between working life and chronological age has been well established. Macro-sociological theories have supported the notion of institutional and standardized life-course and are further supported by a strong body of evidence (Kohli 2007). Working life is considered a fixed period during individual’s lifespan, usually set between the ages of 18 and 65 years (Wilinska et al. 2021). During this time, individuals engage in various forms of work that connect them to the welfare systems and institutions of the society. However, with the introduction of extending working life agenda in labor market policies, institutions and pension systems have introduced more flexible policies, shifting from ‘have to do’ toward ‘ought to do’ (Phillipson 2019; Solem et al. 2016). This has changed the role of individuals by shifting more responsibility to them in the formation of their own careers. The same trend is also visible in retirement practices, as policies are less determined by institutionalized age markers, and individual characteristics have more power over the individualized pathways (e.g., Krekula & Vickerstaff 2020). As an example, the Norwegian pension system expects workers to apply rational thinking and assess the costs and benefits when to retire (Solem et al. 2016). However, despite introducing more flexible retirement practices, individuals’ retiring habits are slow to change. Radl (2012:768) argues that ‘the normative exigency of being economically active, both in terms of external demands (as a social norm) and as a source of identity (as internalized work ethic), ceases after reaching the “appropriate” age for retirement’. In this article, we refer to this economical normative exigency as duty to work, a social norm upheld by institutional practices and policies that individuals internalize and conform to during their working lives.

We based the article on the understanding that the individual life-course consists of age-appropriate behaviors and events taking place during and throughout the life-course, shaping the normative life-course together with the reinforcing formal and informal institutions and policies in place (Nikander 2002). These age-appropriate behaviors not only inform us about the right time to engage in certain activities, such as education (Leonard et al. 2018), work (Wilinska et al. 2021), or retiring (Vickerstaff & Van der Horst 2021), but also the order of these activities. Deviating from these chrononormative, ‘temporal norms that benchmark the “right time” for life-course and career intersections’ (Leonard et al. 2018:1668) can alter the direction of one’s life-course and make individuals feel out of place.

When considering aging in the labor market, age should not be considered only in relation to the individual lifespan, but also in relation to the time individuals spend in



the labor market (Wilinska et al. 2021). In research, and on the labor market, workers aged 50 years and over are generally characterized as older workers (Previtali et al. 2022). Regardless of age, older workers are susceptible to ageism, which has been identified as a key barrier to employment, career advancement, educational and training opportunities, and is also present in retirement decisions (Previtali et al. 2022). When individuals fall off the chrononormative life-course or act against the shared norm, they often end up experiencing ageism (Keskinen & Nikander 2023).

Our research has been framed around the understanding of ageism as a social construct. Thus, ageism takes place when individuals interact with each other or with the social structures and institutions of the given society. Through these encounters, individuals internalize, apply, and enact ageism and ageist discourses in their everyday talk, actions, and choices. Approaching age and ageism from a discursive perspective allows us to investigate how individuals agentially ‘...do things with words, they can do ageism as well as undo and challenge it...’ (Previtali et al. 2022:11). Ageism, then, is not considered negative or positive per se, but a powerful means individuals utilize in their talk and actions to validate their accounts. For instance, internalizing ageism changes the way in which workers position themselves in relation to work, facilitating decisions to detach and exit paid work (Laliberte-Rudman 2015).

We posit that falling off the normative work life-course near retirement places individuals in paradoxical situations. On the one hand, individuals feel pressure to ‘age actively’ and extend their working lives to meet the societal and moral expectations, and on the other hand, they encounter and internalize ageist and normative discourses that tell them they are too old, resulting in experiences of being in the wrong place at the wrong time. Thus, understanding how individuals caught between unemployment and retirement position themselves can reveal the shared rights and duties that guide decisions to exit working life early. Deviating from the age-appropriate behaviors also creates a moral obligation to explain oneself (Nikander 2000). In this article, we were especially interested in whether individuals choosing to exit early consider their actions wrongly timed and feel morally obliged to explain their behavior. Therefore, we examined how individuals choosing to exit early from the labor market through the unemployment pathway position themselves over time between unemployment and retirement in interview conversations and how these positions are validated.

Data and methods

We investigated the narratives of 14 individuals who were dismissed after a long-term career under the same employer, the Finnish postal service. Our data come from a nationwide, qualitative longitudinal research project, Towards a two-speed Finland. The research project followed the lives of workers aged 50 and over following job loss from the state-owned postal service during 2015–2018. Most participants were approached based on contact lists provided by their former employer, and a few participants were recruited through referrals from initial participants, totaling 40 participants. Each participant took part in two face-to-face interviews and was followed through one to nine phone interviews during a 2-year period between the face-to-face interviews, depending on their interest and availability. Before each interview, the

participants gave a written or verbal consent to audio recording the interviews and using them for research purposes. The interviews were conducted by two researchers in the participants' place of choice, typically in their homes or at a local café, and focused on work histories, experiences of dismissal, and the newly found careers and everyday life after dismissal. The research followed the ethical guidelines of the Finnish National Board on Research Integrity TENK (TENK 2019) and did not require an ethical review. In the following sections, we give a brief overview of the Finnish research context at the time of the interviews, introduce the data and participants, and explain the methods used.

