

# Chapter 3

## The Loss of Work Motivation Among Older Male Employees: Critical Perspectives to Policies Aimed at Extending Working Life in Finland



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### Introduction

In the past decades, European societies have tried to tackle the effects of population ageing on welfare regimes and their economic sustainability by attempting to extend working careers. In Finland, one of the fastest ageing developed nations, pension systems were remodelled two times in 2000's (in 2005 and 2017). These reforms were aimed at creating economic incentives for ageing employees to prolong their work careers, decreasing the use of non-health related voluntary early exit routes as well as facilitating pensioners' part-time working (Salonen et al., 2020). The overall aim of these policies was to increase the employment rate from the currently 72% to 75%, and the current programme of Finnish Government (2019) sets the goals as follows:

The Government's employment rate target requires an increase in the labour market participation of people with partial work capacity, those with poor employment prospects, the young and older people and those with an immigrant background. Effective measures are needed to promote the employment of these people. Working careers will be prolonged at the beginning, middle and end. (Finnish Government, 2019, pp. 139–140)

Finland's labour market participation rate for the 55–64 population, 65%, is the lowest among the Nordic countries compared to 69% in Denmark, 72% in Norway, 78% in Sweden and 81% in Iceland in 2018 (Eurostat, 2018). The aims of the Finnish pension policies have therefore been twofold, focusing on promoting ageing employees' working both till and after the official retirement age. In recent

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years, employees' willingness to continue working after the official retirement age has slightly increased (Lehto & Sutela, 2010). Despite this, the average retirement age was 61 years in 2017, which is still below the set goal of 63 years (ETK, 2018).

Similarly, as in many other countries, Finnish governments have utilised a 'stick and carrot' approach to prolong work careers at the end. Alongside increasing the official retirement age and blocking up early exit routes, pension policies have offered financial rewards for people to continue working after the retirement age. However, the determinants of both early retirement and working after retirement are different in various groups of employees. Gender, education, and occupational position are among the factors that have an effect on employees' chances and motivation to prolong their careers, and therefore the policies aimed at extending working life work differently in various groups.

This chapter is based on a longitudinal qualitative study among Finnish male metalworkers and engineers who were interviewed in 2010/2011 when they were 50–55 years old, and again in 2017 when the interviewees were approaching retirement at the age of 57–62. Our purpose is to explore the changes in our interviewees' thoughts and motivation regarding retirement and prolonging their careers from the longitudinal perspective: to what extent their motives related to retirement are different when they are approaching retirement age compared to an earlier stage of their life course?

## Recent Changes in the Finnish Pension System

In Finland, the statutory (old-age) pension insurance consists of both not earnings-related components, such as a national pension and a guarantee pension, and an earnings-related pension. The disability pension provides financial security in the case of illness or injury and covers all 16 to 63 years old residents. Since 2005, the Finnish statutory old-age pension system has applied a flexible pension age between 63 and 68 providing people with a chance to retire at any time within this age range. The system provides economic incentives for continuing in work at ages 63–67 with a pension accrual rate of 4.8% of annual earnings (1.5% until the age of 52 and 1.7% at 53–62). It also allows participation in other employment after retirement, and such post-retirement employment also accrues pension. For people born after 1965, the age limits for entering the old age pension are tied to life expectancy. The retirement age for the cohort born in 1970 is estimated to be 65 years and 11 months, and 68 years and 1 month for those born in 1995 (Kautto & Risku, 2015).

Alongside old age pension, there are two main health-related pension routes. First, *disability pension* can be full or partial depending on the degree of decrease in work ability. Second, a *years-of-service pension* is available for those who are 63 years or older, have worked 38 years or more in strenuous and wearing work, and whose work ability has permanently diminished due to illness, impairment or injury but who are not yet eligible for disability pension. Criteria for disability retirement

became more restrictive in the 2005 pension reform. Consequently, the use of part-time disability pensions has substantially increased (ETK, 2018).

