



## Between activity and solidarity: Comprehending retirement and extended working lives in Swedish rural areas



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### ABSTRACT

The expected costs of population ageing have generally led to perceived needs to postpone the age of retirement. Drawing on 20 semi-structured interviews, the aim of this paper is to describe the ways that the possibility of an extended working life is comprehended by persons over the age of 60 living in sparsely populated areas in northern Sweden. While defining themselves as active, the interviewees argued strongly in favour of the right to retire. What are often described as opposing retiree subject positions – healthy and active vs. vulnerable and dependent – were partly transgressed in the interviews. The interviewees performed a solidarity that had the potential of including their future selves as possible objects of solidarity. Another important result was that in comprehending the possibility of an extended working life, morally charged notions of geographic place became central.

### Introduction

When Statistics Sweden published their report on estimated future dependency ratios in 2015, the media were quick to emphasise the effects these would have on the Swedish statutory retirement age and on rural residents with expressions like: “Rural residents will have to support more” (Norran Jan 9, 2015) and “Do you live in a rural area? Then you will have to work for two in the future” (Land Jan 23, 2015). This designation of geographic place caught our attention. Because the inhabitants of said areas have a history of social democratic support, traditionally cherishing an understanding of retirement as a well-deserved period of rest, we became curious of how they would themselves respond to the suggestion of an extended working life. Would their comprehensions of work and retirement counteract or support such suggestions?

Generally, the research on retirement and retirement age is situated within, and is motivated by, the costs that are supposed to come with expected population ageing (Örestig, 2013; Pond, Stephens, & Alpass, 2010; Post, Schneer, Reitman, & Ogilvie, dt., 2012; Radl, 2012; Walter, Jackson, & Felmingham, 2008). Policy makers are looking for ways to delay retirement age (Hagemann & Scherger, 2016; Nyqvist, 2008; Phillipson, 2011), and there is an increased academic interest in the

factors affecting the timing of retirement (Örestig, Strandh, & Stattin, 2013). Such research suggests a general reluctance to consider working past the statutory retirement age (Örestig et al., 2013; Stattin, 2006, 2008). This entrenched “early-exit culture” (Laliberte Rudman & Molke, 2009) seems to prevail also in a European perspective (Esser, 2005).<sup>2</sup> But, as Statistics Sweden (2006) acknowledges, personal retirement preferences are not always the result of “free” choices. On an individual level, decisions to retire before the age of 65 are often connected to impaired health, low socio-economic positions, low education, and high levels of physical workload (Örestig et al., 2013: 115; Radl, 2013). It has also been suggested that geography matters because different regions offer varying working-life possibilities, and that local unemployment impacts on retirement decisions among older workers (Galarneau, Turcotte, Carrière, & Fectaeau, 2015). In this sense, northern Sweden had been identified and represented as specifically exposed (Paulgaard, 2017; Eriksson, 2010).

Even though it has been argued that for workers with low pension entitlements there is economic necessity to work at least until the statutory retirement age (Radl, 2013), it has also been suggested that financial considerations might generally not be the prime motive in cases where retirement age is postponed, but that it is rather the case that people who postpone their retirement have a positive attitude to

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<sup>2</sup> D’Addio, Keese, and Whitehouse (2010) point out a trend towards an increase in labour-force participation rates in OECD countries between 1970 and 2008, explained primarily by the increased participation of women. Also, Chomik and Whitehouse (2010) predict a slight increase in average retirement age by 2050.

their work and workplaces (Stattin, 2006) and find an intrinsic value to work (Vickerstaff & Cox, 2005). Also, retirement may well be comprehended as a desirable end to working life and a well-deserved rest (cf. Jönson, 2001), or, as a social space free of responsibilities in which self-fulfilling activities could be pursued, the so-called “third age” (Laslett, 1989). In line with this, Radl (2012:756) points out how norms and attitudes related to retirement as eagerly awaited might indeed “hinder the prolongation of working lives” and how the efficacy of pension reforms aimed at deferring retirement ages could easily fail without public support (see also Hult & Stattin, 2009; Litwin, Achdut, & Youssim, 2009).<sup>3</sup> This reflection emphasises the significance of discourse and the way people create meaning around retirement, and it constitutes an important backdrop for this study.

There is a vast field of research engaged in qualitatively scrutinising the complexity of discursive constructions of retiree positions (Han & Moen, 1999; Moen, Sweet, & Swisher, 2005; Radl, 2012; Rees Jones, Leontowitsch, & Higgs, 2010; Robertson, 2000; Vickerstaff & Cox, 2005). Studies of newspaper representations have shown how the ideal retiree is constructed by a neoliberal political rationality (Laliberte Rudman, 2006; Laliberte Rudman & Molke 2009), emphasising how what is today commonly represented as successful ageing is intimately connected to a norm of busyness, and where persons who are working past official retirement age are portrayed as youthful rather than old (Rozanova, 2010; Katz, 2000).<sup>4</sup> The acknowledged norm of busyness, or busy ethic (Ekerdt, 1986), has been described to evoke new types of retiree positions, defined by “blurred lines” between life before and after retirement (Gilleard & Higgs 2000; Birkett 2013). Gilleard and Higgs (2010: 125) have, however, suggested that “the fourth age” be conceptualised in terms of an “event horizon” of ageing, constituting an absolute boundary between the more blurred old age identities and what lies beyond them (but see Grenier, 2007 for a discussion). For our purposes, this distinction became important because the interviewees recurrently returned to it when talking about the limits of legitimate expectations to prolong one’s working life.

