The late shift: How retirement affects civic participation and well-being
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Summary of findings and conclusions

Our work will at least have distracted us, it will have provided a perfect bubble in which to invest our hopes for perfection, it will have focused our immeasurable anxieties on a few relatively small-scale and achievable goals, it will have given us a sense of mastery, it will have made us respectably tired, it will have put food on the table. It will have kept us out of greater trouble.

Alain de Botton (2009, p. 326)
§ 6.1 – SUMMARY OF EMPIRICAL FINDINGS

This thesis deals with the question how retirement affects the successful aging of people. An outline of the research field of retirement adjustment showed that there are two major questions: 1) how do people generally adjust to retirement, and 2) what shapes differences in adjustment outcomes? In this dissertation these questions are applied to two key types of outcomes: civic participation and well-being. Together, this leads to four research themes, all of which were covered in this thesis (see table 6.1). What follows is a summary of the most important findings of this thesis, structured along the lines of these research themes.

Table 6.1. Schematic overview of themes of this dissertation by major questions and types of outcomes in broader retirement adjustment research (equivalent to table 1.1)

<table>
<thead>
<tr>
<th>Major question</th>
<th>Type of outcome</th>
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</thead>
<tbody>
<tr>
<td>General: how does retirement affect civic participation</td>
<td>A</td>
</tr>
<tr>
<td>and well-being?</td>
<td>C</td>
</tr>
<tr>
<td>Heterogeneity: what shapes differences in outcomes?</td>
<td>B</td>
</tr>
<tr>
<td></td>
<td>D</td>
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</tbody>
</table>

§ 6.1.1 – Theme A: Effects of retirement on civic participation

This dissertation addressed theme A, the extent to which retirement affects civic participation, in chapters two and three. It was argued that retirement entails the loss of an important role, as well as the benefits that come with it. Because it further comes with a substantial increase in leisure time, retirement was expected to lead to more civic participation, since such activities may replace some of the benefits that came with the work role, like social ties and meaningful activities. In both chapters, the results provide clear support for the hypothesis: retirement leads to more civic participation. In chapter two, six different measures for civic activity were explored, namely volunteering, providing care to non-family, number of organizational memberships, and the help that was provided to children, parents, and friends. The results showed that retirement positively influences the amount of volunteering, caring, and organizational memberships. Of the group of retirees, 42 percent reported doing some amount of volunteering prior to retirement. After retirement, this was 53 percent. A more precise measure for volunteering was applied in chapter three, namely the number of hours per week rather than the volunteering frequency over the last twelve months, and this chapter corroborated the findings from chapter two: retirement was found to be associated with a 32 percent increase in volunteering hours. For the provision of care to non-family, 27 percent reported doing any amount prior to retirement, and retirement was found to elevate this to 34 percent. Retirement also increases the likelihood of joining a club with a societal objective or a hobby or leisure association: the average number of memberships of such organizations was found to be higher after retirement. The help that
was provided to children and friends was also found to expand after retirement, although it is important to distinguish between work related and non-work related friends. For work related friends, provided help was reduced, while for non-work related friends help was increased. This is in line with earlier research which indicates that relationships with (former) colleagues are subject to deterioration after retirement. No effect of retirement was found for the help provided to parents, although this could be due to the low number of retirees with living parents in the data.

The different types of civic participation in chapter two were theoretically grouped into ‘strong tie’ and ‘weak tie’ participation. Strong tie participation consisted of the help provided to friends and family, that is, activities that take place within the core personal network. Weak tie participation consisted of volunteering, providing care for non-family, and organizational memberships. Such participation often involves weak ties that form a bridge to other networks and resources. It was argued that, since work is mostly a source of weak ties rather than strong ties, retirees are most likely to look for ways to replace that type of ties in particular. Thus, they will be more inclined to increase their weak tie participation compared to strong tie participation following retirement. While the results of chapter two provide some support for this notion, it is necessary to more rigorously investigate this possible preference for weak tie participation after retirement in future research.

§ 6.1.2 – Theme B: Heterogeneity in civic participation outcomes
Research theme B, the heterogeneity in civic participation outcomes, was addressed in chapter three. Specifically, it was investigated whether volunteering outcomes of retirement are different for people with different educational and occupational status backgrounds. It was expected that there would be educational heterogeneity because the resources of higher educated people make them more socially engaged and sought after as volunteers, making them more likely than lower educated people to spend their newly gained leisure time after retirement volunteering. The results of chapter three did not provide support for this hypothesis: while higher educated people are more involved in volunteer work overall, no educational heterogeneity was found in the effect of retirement on volunteering.

The results did provide support for heterogeneity along the lines of occupational status: workers from higher status occupations start volunteering more after retirement than workers from lower status occupations. This finding was hypothesized because retirement from a higher status occupation entails the loss of a different type of role compared to retirement from a lower status occupation, primarily because such occupations are characterized by more complexity, variety, challenges and social regard. It was expected that people who retire from such occupations are more likely to engage in volunteering, because it compensates their losses, more so than it does for retirees from lower status occupations. This heterogeneity was found for two different measures of occupational status, namely the International Socio-Economic Index (ISEI) and the distinction between manual and non-manual labor. A concrete finding is that among the group of volunteers, retirees with the lowest (former) socioeconomic status
volunteer 11 percent more hours than their working peers, while retirees from the highest socioeconomic status group put in 55 percent more hours than those in employment. Somewhat smaller, but comparable differences are found between retirees from manual and non-manual occupations. Overall, it seems that occupational background does, and educational background does not make a difference for volunteering outcomes of retirement. It could be argued that even for volunteering in later life, educational resources that were accumulated earlier in the life course remain an important predictor, while the effect of retirement on volunteering is stronger for people with higher occupational status.