After pension reforms made in 2000's, there is one non-health related voluntary early exit route left: a *partial early old-age pension*. It is meant for people 61 years and older for providing a gradual transition from employment to the old-age pension. Partial old-age pension is often chosen to ease a tight economic situation, even though partial old-age pension diminishes the old-age pension in a long run (Järnefelt & Kautto, 2017).

While the actual unemployment pension was abolished after the 2005 pension reform, in practice relatively many employees transit from labour market to old-age pension via unemployment (Riekhoff, 2018). In their downsizing policies, companies commonly lean on a social security benefit known as unemployment path to retirement. Over 60 years old employees are eligible to receive additional days of the earnings-based unemployment allowance (normally paid up to 500 days of unemployment) until they turn 65 years. As a result, dismissals often focus on older workers who may secure a better income based on unemployment allowance till their retirement age. In the Autumn 2020, the Government decided to abolish the unemployment path to retirement for prolonging older workers' careers. A new law will come into effect from year 2023 (Finnish Government, 2021).

Since the implementation of a flexible old-age pension in 2005, the retirement age has slightly increased. The share of those retiring at the age of 64 or older was 17% in 2005 and 24% in 2014 (Järnefelt & Nivalainen, 2016, p. 202). However, a report on the effects of the 2005 reform (ETK, 2013) suggested that the effects of the reform on increasing retirement age were relatively minor. Instead, the increase was mainly caused by other factors, such as growing education level and better health of the older employees' cohorts as well as positive changes in work places that support older workers wellbeing.

## **Key Determinants of Early Retirement and Post-retirement Working**

Both retirement and intents to stay at work are multidimensional phenomena. A recent review study (Nilsson, 2016) identified nine areas that are central to older workers' participation in working life. These were health, economic incentives, family, leisure and surrounding society, physical work environment, mental work environment, work pace and working hours, competence and skills, motivation and work satisfaction, as well as the attitude of managers and organisations to older workers.

While it is more typical for men to have both intents to retire early and work long, women more often stick to 'regular' retirement ages (Forma et al., 2005), and are less likely to pursue a career after reaching that age (Karisalimi & Tuominen, 2008). However, these choices are also affected by sectors of work because

retirement in the public sector differs from that in the private sector in Finland. The public sector represents a more flexible work environment, among others in offering more opportunities to work with partial work ability (Shemeikka et al., 2017). Unemployment is also less prevalent in the public sector (Riekhoff & Järnefelt, 2017, p. 805). Because women more often work in the public sector than men, their retirement patterns closely relate to those in the public sector. According to Riekhoff and Järnefelt (2017), women's retirement also differs from men's in that their marital status, education, and income have a stronger effect on their attachment to the labour market. Women are also more likely than men to consider their spouse's retirement decisions when making their own (Riekhoff, 2018, p. 30).

For older workers, poor health, chronic illness and disability are key reasons for early exit from the labour market (Blekesaune & Solem, 2005). Workers with poor work ability and decreased work life satisfaction were more likely to indicate an intention to retire early (Prakash et al., 2019). A low social position is also an important determinant of early retirement (e.g. Wahrendorf et al., 2013). In their study of Finnish municipal employees, Virtanen et al. (2017) found that employees of higher occupational classes were two times more likely to continue working beyond the retirement age compared to employees of lower classes (see also Leinonen et al., 2020). These differences were to a great extent explained by employees of higher occupational class having physically lighter jobs, better work time control, and better self-rated work ability. It has also been found that diseases per se do not fully explain occupational class differences. Instead, a person's own assessment of work ability may predict occupational class differences in working longer better than the presence of chronic disease (Virtanen et al., 2017, p. 7). In addition, high work time control may increase work life participation irrespective of employees' somatic diseases (Virtanen et al., 2014).

In their follow-up study with municipal sector employees, von Bonsdorff and her colleagues (2010, p. 98) found that, among women, negative perceptions about work, low work satisfaction and low general life satisfaction were all associated with early retirement intentions. Among men, negative perceptions about work increased intentions to retire early whereas good self-rated work ability and good perceived health decreased such intentions.