Partly because of the estimated effects of population ageing, the Swedish statutory old-age pension system was reformed in 1999. It is part of the social insurance system and covers everyone who has worked and lived in Sweden. Its core is an income-based pension (Regeringskansliet, 2016). In a study of the shift towards neoliberalisation in the Swedish pension system, Belfrage and Ryner (2009:280) describe the Swedish pension reform of 1999 as an important condition for “mass investment culture” symbolising the “intellectual decapitation of the old social democratic Swedish model”. The new system privileged and positioned pension savers (“investors”) as active rather than passive, and, as part of this, it also comprised a “flexible retirement age” that replaced the fixed retirement age of 65 with one where each citizen applies individually to retire from the age of 61. In practice, this

<sup>3</sup> Highlighting the power-laden connection between retiree norms and socio-political policies, Vickerstaff and Cox (2005) emphasise how labour-market demands condition whether older workers are positioned as desirable (seen as skilled and experienced) or not (seen as inefficient and technically ignorant). Laliberte Rudman and Molke (2009: 385) similarly warn that the perceived need to keep the older workforce due to the expected costs of population ageing tend to re-construct retirement “away from a socially supported right towards an individual responsibility”. In Sweden, similar claims of a relation between politico-economic interests and notions of old age and retirement have been put forth by Gaunt (1992), who argues that during the construction of the welfare state older people were described as lonely, sick, and in need of assistance. Already in 1992 he noted that these descriptions had changed towards picturing older people as rich, healthy, and socially active, suggesting that this new imagery was backing up the on-going dismantling of the welfare state (see also Jönson, 2001). In this sense, it is possible to say that neoliberalism has generated ideologies that promote specific (often productive and consumerist) ideal subject positions for its older citizens to take (Katz 2001/2002; Laws 1996; Laliberte Rudman, 2006).

<sup>4</sup> Similar results have been found in the Swedish context. A study of guidebooks to retirement showed that they represent an ideal where activity and being useful were central, and where the retiree was both subjected to the expertise of the guidebooks and made responsible for their choices before and after retirement (Mannerfelt, 1999).

meant that the system included incentives to work longer, since the level of the income-based pension “limits the individual choice” (Nyqvist, 2008:96). Postponed retirement is generally seen as the goal of the state (Pensionsmyndigheten, 2011), and is also seen as a necessity to counteract the lowered pension benefits that population ageing might otherwise lead to (Kruse, 2010).

Belfrage and Ryner also recognise the emergence of what they call a core-periphery cleavage in Sweden, arguing that while the degree of commodification of consumption needed for the neoliberalisation process is “far advanced in the metropolitan core of Sweden’s knowledge-based economy”, this is less so in the semi-urban hinterlands that are “economically peripheral but heartlands of social democratic support”. Such results indicate that suggestions to raise the retirement age might be at odds with the concrete working-life possibilities as well as with the ideological foundations of the inhabitants of said areas. While studies on retirement and rural contexts have tended to focus on questions of retirement migration (Blaakilde & Nilsson, 2013; Stockdale, 2014) and how the resulting demographic ageing of rural areas affects the identity of ageing residents (Winterton & Warburton, 2012), fewer studies have addressed the question of how life in declining rural areas affects the meaning-making around the possibility of extended working lives.

#### *Aims and objectives*

As should be clear from the above, notions of retirement and retiree identities are inevitably related to power structures. Taking Belfrage and Ryner’s (2009) suggestion of a core-periphery cleavage seriously, we have been specifically interested in how the circumstances of living in areas that are generally vulnerable to processes of population ageing, out-migration, and cutbacks in public services are present in retirement narratives and (perhaps) negotiated in relation to neoliberal tendencies. We therefore set out to interview persons over the age of 60 living in areas of northern Sweden that are sparsely populated and that have a history of strong social democratic support. In light of the policy incentives to postpone retirement age, *the aim of this work was to describe the way the possibility of an extended working life is narrated, specifically focusing how notions of an extended working life are made comprehensible in the context of the interviewees’ own experiences and in relation to different power orders*. In line with Radl (2012), we argue that understanding how people make retirement matter within the realms of their own lives is key to understanding their retirement behaviours and the way they react to the goals of public retirement policies. In this pursuit, we account for the way different and partly antagonistic discourses about retirement were put to work when people aged between 60 and 72 years reflected on their retirement plans and decisions and how these plans and decisions were actively connected to the interviewees’ working lives in Swedish rural areas.