Research context

At the time of the interviews, the Finnish government was preparing new ways to address the number of unemployed, and some of the actions also addressed the individuals on the unemployment pathway. Our research context thus falls historically on both sides of a pension reform in Finland. The Finnish pension system has undergone two major pension reforms in the 21st century, one in 2005 and the other in 2017 (Nivalainen et al. 2020). A central goal of the 2005 pension reform was to support extension of working lives by delaying retirement and offering workers flexibility to transition into old-age pension between the ages of 63 and 68. However, changes in effective retirement behavior were not fast enough, which led to the introduction of the second reform in 2017 (Finnish Centre for Pensions 2019). The second reform supported the first by linking old-age pension age to each age cohort's life expectancy, with the lowest old-age pension set to 63 years for people born in 1954 or earlier (Nivalainen et al. 2020). The introduction of the second reform is also present in the interview accounts presented here, as the interviewees were unsure how the reform would affect their situation.

Individuals wishing to exit the labor market earlier were able to access the Finnish early exit option, the *unemployment pathway to retirement*, given they met certain age and work criteria. This option allowed unemployed workers nearing retirement to exit working life by extending the unemployment benefits to cover up to 500 days until retirement age. Despite the idealized image of early exit as an early start to retirement, individuals in the early exit scheme were statistically categorized as unemployed and required to register with the employment services as active jobseekers to receive benefits. The eligibility age for this early exit was also increased over the years from 55 to 57 years in the 2005 reform (Kyyrä & Pesola 2020). Nevertheless, the issue of a high unemployment rate among the 55+ age group persisted. As a result, the Finnish government decided to abolish the unemployment pathway from future generations by 2026.

Table 1 presents the age criteria for old-age pension in 2017 and the Finnish early exit scheme unemployment pathway to retirement in 2015 and 2017. In addition, our participants were all able to receive a severance package covering up to 6 months of income from the Finnish postal service. This allowed some of the younger participants to transition directly from the severance package to the unemployment pathway if they met the age criteria by the end of their severance package. The unemployment pathway has been widely used in redundancy negotiations, as older workers nearing retirement age



are often asked to leave voluntarily and retire due to their eligibility for early exit (Pietilä et al. 2020). Simultaneously, it has offered an easy way out for employees who have already planned to exit employment or workforce permanently. Although redundancies follow specific regulations in Finland, these negotiations have gained an ageist reputation, as older workers might be encouraged to free their working spaces to younger cohorts (Pärnänen 2012). In some cases, older workers might also be pressured to leave voluntarily during downsizing by being offered a more physical job in exchange, or a job they simply cannot do (Kosonen et al. 2021).

Table 1 The age criteria for labor market exit through unemployment and old-age pension for each age cohort after pension reform changes in 2017 (2015 eligibility ages are reported in brackets for early exit)

Year of birth	–1954	1955	1956	1957	1958	1959
Unemployment pathway to retirement		60 years (58 ⁷)	60 years (59 ⁷)	61 years (59 ⁷)	61 years (59 ⁷)	61 years (59 ⁷)
Old-age pension	63 years	63 years 3 months	63 years 6 months	63 years 9 months	64 years	64 years 3 months

Traditionally, the Finnish postal service was considered an organization with high employability and job stability. The majority of our participants had joined the postal service at a young age, gaining most of their education on the job during their working years. This also meant that their position in the company did not necessarily reflect their educational level, but rather the opportunities they had to advance within the organization. Simultaneously, some participants had higher education levels, but worked in blue-collar positions. However, the effects of globalization and digitalization had resulted in yearly downsizing decisions and high numbers of dismissals inside the organization, a trend that was visible in postal services around Europe (Dieke et al. 2013).

Participants

In this study, we were interested in understanding how individuals exiting early through the unemployment pathway position themselves between unemployment and retirement. From our available dataset, we selected participants who themselves indicated they had decided to exit the labor market after dismissal through the unemployment pathway, totaling 14 participants. We utilized the face-to-face and phone interview data and included all the time points from the qualitative longitudinal dataset, including the follow-up period, totaling 60 interviews. Detailed information about the participants is reported in Table 2. Our participants were aged 58–62 years during the time of their first interview. At the time of the data generation, the youngest individuals able to access the early exit scheme were 58 years and 6 months old, given the additional 6-month severance package from their previous employer. Eleven of the participants were women and three were men. Because of the uneven gender distribution in our dataset, we chose not to make any gender-specific observations or claims in this paper.