Finnish studies have shown that local policies in companies to extend work careers increase employees' motivation to stay in work whereas tightening aims for savings decrease intentions to retire after the age of 63 years (Forma et al., 2004). Frequent lay-offs (Järnefelt et al., 2014), insecurity of jobs (Tuominen et al., 2010) and downsizing of personnel by so called unemployment path to retirement (Forma et al., 2004) reduce employees' intents to continue their work after reaching the age limit for old-age pension.

Economic incentives have an effect on retirement intents but only among those for whom the incentives are the biggest (Järnefelt & Nivalainen, 2016, p. 219). In Riekhoff and Järnefelt's (2017, pp. 802–805) study on women's retirement, it turned out that having better and higher-paid jobs created incentives for women to maintain such positions. On the other hand, divorced women are less likely to retire early. For married couples, in turn, finance is certainly an important factor in decision-making

but is often over-ridden by other aspects of the domestic life, such as health problems, caring responsibilities or long-term divisions of work between spouses (Loretto & Vickerstaff, 2012, pp. 80–81).

Previous research on early retirement and intents to work longer have shown that while pension system reforms certainly have an effect on people's decision-making, their choices are also affected by many other aspects of life. It is also important to note that retirement is not only a matter of choices but also chances as occupational status to a great extent determines the possibilities that an employee has regarding work arrangements and retirement.

## Materials and Methods

This study is based on face-to-face open-ended interviews with 10 middle- and working-class Finnish men aged 50 and over. Interviews were conducted in a longitudinal setting: the original interviews were made in 2010 and 2011, and the follow-up interviews in 2017. Six of the interviewed men were metalworkers and four engineers. Shop floor workers from metal industry were employed in international or small local companies. Engineers had positions related managerial, planning and marketing tasks in companies. All except one of our interviewees worked in the private sector. At the time of the follow-up interviews, two men were retired and eight were still working.

The data come from a larger qualitative longitudinal study on men's ageing (MANage study), which has interviewed both working and retired engineers and metalworkers working various companies. Total number of interviewees participating in the two rounds of interviews was 32, of whom 22 were retired by the start of the second round of interviews. As a traditional, manual, industrial and male-dominated occupation, metalworkers were chosen to represent vocationally educated working-class men, whereas more highly educated engineers work as experts in the fields of technology and are thus considered to represent middle-class men. The interviews covered several themes that ranged from ageing employees' position in the labour market, retirement as a period of change in a man's life, health-related behaviours and psycho-social well-being to family life, intergenerational relations and social relationships.

Our study was guided by thematic analysis and informed by discourse analysis. Based on multiple readings of the transcripts, we used an open coding process to generate a comprehensive list of themes (for instance, descriptions of working life conditions, feelings pertaining to staying at work, descriptions of ageism in labour market) in the data. For the current analysis, we reread the coded data and focused on men's descriptions of their positions in the labour market and how these descriptions possibly changed from the first interviews in 2010 and 2011 to later ones in 2017. The analyses led us to note that there had occurred substantial changes in the men's labour-market position and their general attitudes towards working life, and

these changes were not structured by class differences to the extent that we expected on the basis of first round interviews.

At the next stage of the analysis, we approached men's descriptions from a discursive perspective (see for instance Wetherell & Edley, 1999) with a focus on how age and time shaped men's interpretations of their changing status as older workers in working life. In this chapter, we investigate the relations of these changes to age-based ideals surrounding an employee in order to illuminate how intersections of age and class frame men's labour-market positions with respect of policies aimed at extending working life. We introduce our findings in relation to three main themes identified in the analysis: occupational identity and meaning of work, health and income. All names used in the data excerpts below are pseudonyms.