#### *Theoretical points of departure*

This study was informed by discourse theory, and we define discourse as temporary configurations of meaning ascribed to a phenomenon that might itself appear to be permanent. Such configurations comprise ways of thinking and talking within a specific domain, but also the materialisations that regulate the phenomenon (Laclau & Mouffe 1985). Because our main material consists of narratives told within interviews, we have primarily focused on oral articulations of discourse, i.e. ways of constructing meaning through speech. However, in order to understand the importance of such discourse, it is necessary to emphasise how narrated discourse is co-produced by, and inseparable from, the material aspects of the discourse. When the interviewees answered questions about retirement, they were already caught up in an intricate web of material circumstance; they were all entangled in the pension system that decided their (present or future) income, and they were, or would soon become, identified as retirees, which meant

that they would risk being excluded from their work connections and contexts, but would be included in a range of senior contexts, discounts, and benefits. In this sense, discourses of retirement not only offer imageries of what retirement is, but actually produce the conditions for living as a retiree (Kemp & Denton, 2003).

In the analysis, we specifically acknowledge the psychoanalytic concept of fantasy (Glynos, 2008; Glynos & Howarth, 2007), arguing that an appeal to fantasmatic logics is well suited to account for the way people are invested in the different discourses that they employ when describing their plans and decisions and that such logics also condition these plans and decisions. We take “fantasy” to imply the ways in which people make sense of their lives; how they understand the things that go on in the world, the processes that they are part of, and how they become attached to certain discourses and cling to them or reject them. Fantasies do not always comply with how what is fantasised works in a formal sense. For example, the pension system is constituted by concrete policy. Fantasies about the pension system might, however, be differently constructed, taking into account insinuations of “how the system *really* works” that could perhaps be easily dismissed if aired in public and therefore often resist public disclosure (Glynos & Howarth, 2007). It is, however, important to stress that our view on ideological fantasy is that it cannot be dismissed as some sort of false consciousness or false representations, and that it is also important to study fantasies because they guide people's practices and are central driving forces that motivate people to identify and act in specific ways. A deepened analysis of the fantasies that bind people to different worldviews, and that in this binding also connect people's worldviews to identities, practices, and (working life) experiences, will shed light on what is at stake when people negotiate the question of extended working lives.

## Methods

Twenty in-depth interviews were carried out with persons who had already retired or were about to retire and who could be expected to have reflected on their retirement choices. Because we were particularly interested in how retirement was articulated by people living in geographic areas that were located outside of larger cities, it was decided that interviewees should be found in the counties of Västerbotten and Jämtland in the north of Sweden. The interviewees all lived in or outside of villages and towns with less than 32,000 inhabitants, with some living in small villages of as few as 80 persons. They were between 60 and 72 years old and included 15 women and 5 men.<sup>5</sup>

All interviews were conducted at a location chosen by the interviewee. In all cases, this meant that the interviews were carried out in the homes of the interviewees, and more precisely, in their kitchens. The idea was that being able to choose the place would reduce the risk that the interviewees felt uncomfortable.

The interviews were semi-structured and consisted of a number of themes that the interviewer suggested. For example, the interviewees were asked to describe their work careers and to reflect on their own thoughts on and decisions about retirement and the possibility to keep working past the retirement age. Follow-up questions were then posed in order to gain a fuller understanding of the reasons, rationalisations, feelings, and hesitations that the interviewees' narratives gave rise to.

The interviews were transcribed word for word. In the analysis, we first accounted for the ways in which notions of retirement were articulated. By mapping the words used to signify these notions and the subject positions they gave rise to, we could start to describe two partly conflicting pensioner positions. In a second step we subjected the

<sup>5</sup> Seven interviewees were fully retired (had no other incomes than retirement pensions), 12 had their whole income from paid labour, and 1 had retired from wage labour but still worked 25% as an entrepreneur. Of the ones who were fully retired, all were over the age of 65. Of the ones who were still working full time, the majority stated a wish to retire at age 65 and only one was over the age of 65.

interviewees' narratives about extended working lives to the same analysis, noting how such narratives were articulated and how they related to the two conflicting notions of being a pensioner. Finally, we tried to identify the ideological fantasies that made the narratives “tick” (Glynos, 2008) – that provided the more general and legitimising comprehensions of “how it is” in relation to which the narratives about extended working lives were given meaning.

In what follows, we start with a brief description of the interviewees' understandings of retirement and retiree identity. We then describe how the notion of an extended working life was comprehended. In the subsequent discussion, we will reflect on some recurring fantasies that were central in the interviewees' narratives.