Table 2 Presenting age during the first interview, gender, previous job level, educational background, marital status, and known health issues for the participants

Participant pseudonym	Age	Gender	Previous job level	Educational background	Marital status, children if known	Health issues if known
Laura	58	Woman	Blue-collar	Vocational education	Married, children and grandchildren	No
Iida	58	woman	Blue-collar	Vocational education	Partner, children	No
Kaisa	59	woman	Blue-collar	Primary education	Partner, children	Yes
Maija	59	woman	Blue-collar	Tertiary education	Married	Yes
Maikki	60	woman	White-collar	Primary education	Married, children and grandchildren	No
Petri	60	man	White-collar	Post-secondary education	Married	No
Anne	60	woman	Blue-collar	Primary education	Married, children	Yes
Jyrki	60	man	White-collar	Post-secondary education	Married, children	No
Lena	61	woman	Blue-collar	Post-secondary education	Married	No
Ismo	61	man	White-collar	Primary education	Married, children and grandchild	Yes
Hannele	61	woman	Blue-collar	Primary education	Divorced, children and grandchildren	No
Leena	62	woman	Blue-collar	Primary education	Married, children and grandchildren	No
Helvi	62	woman	Blue-collar	Vocational education	Married, children	No
Maisa	62	woman	Blue-collar	Vocational education	Married, children	Yes

Methods and analysis

Our analyses were guided by qualitative longitudinal methodology, investigating both individual moments in time and changes over time. We identified qualitative longitudinal methodology as best fitting to analyze these early exit transitions, as it provides the tools and opportunity to follow and understand the changes and transitions individuals go through in their lifetimes, but also to examine the meanings and interpretations individuals give to these changes (Keskinen & Nikander 2023). We started our analyses by familiarizing ourselves with the data and participants by reading and re-reading through the interview transcripts and listening to the audio recordings of the interviews. Next, we created researcher-constructed case profiles (Neale 2019) using researchers' field notes together with the interview transcripts to construct comprehensive summaries for each participant. The case profiles worked as a starting point for further analyses and case comparisons, providing the researchers nuanced images of how each of the cases unfolded over time (Neale 2019).



We then analyzed the interview accounts narratively using positioning theory as our guiding framework. Positioning theory (Harré & Langenhove 1999; Harré et al. 2009) can be considered a development of discursive psychology that attends to the local context and its normative constraints and opportunities for action. It is concerned with what people may or may not do and ‘focuses on bringing to light the normative frames within which people actually carry on their lives, thinking, feeling, acting, and perceiving – against standards of correctness’ (Harré et al. 2009:9). The acts of positioning and repositioning are discursive processes that take place in interactions. As individuals do things with words, they also position themselves and others with respect to societally shared rights and duties (Harré et al. 2009). These actions can be taken either during one narrative or over time by challenging or drawing on situationally available cultural scripts. As such, the theory provides a framework through which we can analyze the underlying mechanisms behind individual actions and decisions, both in snapshots and longitudinally. Narrative analysis was chosen as the method for its flexibility and potential to capture meanings, positioning, and experiences through time (Riessman 2008). Using the researcher-constructed case profiles as our roadmap to the data, we identified distinct stories whereby individuals positioned and repositioned themselves and others between unemployment and retirement against the duty to work.

Findings

This section presents our findings through interview extracts from Helvi (62), Kaisa (59), Petri (60), Maija (59), Maikki (60), and Anne (60). We have selected these individuals, as they best represent the commonly shared experiences and understandings of being caught between unemployment and retirement among the interviewees. The findings highlight the insecurity individuals experienced during the unemployment pathway, different ways in which exit was constructed as the best option, and the importance of career timings. Throughout the section, we shed light on the individual negotiations between entitlement to non-activity and moral duty to work near retirement age and discuss how individuals position themselves and others in regard to age against duty to work and the political goals to extend working life.

The insecure limbo

Although the interviewees had considered the unemployment pathway a secure option, it brought powerlessness and precarity to their everyday lives. On the one hand, they were subjected to employment services’ decisions, and on the other hand, responsible for their own careers. Helvi (62) volunteered to be dismissed during downsizing after 43 years at the postal service. In the first interview extract, the interviewer asks Helvi whether she felt retired after entering the early exit scheme.

- Extract 1: Helvi’s first interview
 Interviewer: Do you think that in a sense you’re already mentally retired?
 Helvi: I don’t know really. Probably not. When you compare for instance to my husband, who is 1.5 years older than me, he is retired. All the time he gets

to mention how he's retired and has worked – has worked a long career and he has deserved it. He thinks a bit that way, and I don't.