## Results

### *Metal Workers*

In our interviews conducted in 2010, metalworkers (50–55 years at the time) tended to see their retirement as determined by external forces and not as their own choice. Metalworkers did not portray retirement timing as something they controlled. Many metalworkers retire for other reasons before they reach the official retirement age. Heavy physical workload causes chronic conditions such as musculoskeletal disorders that often justify claims on disability pensions. Others find themselves pushed out by cutbacks in their industry. When companies reduce personnel through so called co-operation negotiations,<sup>1</sup> older workers are often asked to consider voluntarily retiring before reaching full retirement age. Therefore, most our interviewees thought it unlikely that they would reach the official retirement age but due to a feeling of retirement-timing being beyond their control, most had no concrete plans regarding retirement. (Pietilä et al., 2020.).

In 2017, four of the six interviewees were still working, one had volunteered to prematurely retire, and one was already on old age pension after a period of unemployment, which was his voluntary choice when his company reduced personnel. Two major issues characterised interviews. All interviewees except one spontaneously expressed an idea of being fed up with work. For them, working life looked as continuous survival with physical problems and fears of getting fired, and these demoralising factors had led them to feel tired and lose interest at work. Another issue that all working interviewees shared was that, with just one exception, they thought they would retire as soon as possible, and none of them had intentions to continue working after the retirement age.

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<sup>1</sup>In Finland, the dismissals are regulated by a law called “the Act on Co-operation within Undertakings”, which is aimed at promoting “interactive cooperation procedures” between the employer and employees to, among others, protect the employees in the process of downsizing.

## **Occupational Identity and the Meaning of Work**

Our interviewees' lack of interest and satisfaction with their work was mainly caused by their feeling of being a burden rather than a resource for their work communities. Many felt that ageing workers' knowledge and skills were not respected. Like Jarmo (58 years) puts it, "particularly in the eyes of younger managers, people approaching their 60s are like totally useless."

The perceived lack of appreciation and respect of their knowledge and skills had an effect on our interviewees' occupational identity. In the 2010 interviews, they often expressed pride of being hard-working manual workers whose skills and practical knowledge were respected by their superiors and younger workmates (Pietilä et al., 2020). In 2017 interviews most felt they had lost a great deal of such social appreciation, largely due to their poorer knowledge of new production technologies as well as their supervisors' assumption of ageing workers' lower motivation and ability to learn new technologies. Therefore, the metal workers' view of their future was characterised by a certain resigned feeling and their anticipation to be fired because of their age before the official retirement age or being forced to prematurely retire due to health problems. Therefore, most interviewees have experienced a stark shift in their interests from work to leisure-time activities, and the plans for retirement were increasingly shaping their idea of the future.

Metal workers' descriptions of working life were characterised by cynical and even aggressive tones towards the employers whom they thought had no loyalty towards ageing workers. In the same vein, the interviewees expressed distrust towards policy-makers for constantly inventing new ways to prevent early retirement (including job alternation leaves and part-time pensions) and thus blocking the interviewees' routes away from work. The interviewees felt having been betrayed by both employers and the state.

## **Health**

In 2010, most metal workers already had work-related health problems, most often musculoskeletal disorders. Therefore, at the time health represented for them a crucial factor in determining whether they might reach the retirement age or would be forced to a disability pension. In 2017 their thoughts were slightly different. For the interviewee who volunteered for unemployment pension when his company was reducing personnel, the main reason for doing so related to the musculoskeletal problems due to which he had been on long sick leaves. Those still at work had various health problems and still thought these disorders might lead them to prematurely retire. But instead of merely trying to cope with the fear of losing their jobs because of health issues, most were now actively looking for opportunities to retire before the emergence of very serious medical conditions. The primary motive for seeking early exit from work was to secure sufficient health and functional ability for the years in retirement. However, our interviewees had learned that there were

substantially less opportunities for early retirement or part-time retirement than some 10 years before.

Interviewer: What do you think about retirement? Have you already thought about it?

Matti (57 years): Yes, I have. And I would retire like now if it just was possible. As I told you, I'm pretty much fed up [with work]. But I just cannot do it. I'm not old enough.

Interviewer: Yes, and it seems that all such part-time pension systems are being changed so-

Matti: Aye, they have been changed. I have a workmate, he turns 61 this year. And he found out about these and it's just like, he's wondering how there's no way to get out if you're healthy. Disability pension is a different thing but if you don't have a good reason, it is not easy [to retire before retirement age].