## Two notions of retirement and retiree identity

While all interviewees stressed that retirement was a time for more or less well-deserved rest, it was obvious that pensioners could be positioned differently depending on how this free time was spent (Breheny & Stephens, 2017). If not doing so much, the position as a pensioner was articulated as passive and sedentary and was negatively charged and associated with the very old. If filling the time with activities, the position as a pensioner could be connected to more positively charged values such as youthfulness and activity. The interviewees struggled to avoid being associated with passivity and sedentariness, and they positioned themselves as active and in control. This positioning involved appreciated self-descriptions through utterances where the interviewees made jokes about the difficulty in finding “time for the free time” due to all the activities they were involved in.

However, although constantly positioning themselves as active, it was the negatively charged passivity that seemed primarily associated with being a pensioner. This association had to be consistently countered, and this led to the interviewees negotiating and partly distancing themselves from being identified as pensioners (Vickerstaff & Cox, 2005). It is possible to understand this eagerness to present oneself as active not only as a desired identification with third age identities, but also as a quest for respectability (Skeggs, 1997) – something that would not have been necessary if the position as a pensioner was not so closely associated with negatively charged characteristics such as passivity and sedentariness. There were, however, no clear efforts made by the interviewees to pre-empt potentially opposing arguments. We will return to this fact later because it is telling of the kind of meaning-making processes that are at stake. It was also clear that the interviewees separated between *the formal position*, i.e. having quit work and started to collect retirement pensions, and *the identity and identification* as a pensioner. They could *be* pensioners, but they did not *feel* like pensioners.

## Comprehending extended working lives

One would perhaps think that a prolonged working life would be desirable given the effort that was put into presenting oneself as active and both dissimulating and disidentifying with the position of the pensioner (cf. Skeggs, 1997). Norms of active ageing have been criticised for overemphasising employment and being too closely connected to productive ageing and the extension of working lives (Foster & Walker, 2017; Walker & Maltby, 2012). However, regardless of whether the interviewees were themselves working or not, and regardless of their age, when extended working life was brought into the interviews it was not primarily articulated as a desired choice or as undesired because they wanted the free time that comes with retirement. Rather it was articulated as *severely conditioned* by notions of previous work tasks, geographic place, economy, and illness/disability.<sup>6</sup>

<sup>6</sup> At the time of the interviews, the former Swedish Prime Minister and representative of the right wing Moderate Party had been airing the possibility of the need of a general increase of the retirement age to 75 in the future due to population ageing. When asking

### Previous work tasks

Most of the interviewees related the question of extended working life to the *type of work* they had. The possibility to work past the age of 65, which was unreflectingly referred to as the statutory retirement age, was described as conditioned both by the degree of autonomy and by the physical and mental strains of the work (cf. Ebbinghaus, 2006; Raymo, Warren, Sweeney, Hauser, & Ho, 2010). One woman shared her experiences of feeling worn out. She had experienced burnout in her work as a care worker in a retirement home. As a consequence she had switched paths and opened her own café in the village where she lived.

I've been working within the care sector in which there are so many who decide [for you] and so many whom you should help and that. Here [in the café] I can control the work tasks, and that's a huge difference! I mean, I'm as alert as ever! Many have asked me 'how can you manage *this* if you cannot manage to *work*?', but it's different, there's no comparison. And I guess that... When I worked in the care sector I used to say all the time, 'Not one day past 61, I won't work longer than that!' So there you see what a great difference it has been! Now I'm 65 and I actually feel a bit hesitant to retire.

In this woman's story, the decisive difference has to do with control over the work tasks. The feelings of inadequacy and lack of control that her old job implied left her with the conviction that she would not be able to work to the age of 65, but would rather take an early retirement at the age of 61, even though she knew that such a decision would impact negatively on her retirement pension. The different work conditions in the café made for a completely new view on things. At the time of the interview, she actually felt hesitant to retire, and she had changed her mind about the possibilities to continue working a couple of extra years.

Other interviewees were anxious to mention that regardless of their own personal histories and decisions, the choice of an extended working life was not for everyone. Also in these cases, working conditions were unilaterally put forth as the culprit, or as one of the interviewees put it: "It's up to each and everyone, but I think that those who work longer are those who have not had such physically demanding jobs!"

The discourse about postponed retirement was invested in a class analysis that clearly pictured white-collar jobs as more privileged, and it pleaded for solidarity with those who the interviewees argued *could not* prolong their working lives due to their previous hard working conditions. This stance was shared by the interviewees regardless of whether they counted themselves as belonging to the working class or the middle class. Interestingly, such solidarity was, with almost no exceptions, exemplified with male-coded manual work: "A carpenter or concrete worker is not supposed to work when they're 65!" At the same time, the interviewees who told about first-hand experiences of burnout in their work-life were women who had worked within the care sector. There was thus a difference between the narrated experiences and the generally held discourse, where the general discourse privileged men as victims of tough working-lives, while women's experiences tended to be told as personal circumstances. This implies the importance of intersectional analyses of retirement, social class, and gender in order to understand the tenacity of unequal retirement conditions that tend to underprivilege older women.