I: What are your thoughts then?

H: I don't know. I think that now, I have to live this unemployment period. I'm scared that if we book a holiday or something, then they'll notify me that I have to go to an interview.

When Helvi talked about her situation, she voiced that unemployment was not her choice but a period she had to live, even though she was voluntarily dismissed from the postal service. The work had not been enjoyable anymore, and the constant downsizing decisions had made her tired. She decided to leave on her own terms rather than be dismissed. However, early exit had not been what she expected, as there was a sense of uncertainty in her early exit status, which restrained her, something many interviewees reflected in their interview conversations. In the extract above, Helvi drew a comparison between herself and her husband, positioning her husband as a retiree, first based on his age, and then on his career length. In addition, there was a sense of being in the *wrong place*, as she expressed anxiety over booking a holiday while she was still working age and supposed to be at work or applying for jobs. However, she simultaneously felt conflicted since she felt abandoned and left alone without support from employment services and certainty of receiving a monthly income.

Extract 2: Helvi's first interview

Helvi: When you're unemployed you need to figure everything out yourself. At work everything was so clear, you never needed to do anything for you to get the salary. In that sense the postal service was a good job, you'd always get paid on time, there was never any hassle.

The lack of support Helvi referred to was also present in other interviewees' narratives. Kaisa (59) worked at the postal service for some 40 years before the dismissal from her position in customer service. Like Helvi, Kaisa was puzzled by the applications and papers she had to fill out to receive her monthly benefits. Unprepared and unwillingly, both Helvi and Kaisa had to take more responsibility over receiving income, as there was no system in place to guide them. In addition, Kaisa was living in constant fear that they would force her to get a job at her previous workplace. She felt ashamed that after a long career, she was silently dismissed from her workplace, and since her dismissal, the branch opened new job openings for jobs she used to do. As the postal service was obliged to contact recently dismissed workers about openings, she too had received the job offers but thought it shameful to return as a new employee to her previous workplace. She was adamant about not applying for jobs or wanting to work anymore, however, to receive the unemployment benefits she was forced to register as an unemployed jobseeker as there was no other option available.

Extract 3: Kaisa's first interview

Interviewer: So, you are an unemployed jobseeker. Is there a chance you might be forced to work even if you don't actively apply for jobs?

Kaisa: I'm not applying. Well, I have to, I'm an active jobseeker because I want the unemployment benefits –



- I: So in that sense.
- K: In that sense yes.
- I: So officially you are.
- K: And then the labor union papers, I have never been an unemployed jobseeker before. Now I had to go online to fill out a form and there you had to fill in what jobs you're looking for and where from. I couldn't put like cashier or something because I don't look for anything like that. So, I put customer service, and now it says I'm looking for customer service jobs.
- I: Which corresponds to what you did before.
- K: Yeah. But there was no option to leave it empty. You couldn't leave it, in that sense it's really difficult. Until I get the old age pension, I am scared that employment services call me back to work at my previous workplace and when I refuse, they cut my benefits. I think it's very unjust.

Kaisa resisted her jobseeker status, as it was not her choice, but rather something she was forced to do to receive benefits. She had chosen to exit working life through early exit but was still expected to apply for jobs and take a job if offered one. After long careers, this was the first experience of unemployment for both Helvi and Kaisa. They expressed feeling out of place and lack of support, with Helvi being afraid to book holidays and Kaisa having anxiety over having to return to her previous workplace. There was also a sense of temporality, as individuals characterized their situations as temporary and constructed reaching the retirement age as the milestone that would end the limbo and allow them to finally retire. Even after time had passed, the interviewees, who were stuck between unemployment and retirement, still reconsidered the idea of returning to work.

Extract 4: Helvi's second interview

- Helvi: It's a big part of your life, that just disappears completely. Somehow I feel I could have still given something at work. Even if where I worked last – I wouldn't have liked the job and then these (-) terrible news that have been on the papers now about the postal service. Finding mail in the trash and this kind of things, they don't feel very nice.
- Interviewer: How do you feel then? When you said that you feel like you would like to do something still, right?
- H: Yeah, right. But who would hire over 60-year-old? Or of course there would be some teleoperator job but –
- I: I think you mentioned that before yes –
- H: Yeah (--) and would you even earn anything doing it and, not really. There probably aren't any other kind of jobs. I plan to retire this fall.