Disability pensions typically necessitate thorough medical examinations and many interviewees thought it was impossible to get such a pension as far as a person had any of his work ability left. Some companies offered chances to reduce workload for employees having chronic health problems.

Timo (57 years): [In our company] you can negotiate about [reducing workload]. If you, for instance, have illnesses or some sort of trauma, well you certainly have chances to reduce it and some work only three days a week. So in a such big house it's possible, you can make arrangements. But I suppose those smaller work places are a different case.

Weakening work ability was a problem for particularly those who worked in smaller companies that did not necessarily offer a chance to reduce workload. All interviewees had musculoskeletal problems they needed to cope with in their daily lives, and such health issues were taken for granted as belonging to work in metal industry. They also noted that recovery from physically consuming work required more time than when they were younger. As disability pension required substantial reduction in functional ability, it did not offer a route for early exit from work. This resulted in certain dilemmatic aspects in metalworkers' health-related thinking. On the one hand, they could not pursue health in the strongest meaning of the word as they all had chronic conditions and various levels of reduced work ability. On the other hand, they wished to stay sufficiently healthy both to be able to work a few additional years and maintain functional ability to enable them to live a full life in retirement. For them, 'health' primarily meant securing an optimised level of functional ability and not being 'too ill'.

## **Income**

Although the metalworkers' incomes were not high, most of our interviewees underlined that money did not play a role in their considerations of retirement. Even those who mentioned reducing income in retirement talked about the subject on a general level and had not studied their pensions in detail. None of them mentioned so-called super accrual as an incentive to work longer. This was related to an idea that, for the interviewees, considerations of retirement primarily focused on securing their jobs as long as possible, even with health problems and lowered motivation, rather than seeing work after the retirement age as a realistic chance. The metal workers were used to the idea of premature retirement to the extent that for them

extending working life was primarily about postponing early retirement as close to the official retirement age as possible.

Those interviewees who did overtime work underscored that they preferred being reimbursed by extra free time rather than money.

*Matti (57 years): I don't take the overtime work in money at all, I rather take them back in extra free time. And when there's less work [in the company], that's when I'm having it. At this age I already like that—I'm not saying I have too much money but the free time is much more pleasant. [...] I just no longer stand it. Or well, I'm not saying I cannot stand it like physically but when you've had this work for almost 40 years so I'm already—You certainly get bored, you just get bored.*

It could be assumed that the lower income a group of employees has, the more motivation they have to increase their income. However, our interviewees had an opposite stand towards extra money and higher pensions and did not weigh them as important as having free time. From the perspective of policies aimed at extending working life, it seems that financial incentives appear not to be relevant for these manual workers, largely because their primary expectation is that they will not reach the official retirement age anyway. Therefore, they have readily adjusted their lives to lower income and were thus mostly interested in having more free time.

## **Engineers**

In the first interview round in 2011, engineers thought about their retirement-timing in terms of their own choices and took it for granted that they would continue to work till retirement age. Most of them also thought they would continue in part-time jobs after retirement, e.g. as board members in companies and mentors for start-up companies (Pietilä et al., 2020). In 2017, two of four interviewees' labour-market position had become more unstable and had faced loss of their jobs and lay-offs. Two others had maintained more secured positions, but had lost a great deal of their enthusiasm to work.

## **Occupational Identity and the Meaning of Work**

The engineers we interviewed had an ambivalent stand towards their work. On the one hand, they felt their work potentially had professionally interesting and intellectually satisfying things to offer. But on the other hand, their experience was that they had very limited chances to get involved in such tasks, particularly because they, as senior employees, had to deal with management and supervision of younger employees, which took a lot of time and energy. Being able to utilise their professional knowledge and skills was at the heart of their occupational identity, and they did not see managerial duties to be a professionally satisfying part of their work.