### (footnote continued)

the interviewees about extended work lives, the question was itself sometimes contextualised in relation to this political move. Other times, the question was asked with no specific contextualisation. Regardless of which, none of the interviewees commented on the political proposition, or took the opportunity to support or critique the political or economic situation in Sweden, and the question did not give rise to any general discussions about ideal timings of retirement.

### Economy

The strong discourse about activity in old age would suggest that it was the intrinsic value of work and keeping busy that were the driving forces behind thoughts about an extended working life. This was certainly true in some cases where the interviewees talked about their work as satisfying, fun, and an intrinsic part of their lives and identities. But this was not always the case. Economy surfaced as the most important reason that the interviewees gave to why they would consider working past the age of 65, and also the suggested reasons why "others" could retire before the statutory retirement age. Statements like "it's simply needed that I continue to work, that's how it is" or "many would go much earlier if they only could afford it" were common. One woman talked about how she almost felt betrayed by her employers and co-workers who had encouraged her to retire at 65 by evoking the discourse of retirement as well-deserved free time. It had sounded desirable at the time, but in hindsight she wondered whether it would not have been more economically beneficial for her to work longer. In this sense, questions about when to retire were complex.

The interviewees did not explicate gender as a reason to continue working, such as having stayed home with children, having worked part time, or having been poorly paid due to working in female-coded jobs. However, it was only women who explicitly talked about economy as a primary reason to continue working (cf. Hokema & Sherger, 2016).

### Health

When talking about the prospects of retirement and/or extended working lives, one thing was almost always mentioned – health. "As long as one stays healthy" was the single most repeated expression in the interviews. It was used to indicate that all the activities that the interviewees connected to retirement, as well as an extended working life, were perceived as possible only if they were to stay healthy. The norms of retirement and/or extended working lives thus revealed themselves to be intrinsically connected to health and able-bodiedness. Even the ones who seemed to be heavily invested in busy identities and who almost rejected retirement as a possibility altogether, related to this outer limit or threat. Rather than being connected to "Others" – as "incapable subjects in need of protection" (Laliberte Rudman, 2006: 195) – ill health surfaced as potentially affecting everyone, and it was present in the interviews as a reminder of the uncertainty of ageing; it functioned as a constant reminder that the coveted busy identities were indeed contingently constituted (Laclau & Mouffe 1985).

When the possibility of ill health was mentioned in this vein, the interviewees sometimes met the threat by describing the measures they took, or that could be taken, in order to minimise the risks. They disclosed an impressive amount of competence in this area as they talked about the importance of exercise, diets, and brain teasing. In this sense, the interviewees were clearly invested in a discourse of active ageing that postulated control over one's ageing as significant. Equally common, however, was a sense of fatalism that seemed to sneak into the stories. In this sense, ill health seemed to function as a way of reminding oneself that despite any retirement ideals and ideal lifestyles, one should never take one's time for granted: "... you might die tomorrow just as well as in about twenty years. You can't influence that".

Although themselves upholding many of the busybody ideals of neoliberalism – being active, fulfilling oneself, and contributing to society through work and hobbies – the constant presence of the talk about ill health also made possible empathetic attitudes towards unknown others who might not be as fortunate as the interviewees themselves. It is also possible to interpret the talk as a way to condition one's own standards and to clarify how they only applied as long as one was healthy.

### Geographic place

In a few cases it became clear that the privileged white-collar jobs that were perceived to be suitable for extended working lives were positioned in urban areas and outside of the places where the

interviewees lived. Even though some of the interviewees themselves held such types of jobs, they argued that the majority of such job opportunities were to be found in more urban areas. The significance of place was mentioned explicitly when interviewees argued that prolonged working lives were difficult in geographic areas where job opportunities in general were scarce. Again, arguments of solidarity were provided that emphasised how the survival of the village was dependent on job opportunities and how, “in this small village”, it was more important that jobs were given to the young who would otherwise move away. One man commented on the dilemma that it was often such that older people wanted to do things and that this made them feel good, but that this should not be at the expense of the possibilities for younger persons to get a job.

I mean, it's bloody awful if I can make a living on the retirement pension [but continue to work], and then there's someone unemployed who is perhaps 25, 30!

One of the women said that she hoped that upon turning 65 she would realise that it was “time to go” and let the younger ones through. “One has to hope they are still here”, she added with a nod to the situation of out-migration from her village. This reasoning was influenced by the generally held, but questioned, notion that work opportunities are limited and that older people stand in the way of younger people's careers (Palmore, 2006).

When articulated with local place, prolonged working lives were thus understood as potentially “taking the livelihood from others who need it more”, as one man put it. This equation became more troublesome as these “young” people were described as a neighbour or a neighbour's son or daughter. In this sense, the discourse of an extended working life was not only firmly constituted as belonging to – and privileging – urban areas and middle class occupations, but was also conceptualised in such a way that it confirmed what the interviewees already knew about urban normativity and geographic injustices, where the Swedish North has repeatedly been positioned as subordinate and an internal Other (Eriksson 2010) and where a discourse about rural decline is pervasive (Lundgren, 2017).