In her second interview, Helvi reflected on her work exit. Although she had left voluntarily due to workplace issues months before, she felt morally accountable to explain why she had not found another job. In line with extending working life agenda, Helvi constructed herself as a worker who could have continued working but used her age as the defining characteristic that explained why she would not be hired. Without explaining it further, she expected the interviewer to understand the problems of being an

over-60-year-old jobseeker. Having only low-paid job opportunities available for people her age, Helvi perceived retiring as her best option. However, for Kaisa and the other younger participants, retirement was still years away.

Extract 5: Kaisa's fourth interview

Kaisa: Yeah, I'm still wandering around, I haven't got a grip – well on anything really.

Interviewer: But it's really interesting in a way, why do you think that is?

K: I don't [laughing]. I wish I knew so I could get over it, but I honestly don't know. I don't know. I am not interested in anything I could do; I think a lot about everything I could do, but I'm not interested.

I: How has this time been, from when we first met 1,5 years ago or so. How has this time been in your life since the first time we met, in relation to what it was before?

K: In a sense it's been very, idle, how could I say it, not empty but somehow idle, meaningless. Having worked from a young girl until those days, 43 years and then suddenly it's over. I think I'm still not fully over it. Maybe it's because I'm still not retired, I'm still an unemployed jobseeker. In my mind there is the devil scaring me every day into thinking that suddenly I've got mail, ordering me to go somewhere, on a work trial or internship or something. Not a real job but something like this. What do I do then? You don't get to be in peace, this is where I am, I've been thinking about it a lot, why did I get stuck like this. I don't know.

In her fourth interview, Kaisa, additionally, described her life as 'idling', not being able to do anything even if she wanted to, partly because she had anxiety over being an unemployed jobseeker and the unexpected duties that came with it. Despite her long career, she was not able to retire and described herself as '*still* not fully over' career ending but '*still* not retired' and '*still* an unemployed jobseeker', leaving her stuck between unemployment and retirement.

Validating exit decisions

While some of the individuals were caught in the anxiety-filled limbo, others embraced the opportunity to leave working life while they still could. Both Petri (60) and Maija (59) volunteered to be dismissed during downsizing when given the opportunity. The political discussions on pension reforms and changes to unemployment benefits had created a precarious atmosphere and pushed individuals to choose to exit while they still could. Petri did not have any problems at work, but the ongoing talks on pension reform had made him consider his position in the labor market. When the opportunity to retire early presented itself, he decided to leave.

Extract 6: Petri's first interview

Interviewer: So, in principle, unemployment pathway, it continues so that you get the money until?



Petri: Yea, I'm retiring through the pathway. I'm turning 61 next week. When I'm 63 and however many months they add to it, then, the plan is that until then I'm on the pathway money. Today you have no idea what is going to happen, it's not worth it to move to any direction. But it means living with what you have.

Although early exit meant having a lower income, Petri perceived exiting as the best option, as there was no guarantee of what future changes to pension system would bring. For Maija, work had turned unbearable with the continuous changes at the workplace. She decided to leave when given the opportunity; however, eligibility for early exit and the ongoing political talks had her question whether career continuation was the best option.

Extract 7: Maija's first interview

Maija: Yes, I was, 59 years and one month, I had the opportunity if I don't get employed, I get to stay unemployed for a while. For me it's possible – I haven't thought about, I haven't thought about not ever going back to work. In that sense I haven't. But I do have the opportunity, I get to stay on these benefits unless the government comes up with something new, but at this moment, I get the unemployment benefits until the end.

Interviewer: Until retirement?

M: Yeah, so the amount stays the same. But I chose this. I was done. I have been working, since the early 1980s, I've worked at the postal services. Sometimes I've studied and worked again and studied and so on. And lots of things have happened and there's been many downsizings, but it has turned into something unbearable.

Maija described her situation as fortunate. She had the opportunity to stay unemployed until retirement age. Emphasizing the opportunity she was entitled to, because of her age, she validated her right to stay unemployed. Duty to work was reflected in the way she did not exclude herself from working in the future, but found staying on the unemployment benefits least problematic, as it was something the government allowed and potentially even expected her to do. However, she felt obliged to explain her choice to leave employment at the postal service since she was not dismissed from her position but chose to leave. In his second interview, Petri also revisited the reasons why he chose to leave work.

Extract 8: Petri's second interview

Interviewer: Last time we talked about you enjoying life and the additional leisure time. Do you still feel the same?

Petri: Yes, at least it hasn't gone the other way. I would almost say that it has grown stronger. I pass the time the same ways I did before. There haven't been any changes. But at least I can't complain. Of course, I knew already before that earnings will drop, but that's a different thing. If we talk just about leisure. I was working for a relatively long time, 40 years it was, I got the 40 years when I was already dismissed but still officially employed and not yet unemployed. In that sense I have no yearning. And to be honest, looking at today's situation at the postal service, I think it's quite bad.