Teppo (59 years) earlier had a managerial position and he gradually got exhausted with work. He had estimated that he should have been able to give a work contribution of “one and a half times” to handle his tasks. At the time, Teppo was diagnosed

with hypertension, which has since been treated with medication. He talked about his situation with his own superior. His responsibilities were reduced, but as the company was simultaneously making changes in its strategy and organisation, Teppo lost a secure and stable position in the company together with managerial duties.

Teppo: After that, I've been on various, I've been working on the basis of [project] fundings that I've more or less achieved myself, and also been laid off at times. [...] But this work environment is such where I would still want to work and it gives me a chance to use my knowledge. It sort of sets the framework and if I create and apply for projects, then I get work for myself and it's such an environment where these [projects] can be implemented.

Teppo's story brings forward two important issues related to work in senior expert positions. Over the years, many senior experts gradually get more and more responsibilities till they are overloaded with managerial duties and have little time to use their particular expertise in their work. On the other hand, if one needs to reduce their workload, there is not necessarily a return to secure middle-rank positions. As a result, while they may focus on projects they are most interested, they may also lose a stable position.

After the first interview in 2011, Olli (57 years) lost his job. He had a strong impression that he had lost his job because of his age, and attaches this to ageist attitudes at his former workplace. After a short unemployment period, he was involved in small businesses in expert positions without a permanent position. Currently, he has a more stable job in a small company. Although he earlier had an insecure position and worked for several companies at the same time, an opportunity to use his knowledge was rewarding for Olli.

Olli: I belong to this group whose retirement age moved further away. [...] But even before that I had such an idea that I won't necessarily retire at that stage when I reach the [retirement] age. But of course it depends on the work situation and health and life situation in general at that moment. But really, like I told my wife yesterday, I would be interested in such a situation, which I had and what I did for a little period before I got my current job. Like if I could find such jobs. I could be an entrepreneur or part-time employee or such. So that I could probably work for several companies, and again share my knowledge and experience that I've gathered. [...] To offer it for others to use and help smaller companies to grow and develop their businesses.

Both Teppo and Olli have a dilemmatic position as they simultaneously strive for securing a stable position and maintaining a chance to use their expert knowledge, for which they would not have a chance in managerial jobs. Quite ironically, for both of them an insecure position gives them more opportunities to focus on work that they find most fulfilling.

Pasi (59 years) is in a managerial position and has suffered from stress and insomnia due to work. He has a voluntary pension insurance, which would have allowed him retirement at the age of 58. He has not yet decided at which age he will retire but the decision depends on job satisfaction both in terms of his duties and reduced stress for getting rid of insomnia.

Pasi: I could have [retired] already at the beginning of August [2017], but I didn't do that. But I quite seriously thought about it like-- what am I going to do with the years I have left.

I would certainly like to do something meaningful. [...] I've felt that the experience and this kind of knowledge, expertise that I have gathered, it's wasted if I was just running some work shift lists. [...] My plan is such that next year, in July [2018], I will turn 60 and I will consider this till that, next Spring. How this work feels like and if it doesn't feel very-- um good so that I still cannot sleep at nights or something similar, then I probably will make some decisions and sort of-- will just voluntarily retire.

Unlike Teppo and Olli, who felt that they had a chance to focus on interesting issues at work although having relatively insecure positions, Pasi is still in a managerial position and feels that his expertise gets wasted in completing routine tasks. In considering possible voluntary retirement, he ponders both on possible stress reduction and his chances to change his duties to be able to do something 'meaningful'. Although Pasi has a position that many younger colleagues envy, high income and rank do not make him happy as he feels he has lost the meaning of his work and suffers from constant stress.

## Health

Compared to metalworkers who consistently talked about physical health in terms of musculoskeletal disorders caused by their strenuous work, the engineers did not often refer to physical illness but rather considered health in terms of psychological wellbeing and distress. Even when referring to chronic diseases, those were regarded as a consequence of stress caused by work.

As discussed above, Pasi had suffered from insomnia for several years. These difficulties started when he had a lot of managerial duties.