Working past the age of 65, which many of the interviewees did, was thus somehow disconnected from the suggested possibility of an extended working life, and with references to specificities having to do with geographic place, the discourse of extended working lives was kept partly separate from the practice of working into old age.

### Discussion: neoliberal tendencies, solidarity, and the limits of the activity-norm

At this point, we have seen how the interviewees struggled to avoid being associated with the notion of the “passive pensioner” but at the same time were also eager to defend other older people's right not to be active. An extended working life was repeatedly conditioned by previous working life experiences, economy, health status, and geographic place such that it became impossible to view an extended working life as the result of simple “choices”. This focus on conditioning factors thus under-communicated some of the interviewees' own possible wishes to live the third age in accordance with third age activity norms, i.e. not to postpone retirement in order to gain more free time to indulge in self-fulfilling activities. In the following, we will discuss some overarching tendencies in the material. Theorised in terms of ideological fantasies, it becomes clear how these tendencies made the narratives about prolonged working lives come forth as comprehensible – made them “tick”. While the two suggested fantasies are partly antagonistic, it is important to emphasise that there were no clear efforts made by the interviewees to pre-empt potentially opposing arguments. This was indicative of how the different worldviews coexisted.

### A neoliberal fantasy of active agers

Research has recurrently noted how discourses about retirement and ageing tend to support contemporary political tendencies (Gaunt, 1992; Laliberte Rudman, 2006). Indeed, there is an overwhelming body of research that attests to a presence of “positive ageing discourses” that encompass a plethora of norms that privilege active, busy, and so-called “productive” lifestyles in old age (Laliberte Rudman 2015). Such discourses go hand in hand with what have been described as neoliberalising tendencies, specifically in that they put the individual centre stage (Rose, 1993), demanding the individual to take responsibility for his or her retirement. This thinking has also been identified as core to the Swedish pension system (Nyqvist, 2008).

The interviews clearly displayed perceptions that are often described as central to the neoliberal project and as core to normative third age identities: avoiding dependency, staying busy, being active and healthy, being in control, and taking responsibility for one's ageing process. There is reason to say that the material was structured by a general striving towards these values – that interviewees were invested in a *neoliberal fantasy* according to which busyness was an unquestioned goal and within which their experiences and ways of life became comprehensible. This was a fantasy that promised relief from fears – fears of ageing and being identified as old (Andrews, 1999; Catterall & Maclaran, 2001), and fears of an insufficient retirement pension (Nyqvist, 2008). It was also a fantasy that privileged those of the interviewees who could perform active self-presentations.

At the same time – and this is important to stress if we are to understand the grip of the fantasy – the neoliberal discourse has no exclusive right to these individualistic values. On the contrary, many of them are core to often-repeated Swedish sayings or expressions that date far back in time and that are perceived to express traditional values – “a good man manages on his own”, “as you make your bed, so you must lie”, “a rolling stone gathers no moss”, “if you want something done, do it yourself”, “not to be anybody's burden”, and “each person is the forger of his own happiness”, to name but a few.<sup>7</sup> The content of these and other related expressions often points at, and reminds of, the importance of managing on one's own and not being dependent on others, as well as the importance of not becoming sedentary or inactive. The expressions testify to the presence of individualist norms that pre-date the present-day neoliberal tendencies. In fact, such a presence has been described often before. For example, Frykman (1993) explains how, already during the 19th century, the building of a Swedish national character came to highlight the free individual, and Ronström (1997) argues that activity and utility are core to Swedish modernism and have been key to the forming of Swedish retiree identities. Generally, Sweden has been associated with a “radical individualism” built on the liberation of the individual citizen “from all forms of subordination and dependency within the family and in civil society” (Berggren & Trägårdh, 2010: 14).

In the interviews, it was sometimes pointed out that the specific circumstance of living in sparsely populated areas required an extra amount of individualism, work ethic, and ability to stand on one's own two feet, not least because such areas were generally seen as neglected by the state (cf. Hansen 1998; Lundgren, 2013). The interviewees thus explained their emphasis on the need to keep busy within a geographic context and in the way geography was enmeshed in national politics. This geographic contextualisation was sometimes articulated with

<sup>7</sup> Sayings are difficult to translate, but these descriptions roughly capture the meanings of the Swedish expressions “bra karl reder sig själv”, “som man bäddar får man ligga”, “en rullande sten samlar ingen moss”, “själv är bäste dräng”, “inte ligga någon till last”, and “envar sin egen lyckas smed”. Of course, sayings and proverbs do not work as testimonies of “how it was”, but Daun (1992) claims that sayings can still illustrate the presence of specific values, and that a measure of the strength of a norm is the relative number of sayings that capture the same spirit. He then exemplifies this argument with the multitude of Swedish sayings that point at the meaning ascribed to the individual.

notions of time; the interviewees talked with pride about a personal work history that started at very young ages and that had continued through life with very few breaks, and they sometimes contrasted this work ethic with their perceptions of young people of today, who they cautiously suggested did not always share this work ethic.