- I: That's true.
- P: In a way I think that, knowing what kind of workplace it is when things are so messed up. From that sense too, there is no yearning back to work. Even when they downsized, I didn't have to leave, I didn't have an agenda or any antipathies. But when given the chance and having the idea to breathe. Not having to go by the clock or timetables, you just get to live. It tempted me back then and I haven't changed my mind.

Petri drew on his career length, carefully drawing a distinction between his notice time and being unemployed, to construct the 40-year career that validated the well-earned retirement days. Although he did not want to name any issues at his previous workplace, he noted that, knowing how bad the conditions there were, he did not miss working. Whereas voluntary dismissals were often validated by naming issues at work that made continuation 'unbearable', quantifying one's career length in exact number of years was frequently used in interview accounts to justify exiting the labor market. As Maija had worked since the early 1980s, she was not able to draw on the same 40-year career as Petri and found herself months later considering returning to work to receive a better income.

Extract 9: Maija's third interview

Maija: I've realized now that the pension, it isn't much, if you grow old. Living on a lousy pension, it's not nice either. I could work but I, I'm over 60 so, somehow my – I have no ambition to work. I could do some work to get more pension. But not necessarily so that I would commute a long way. To have a difficult commute and a full-time job. I – I don't really care what I'd do. As long as the commute would be bearable or something. I'm fine with something easier too. I do know that society – society doesn't function if no one does anything. I know that. I have my duties for this society too. But I have of course, I have worked a long career. It's not about that, I have a couple of friends who could have retired but they keep on working. I don't know – but it could be I'm a bit jealous.

Interviewer: After all.

M: Could be. When – being honest. But it's not something I admit. But if it annoys me that someone continues working, is there any reason other than little jealousy? Why else would be annoyed by someone else's working?

I: Why are you jealous then?

M: For them to keep on going. And for having the attitude. But I know, I think that because I'm not old enough for retirement, I do have an obligation to work.

Despite having a 'lousy pension' in the future, the financial incentive alone was not enough to get Maija to continue her career. If she were to work again, the work would need to be flexible and adapt to her requirements. She felt a moral dilemma in her early exit decision, creating a comparison between her and her working friends, resulting in feelings that she too should have continued working. Describing herself as jealous, Maija positioned herself as a supporter of the extending working life agenda and expressed her wrongdoing for not following the same path. While Maija was overall happy with her situation, she was still puzzled about whether she should return to work.

Timing matters

As individuals considered their careers and actions, they did so in relation to their life situations, their age, and proximity to retirement. Although dismissals can rarely be timed in accordance with other life events and timings, for some of the interviewees, this was possible due to voluntary dismissals. This was the case for Maikki (60), who had attempted to leave the postal service years earlier when she noticed she had lost her motivation to work. Maikki described her career ending as ‘winning the lottery’, as it had allowed her to leave working life at the same time as her husband retired. However, she did not see herself as retired.

Extract 10: Maikki’s first interview

Interviewer: If you think about your current situation, right now, do you think you’re more retired or unemployed?

Maikki: Actually, I’m neither. I’m like a lady of leisure. I honestly, it’s a bit like, when you turn 60, we just talked about it, when someone turned 60, dear lord they were old. It was a funny thing when you don’t know yourself at all. I feel like, maybe a little wiser than in my thirties, forties, but I don’t feel. When I talked with someone about joining a pensioners’ club. I said, ‘I can’t’. My mom goes to those. She’s over 80. That’s not my thing. But I don’t. My mom keeps asking, since her youngest child turned 60, she’s asking whether she’s that old. But I don’t feel. Not really. I feel like I’m a lady of leisure, and I’m being paid for it. That’s what it is. I’m no way ashamed of being unemployed. Someone once said that ‘now that you’re retired’. I replied, ‘I’m not retired’. I get to retire in a couple of years. I have the opportunity to retire when I’m 62.

Maikki positioned herself in a new category outside the frames of unemployment and retirement, rejecting both the positions of unemployed and retired person. For her, retirement was tied to age and being old, something she did not feel or want to be. She compared herself to her mother, detesting the idea that they would enjoy the same activities designed for pensioners. Retirement was then something she could only achieve simply by turning 62 in a couple of years. Simultaneously, she rejected the position of unemployed, but stated she was not ashamed of her unemployment status. Unlike earlier extracts, being in-between two statuses is not uncomfortable, but rather something allowing an alternative and enjoyable position, the one of a lady of leisure.

Like Maikki, Anne (60) had waited for her career to be over. Anne did not volunteer to be dismissed but lost her job when the branch she worked at was closed permanently. In her interview account, Anne described her career ending as something that was meant to happen this way and at this very moment.

Extract 11: Anne’s first interview

Anne: It was just a prepared action.