Pasi: These managerial duties started to be somehow such that I no longer did anything but those routine jobs. And as I have a lot of contacts around the world, I could not use my time for them, unless I spent all my free time too. And it's sort of-- either my capacity has reduced, which I have so far not admitted, or the requirements at work have increased. Then there's this media world, you have to be involved in great many things all the time. I felt that I simply don't have enough time for all that. Then I started to have these-- problems with sleep, and I woke up early in the morning and started to roll all these things in my head. So, I was really starting to get stressed for this job.

Pasi's reduced job satisfaction and psychological wellbeing related to stress and sleeping problems caused by work which was not limited to office hours. Although some of the engineers had diagnosed conditions, such as heightened blood pressure, in considering their health they consistently talked about it with a strong orientation to future and wanted to prevent future health problems by reducing workload.

Tero (56 years): Our situation is such that my wife is a little older and she's already retired. So we would like to spend that time together. And another thing is that I would like to enjoy my life when I'm retired so that I would not be in such a bad shape in retirement that I couldn't enjoy it and do anything. And that's why I don't want to wear myself out at work. I want to enjoy that sort of freedom. [...] [My work] includes a lot of work in the evenings and weekends, and I've already reduced them, like radically, and I almost feel ashamed for it because my employer has already paid attention to it [short laugh].

Similarly, as Pasi, Tero thinks about his health as something he does not want to lose before retirement to have a chance to enjoy his life in retirement. Pasi was thinking about whether he could have an opportunity to reduce his workload and saw premature retirement as an option to free himself from constant stress, which was possible for him due to voluntary pension insurance. As Tero has no similar chance to a premature retirement, he had started to avoid working in the evenings and weekends on his own initiative, even to the extent that his employer had noticed that. This was based on Tero's conclusion that he does not want to 'wear himself out' before retirement. Slightly surprisingly, among engineers, the interviewees who reported the biggest concerns about stress and their future health were those who had the most stable jobs. It thus seems plausible to think that for men in expert positions, the feeling of being involved in meaningful work may protect them from psychological pressures, even at the cost of economically secure position.

## Income

In our interviews, only Teppo pointed to the idea of increasing his pension by continuing to work after the official retirement age. Others considered economic issues only in terms of whether they had a chance to prematurely retire, i.e. whether they had money to do so. Similarly, as with metal workers, engineers thought about early exit routes, and because they had no such chances, income was the main reason not to retire before retirement age. As Tero concluded "I would leave [work] even now if I was allowed to or could do that. Well, sure I could do it but it would not be economically reasonable." In his interview, Tero even made calculations of how much money he would need to prematurely retire and maintain his current living standards.

Although the interviewees took economic issues into account when considering early retirement, they did not see better pension as a strong motivator to continue working after the retirement age. What counted more for them was a chance to be engaged in fulfilling projects with a reasonable workload. Pasi has reflected on his retirement in terms of his wife's early premature retirement same year.

Pasi (59 years): In the matter of fact, I have been thinking about [retirement] mainly in terms of if I still wanted to do something that feels meaningful to me. 'Cause at this stage the situation is such anyway that you don't work just for money. Of course you need that too but the primary reason is the content, what you do, that has a bigger meaning. [...] In August, my wife resigned and started like, became a 'lady of leisure'. She had a long work career and then she concluded--. She basically had a similar situation [as I had], approximately the same number of subordinates and everything was going really well at work. So it was quite a shock at her workplace. But she just concluded that there has been such an amount of such destinies [referring to sudden cases of illness and death] around us, and she was weighing all these things. Like although there's nowadays lots of talk about extending work careers but another side of this is that if your work gets so hard that you lose your health because of it, both psychological and physical, so what's then that matters? Certainly for people the first thing is psychological and physical health. And if you lose them, then all the rest doesn't matter. [...] What could you even do in retirement if you're not like in good shape?

All engineers we interviewed had paid off their mortgages and their families had a stable economic situation. Therefore, additional money did not motivate them in prolonging their careers. As Pasi in the excerpt above, our interviewees did not consider retirement primarily in terms of income but more often thought about their health, mental wellbeing and work-related satisfaction. It is thus clear that economic incentives to prolong careers were largely not relevant for these experts whose relatively high incomes have gradually made them financially independent.