Acknowledging that values and ideals do not emanate exclusively from a neoliberal discourse is important in order to understand the grip that norms of activity hold. An emphasis on activity and individual responsibility corresponds well with parts of a more traditional ethic as well as with the efforts to correct previous notions of old age as passivity, dependence and decline with notions of an active third age. However, regardless of the fact that the interviewees' emphasis on activity and busyness might connote various contents, contexts, and values, we argue that they might still strengthen neoliberal ideals and pursuits. This might be offered as an example of how neoliberal fantasies of pensioner identities as active and prone to work seem desirable despite the oft-criticised transfer of responsibility from state to individual; they confirm identities that have long been cherished, honoured, and credited, at the same time as they counter ageist notions of pensioners as passive and sedentary by positioning the retired subject as independent and reliable. In this sense, they perform a retiree identity that is normative in today's debate.

#### *A fantasy of solidarity and deserving retirees*

While the interviewees repeated norms of activity, participation, and general busyness with great emphasis, there was also plenty that suggested otherwise. The interviewees repeatedly qualified their talk about extended working lives by emphasising that work past the age of 65 was not for everyone. Regardless of the self-presentations as active agers, the interviewees' own experiences as well as those of neighbours, friends, and relatives were frequently brought up to exemplify that sometimes working conditions took their toll.<sup>8</sup> The constant reminders of how not everyone could comply with activity norms might be viewed as part of a criticism that seemed to be formulated from within the discourse of retirement as a time of well-deserved rest. According to this criticism, the very suggestion of increasing retirement age was seen as a mockery of older people who had been working their whole lives (Jönson, 2001). It was also sometimes understood as a sign of unjust policy priorities and as a symptom of a widened divide between politicians and working people.

The criticism of a raised retirement age was embedded in a *fantasy of solidarity and deserving retirees* associated with a tax-based system of general welfare. It positioned retirees as deserving retirement. In the interviews, this fantasy was evoked to challenge discourses that advocated an increased statutory retirement age and normative assumptions that people would generally wish to work past the age of 65. It seemed primarily to be solidarity – protecting the wellbeing of others – that was the decisive moment for whether the respondents were to employ the fantasy.

The interviewees all agreed that retirement age should be “a matter of personal choice” (Vickerstaff & Cox, 2005: 82).<sup>9</sup> This was, however,

<sup>8</sup> The relation between poor health and early retirement has been stated recurrently (e.g. Alavinia & Burdorf, 2008; Schuring, Robroek, Otten, Arts, & Burdorf, 2013), but the importance of health as the reason for early retirement is a matter of some dispute. For example, some argue that there is a “justification bias” that urges people to cite ill health as a reason for early retirement because it is constructed as a socially accepted reason (Bound, 1991). In their study on the meaning of health and illness for work participation and retirement, Pond, Stephens & Alpass (2010:529) found that besides poor health, their interviewees also mentioned wishes to retire while still healthy enough to fulfil other life goals and that health protection and promotion are important reasons for early retirement. This sheds light on the fact that what has been called an early exit culture is constituted by very different practices and motives.

<sup>9</sup> Vickerstaff and Cox (2005: 82) have shown how, in reality, a combination of personal factors and organisational practices serve to both promote and limit the possibilities for such choices (see also Robertson, 2000; van Solinge & Henkens, 2008).

neither formulated as a right to keep working nor as a *general* right to retire early, but as a safeguarding of those who for different reasons *could not* prolong their working lives. This marks an important difference and shows that the criticism of the neoliberal fantasy gained momentum when articulated with the notion of raised retirement age and with solidarity with people who were believed to suffer from such a policy change (Hagemann & Scherger, 2016). It is, however, important to also note that narratives positioned within a fantasy of solidarity used the word “choice” when talking about the strictly conditional ways to relate to extended working lives, even though choice is a word that is mostly associated with the precondition of the individual in neoliberalism. This shows how a discourse of “choice” was internalised as a way of speaking also within the *fantasy of solidarity and deserving retirees*.

Just as the neoliberal fantasy was enmeshed in notions to do with geography and place-related identities, so was the fantasy of solidarity. The idea to postpone retirement age was not only contradictory to notions of retirement as well-deserved rest or to any possible feelings of *wanting* the privilege of a third age lifestyle, but was also related to local circumstances, which often meant that an extended working life became related to the survival of smaller villages. The interviewees evoked notions of limited work opportunities and generational conflict in such a way that an increased retirement age became associated with the problematic out-migration from rural areas.<sup>10</sup> Hence, retirement age came to hold a moral aspect (Kohli, 1987), making visible a moral geography (Cresswell, 2005) in which retirement was interpreted not only as a *right* but as an *obligation*. This view is quite contrary to general claims informed by discourses of productive ageing (Walker, 2008) that it is an extended working life (and activities related to the reduction of costs for older people) that is the moral way to contribute to society (see also Moody, 1995).