Interviewer: What do you mean by prepared action?

A: It’s the kind – everything has its own timing. In our lives, everything has its timing. There’s childhood, there’s youth, there’s emerging adulthood, there’s getting married, having children, raising them, working life there, everything

has its own timing. And for this working life, the time is up now, now it's a different time for me. I – I don't see life in a sense, even though I value – people need to work, and we should go to work and in a society you should live so that you work, I'm not against working. But in a situation when you're not guilty yourself for being dismissed, you see it immediately that this was the time for it now and new things are on their way. Our childhood doesn't continue, our youth doesn't continue. Children won't always be home either, they move out. Everything has its own timing and if you know how to understand and realize that moment, you get to always live in the moment and you're happy with the moment, and you live out of the things you have at that moment, you don't need anything else. If you live your life thinking 'when the time comes I will', believing that 'when I have this and that I will live and do this'. I did that until I realized I could never live if I don't understand that the moment I'm supposed to live is now and not a moment in the future. That kind of life isn't worth it. You should live in the moment. In that moment.

Drawing on the chrononormative life-course, Anne fatalistically lists life stages that each have their own timing. Although she valued work highly, she considered the dismissal as a turning point in her life, dictating the end of her working life. She did not feel guilty over unemployment and placed responsibility over her career ending to her former employer. However, she voiced a moral dilemma about not working, even if she believed that the working life part of her life was now over, and she should not feel guilty over it. Despite being too young to officially retire, Maikki and Anne expressed dismay over the practices designed to activate older jobseekers, as they both considered their careers to be over.

Extract 12: Maikki's third interview

Maikki: One day the phone rang, and employment services called to ask whether I've applied for jobs. I said to him, he was a young man, I said, 'listen, it's time to face some realities.' It went well, he just laughed and said, 'that's right'. You could sense from everything that he's calling just because he was tasked to do so. Then he just asked, 'could you go to our website to check the box that we've talked, and could you also upload a CV there?' I said 'yes', I can [laughing] create a CV there too, if someone wants to see it. It just feels ridiculous that – I understand there are younger people, I know some myself, even if they're not claiming any benefits, they need to be motivated to do something. But someone like me who has wasted 43 years on working life already, I don't really understand. ... Just this morning we discussed with my husband that I can write applications to some places, I don't care, no one hires someone like me anymore. ... I'm only acting within the frames of reality.

Interviewer: What is reality for you then? Out of curiosity.

M: Well, maybe I'm a bit selfish when I think that from my side, I'm already on the unemployment pathway, I get out at 62. I think it would be realistic to separate people a bit based on their age. So that there would be a division, I don't really know how but I've worked so long that it's a no for me. I think it's just wasting resources.

I: So, the focus should be more on the young then?



- M: Yes, and on those who really want to work. Say something like age groups around 40s, 50s, who are not ready for unemployment pathway and all, and need the job, they're the ones who need attention.

In Maikki's account, age, although not explicitly mentioned, was used to set what Maikki described as *frames of reality*. She is nearing retirement age, has already worked over 40 years, and is on the unemployment pathway. Drawing on the commonly shared images of older workers, she positions herself as selfish for not wanting to work anymore but, at the same time, wishes the resources would be used to support younger cohorts unable to access early exit. Similarly, Anne supported activating unemployed jobseekers, but excluded herself from these activation measures. Here, timing is at the essence, as they both position that the timing to activate younger people into working is right, but for them, it has already passed.

Extract 13: Anne's third interview

Anne: But people should be, we should be activated to work. If I was younger and in a better health, of course I would be looking for a job. And even now, I know a couple of people who could hire me for a couple of hours, 18 hours a week, maybe even more, but it – it's not easy for the employer to hire people for couple of hours and teach them the job and then they – they haven't really thought about the employers. It's a burden for them too to employ people for short term.

Interviewer: Yeah, there is – there's quite of a lot of work in that.

A: Yes, there is.

Despite being adamant about her exit, in her final interview, Anne positioned herself as an unemployed jobseeker. She constructed herself as a good worker, who would not have problems getting employed, but excluded herself from job search and duty to work because of her age and health issues. Unlike other interviewees, Anne also considered the position of employers and thought it unfair if they would invest in someone near retirement who would work part-time and only for a short period of time before retiring.

Overall, our interviewees considered themselves neither unemployed jobseekers nor retired. The unemployment pathway captured individuals who were involuntarily caught between unemployment and retirement, individuals who exited work because it was made possible, as well as individuals who had planned to exit when the timing was right. On the one hand, they wanted to be perceived as active adults with long work histories who were too young to retire, and on the other, they used their age and age norms to exclude themselves from active job search and career continuation. These somewhat competing discourses were then used in parallel to reject both the positions of retirees and the unemployed, as individuals perceived themselves both too old to work and too young to retire.