## Discussion

Our longitudinal study indicates systematic changes in our interviewees' motivation to continue their work after retirement age. The interviewees had no great appetite for working longer and especially metalworkers felt that they had already earned their retirement. For engineers, the motives related to retirement and prolonging their careers were manifold and included certain contradictory elements, as we have shown above. However, class had only an effect on the mechanisms of retirement and prolongation of work careers, not on the outcomes. Both sets of interviews echoed a notably negative stand towards post-retirement working.

The policies aimed at extending work life have included both stick and carrot approaches. In recent pension system reforms, some of early exit routes have been blocked up and retirement ages have been increased. These measures hit hardest manual workers, such as metalworkers, who often have a weakened work ability well before retirement. The economic incentives are another key means to prolong careers by motivating employees to increase their pension benefits by working longer. Järnefelt and Nivalainen (2016, p. 201) have pointed out that economic incentives have an effect on retirement intents among those for whom the incentives are biggest. In our interviews, such economic incentives appeared not to have a particular relevance for neither metalworkers or engineers, even despite the substantial income differences between the groups. Although metalworkers might have higher needs for extra money in retirement, they probably had adjusted their consumption to their lower income throughout their work career, and higher pension accrual was thus not enough to have an effect on their retirement intents. Engineers, in turn, had a stable financial situation, and some of them were even able to consider an early retirement based on their earnings and wealth accumulated over years. With a stable personal financial position, engineers neither found pension accrual to motivate them to prolong their careers.

In policies on extending working lives, health is mainly considered from the perspective of how to maintain older employees' work ability. Our analysis shows that both metalworkers and engineers approach health issues from another angle. Rather than focusing on their work ability, they thought about their health in terms of securing sufficient health for life in retirement. In other words, they were not concerned with their health in relation to work but to retirement. Therefore, particularly engineers who had more control over their workload had started to protect their health

from work (rather than for work). For the same reason, metalworkers tried to minimise chances to wear themselves physically out at work and actively looked for any opportunities available for early exit for being able to retire as healthy as possible.

A commonly expressed idea is that older workers should have chances to move onto lighter duties that better fit their diminishing work ability and health. But as Lain et al. (2020) point out, companies nowadays meet increasing competitive pressures, and therefore there may not be chances to provide an increasing number of older workers with such opportunities. Most of the metalworkers of our study did not have such opportunities as only bigger companies have a capacity for such flexibility. However, it is worth noting that flexibility is not only a matter of economic resources but it also relates to local work cultures. In expert organisations, employees gain higher positions and income based on their increasing knowledge and experience over years, and often these higher positions include managerial duties that may become strenuous due to growing responsibilities. Although engineers had more possibilities to influence their duties than metalworkers did, disengaging from managerial duties may lead an employee to an unstable position as there are no safe returns to lower rank positions in these companies. It thus seems that sometimes moving to lighter duties does not depend on availability of such positions but rather on the expert organisation cultures that do not subscribe to an idea of “taking a step back”.

Our study is in line with earlier studies that have mainly utilised survey studies (e.g. Dal Bianco et al., 2015; Järnefelt & Nivalainen, 2016; Prakash et al., 2019; Wahrendorf et al., 2013), suggesting that future efforts to prolong work careers should focus on improving working conditions and age-friendly work environments. For example, Virtanen et al. (2017, p. 432) found that work time control particularly motivates higher-grade employees to extend their work career. However, our study also evinces that long-term physical and psychological work strain plays an important role in employees’ motivation and ability to continue working till retirement age and beyond. Therefore, promoting wellbeing at work should not be restricted to the last years at work.

Due to our qualitative approach, the results of our study cannot be taken to reflect all Finnish engineers’ and metalworkers’ thoughts and motivation related to their retirement. However, even our small sample shows that the premises on which public policies are built on, such as the effectiveness of financial incentives in extending working lives, are not always in line with how people prioritise issues in their lives.

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