This further meant that within the fantasy of solidarity, increased retirement age was never a question to do only with individual choices or preferred third age lifestyles – which because of their emphasis on self-realisation through consumption are themselves closely connected to urban rather than to rural conditions – but was assiduously connected to morally charged local relations, the perceived needs of the local area, and a general discourse about what it meant to live in declining regions (cf. Lundgren, 2017).

#### *Horrible scenarios*

Present in the interviews was also the horrible scenario of getting seriously ill. Potential illnesses and disabilities (stroke, cancer, dementia, and so on) were recurrently commented on. We argue that this apparent fear can be understood as more than a rational and well-grounded concern about becoming unwell, and more than just a figure of speech. It also marked the limits of the third-age norm, which pervaded so much of what was said about working in old age. Mentioning potential illnesses simultaneously implied recognition and othering of the fourth age as a period when work was not an option. In the words of West and Glynos (2016:231), the fourth age is “the necessarily distant negative horizon that cannot be allowed to intrude upon third age positivity and control”.<sup>11</sup> This negative horizon was seldom explicated but was nonetheless often mentioned. It was sometimes related to geographic place because home service was described as difficult to access in some sparsely populated areas. Ill health was therefore closely connected not only to moving away from home to a retirement or nursing home, but to moving away from the local area to a community centre (Lundgren, 2011).

<sup>10</sup> The assumption that postponed retirement age would lead to unemployment among the young has found no empirical support (European Parliament, 2013; Wise, 2010).

<sup>11</sup> Similarly, Gilleard and Higgs (2010:125) describe the fourth age as a “metaphorical ‘black hole’ of ageing”. However, while Gilleard and Higgs (2010) theorise the fourth age as agentic, others have set out to understand agency in the lives of people belonging to the fourth age (Grenier & Phillipson, 2014).

The constant talk about potential ill health seemed to function in two ways. It was one of the strategies through which *solidarity* was expressed; ill health was described as possibly and randomly affecting everybody, and it was comprehended as having nothing to do with whether you had taken care of yourself properly or not. It thus offered an escape from the suspicions of neoliberal rationality, that not being able to work past 65 was due to individual's not taking responsibility for their health. Mentioning ill health as a condition for what was being said about retirement ideals also relieved the pressure of actually having to live up to the third age ideals (of travels, hobbies, work, etc.) that the interviewees themselves had narrated as important for them. In this sense, it would not be a far stretch to suggest that the talk about general Others was in fact concealed talk about possible future selves. At the same time, suggesting that the only valid reason not to be active is ill health also risks strengthening the norm of activity among those who were well.

## Conclusions

The interviewees were keen to present themselves as active, busy, and willing to work. They claimed that a strong work ethic was emblematic of their whole lives, and they explicitly countered any associations with passivity. Even interviewees who did not have the possibility or desire to prolong their working lives still managed to reproduce such an active and busy position as the norm. Most of the interviewees, however, repeated discourses about retirement and active ageing in such a way that they articulated activeness with *private* pursuits – travels, hobbies, grandchildren – rather than with employment, professional identities, and “productive” ageing. In this sense, their talk about retirement and active ageing came to require the free time that comes with retirement rather than with extended working lives. Even though most of the interviewees advocated the importance of free choice when it came to the timing of retirement rather than a general increase of retirement age, this critical discourse primarily made a case for the right to retire at the age of 65 (or earlier).

Introducing the possibility of an extended working life in the interviews generally implied an aspect change (Norval, 2007) that rearranged the way retirement and retiree identity had up till then been signified. It evoked “solidarity” as an important nodal point and “ill health” as a constitutive outside, but also, simultaneously, as a possible point of identification. These signifiers fixated the understandings of prolonged working lives as unjust demands imposed from above, and they brought out stories about solidarity with Others as well as with one's own future self. The evocation of a possible extended working life tended to idealise the discourse about retirement as well-deserved free time. It interpreted raised retirement age as a threat to the right to relax from a long working life and the fantasised right to be free to engage in private pursuits such as hobbies and grandchildren, and as a mockery of those who had worked hard.

The talk about extended working lives also had a geography element where the jobs that the interviewees pictured as suitable for an extended working life were conceptualised as out of reach, both because they were positioned in urban rather than rural areas and because they were pictured as white-collar jobs that require higher education. They also evoked morally charged notions of intergenerational conflicts in the sense that a decision to work longer would possibly mean that one took the job from someone younger, which would be problematic against the background of what was perceived as a troublesome out-migration of younger people from the local area. Hence, this study shows how perceptions of local geographic circumstances and relations might be decisive for how the possibility of prolonged working lives are perceived and potentially met with suspicion because such a possibility becomes associated with, and seen as an apt example of, excluding urban normativity.

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