Discussion

We investigated how recently dismissed individuals in the Finnish early exit system positioned themselves between unemployment and retirement, and how these positions and

career decisions were validated. Falling off the normative working life near retirement placed individuals in conflicting situations, as the unemployment pathway itself presented as a limbo. On the one hand, bureaucratic difficulties, ageism, and age norms obscured opportunities to continue in working life and framed exit as the right thing to do given one's age and length of career. On the other hand, individuals resisted the idea of being old by highlighting their activities, drawing comparisons between their older family members, and positioning themselves between unemployment and retirement. Being too old to work and too young to retire, individuals considered themselves neither unemployed jobseekers nor retirees but stuck waiting in-between, in limbo, with varying degrees of anxiety over this waiting period.

Despite eligibility for early exit, individuals felt conflicted as they were still under the retirement age and felt the obligation to work until they reached the age threshold. This required individuals to position themselves between unemployment and retirement, avoiding both the stigmatization of unemployment and negative portrayals of being older than they actually were (being retired). Engaging in various discursive strategies, individuals changed the narrative from an unwilling older worker to extend working life (Niska & Nikander 2021; Krekula & Vickerstaff 2020) by positioning responsibility over their career exit to their employer and the government's punitive actions. In line with previous research, we were able to identify some of the known early retirement factors in the resources individuals drew on, such as workplaces issues, nature of the work, social norms, and having achieved personal financial goal or pension age (Wilson et al. 2020), or in our case, early exit age. Increased work demands, changes at the workplace, and other workplace issues were frequently mentioned to validate exit decisions, as they were perceived as organizational forces pushing individuals out of the workplace. In addition, the ongoing activity measures for older jobseekers and the tightening pension system added to the precarity in the labor market, further encouraging individuals to choose to exit (Laliberte Rudman & Aldrich 2021). We also found that individuals were unaware of the expectations and obligations they were under while on the unemployment pathway. This also reflected in our results, as some participants such as Helvi and Kaisa expressed fear over having to return to work, whereas participants, such as Maikki, Anne, and Petri were confident they would not be required to engage in work anymore. A similar pattern of carelessness in employment services has been noted previously, for instance in Sweden (Kadefors & Hanse 2012) and Canada (Laliberte Rudman & Aldrich 2021).

Being under the retirement age, individuals also felt the need to portray themselves as active adults. Active aging was ideologized in many interview accounts, with interviewees strongly expressing their support for extending working lives. Interestingly, engaging in hobbies, informal care, and volunteering were used less to validate exit decisions, even if these were part of their daily lives. One reason for this could be that these activities are often associated with retirement and being an active older person, similarly to the point Maikki made about her mother's club. However, there was also a need to distance oneself from the stigma of unemployment. Despite leaving working life early, individuals still wanted to maintain being 'good workers.' This was done by validating and shaming one's own actions to exit the labor market or drawing on the quantification of career years to justify exit. In line with previous research (cf. Niska & Nikander 2021), our interviewees shared an understanding that 40 years of work is enough to grant individuals well-earned retirement days.



Against common ideas of early exit as early transition to retirement, individuals on the Finnish unemployment pathway did not always see their career exit decisions as final while the requirement to apply for jobs was still present in their everyday lives. Over time, individuals constantly negotiated and reconsidered their career continuation and exit decisions. By utilizing qualitative longitudinal methodology and data, we were able to portray how the unemployment pathway creates a static ‘waiting room’ for individuals to age until they are eligible for retirement. Our interviewees described the time in their lives as a period when nothing happened; they felt unable to continue with their lives, book holidays, or start new hobbies and activities, partly due to low finances, and partly due to anxiety over their jobseeker status. This required individuals to engage in continuous negotiations and validations of their choices against the duty to work and being under the retirement age. Unlike retirement decisions that are often perceived as final, early exit was not experienced as a permanent decision, but as something that needed to be constantly re-justified to avoid being framed as selfish older workers unwilling to support the political efforts to extend working lives.

Conclusion

In this article, we shed light on the complexity of early exit decisions during unemployment near retirement age. Finland presents a unique example to other Nordic countries with its institutional unemployment pathway limbo that places individuals in paradoxical situations. Even if the decisions to exit working life before retirement age are considered final, these decisions are continuously justified through ageist and age normative discourses against the chrononormative life-course and political goals to extend working life. Despite choosing to exit, individuals expressed support for extending working life, ideologized active aging, and drew on discourses of active aging to reject negative portrayals of old age. In addition, individuals in the Finnish unemployment pathway did not consider themselves retired or unemployed, but rather stuck somewhere in-between.

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