§ 6.1.3 – Theme C: Effects of retirement on well-being
The general effect of retirement on well-being (theme C) was examined for two specific outcomes of well-being: self-rated health and satisfaction with life, addressed in chapters four and five, respectively. The findings of chapter four indicate that in general, retirement positively affects self-rated health, which is in line with the expectation that retirement frees up time to engage in healthy behavior. It is important to note, however, that the positive effect of retirement is largely relative to those who remained in employment. On average, these continuous workers experienced a decline in self-rated health between the waves of data collection, while retirees experienced an increase, on average. These findings underline the importance of having a reference group of people who remained (and thus aged) at work, in order to better relate outcomes of retirement to the counterfactual situation of remaining in paid employment.

Chapter five addressed theme C by looking into the general effect of retirement on satisfaction with life. No evidence was found that retirement influences satisfaction with life in general. While there seems to be an age gradient, that is, satisfaction with life decreased over time, this is not attributable to retirement. Those who remained in employment experienced virtually the same change, from 2.72 to 2.65, on the scale for life satisfaction. It appears that the negative aspects of retirement, such as the loss of a lifelong role and daily structure, are counterbalanced by the positive aspects, such as reduced responsibilities, obligations, and the possibility to pursue satisfying activities. It must be noted however, that, in line with earlier research findings (Hershey & Henkens, 2014), the voluntariness of the transition is important to take into account. Those who were forced to retire for various reasons experienced a relatively strong decline in satisfaction with life.

§ 6.1.4 – Theme D: Heterogeneity in well-being outcomes
The heterogeneity in well-being outcomes of retirement (theme D) was addressed with regard to both self-rated health and satisfaction with life. This was done in chapters four and five, respectively. For self-rated health, it was hypothesized that the positive effect of retirement will be stronger for those who experienced high levels of job stress. The argument is that job stress leads to lower pre-retirement self-rated health, and that retirement represents the relief from job stress and thus a cause of suboptimal self-rated health. Two types of job stress were assessed: psychological job stress and physical job demand. For psychological job stress, the
findings clearly supported the hypothesis: people who reported high levels of psychological stress reported the lowest pre-retirement self-rated health and benefitted most from retirement in terms of this measure. Concrete findings are that those who reported the highest levels of psychological job stress experienced an average increase in self-rated health from 2.48 to 3 on the scale, while those who reported the lowest levels of psychological job stress did not experience a change in self-rated health or even experienced a small decline.

A similar finding was expected for physical job demands, but no support for this hypothesis was found. That is, those who experience their job as physically demanding were not found to benefit more (or less) from retirement in terms of self-rated health compared to those who experienced less physical demand on their job. While this might be because people with truly physically demanding jobs are on disability leave, or perhaps not well represented in the sample for other reasons, it is well possible that physical demand on the job is less detrimental to health than is sometimes assumed, and that psychological stress plays a more important role.

Research theme D, or the heterogeneity in well-being outcomes of retirement, if further addressed in chapter five. Specifically, the main question of this chapter is how retirement rituals affect post-retirement satisfaction with life. Prior to answering this question, some attention is given to investigating retirement rituals and what shapes them, as information on this pivotal ritual is very rare in retirement research. A first finding is that a majority of the respondents, almost 60 percent, (strongly) agrees with the statement that much effort was put into their farewell. Further, almost 90 percent of the people in the sample were presented with a gift. In most cases, a gift came from both the employer and colleagues (54 percent), about a third received a gift from only colleagues, and a small minority of five percent was presented with a gift from the employer only. The evaluation of the ritual was found to be positively related to the receipt of a farewell gift. Furthermore, the results indicate that it matters who the gift comes from. If a gift was presented by both the employer and colleagues, then the ritual was perceived as most extensive. The ritual was increasingly less well evaluated if a gift came only from colleagues, only the employer, or if no gift was presented at all.

Several factors were found to shape the extent of retirement rituals. First and foremost, different types of involuntary retirement were strongly associated with more negative evaluations of the ritual. This is perhaps because such retirements are often unexpected and lack a proper time and place for a ritual, and because the employer or retiree may be unable or unwilling to take part in such a farewell. The connectedness at work was found to be positively associated with the extensiveness of retirement rituals, most likely because co-workers are generally involved with organizing the ritual on some level. Perceived functioning at work, finally, is found to lead to better evaluated rituals, likely because of feelings of deservingness among the organizers of a farewell ceremony. Overall, embeddedness at work (relationships with colleagues; functional performance) is found to be a more important factor than position or tenure, as these variables are not significantly related to the perceived extent of the ritual.

In relation to research theme D, it was hypothesized that more extensive rituals would be associated with a rise in satisfaction with life. The basic argument for this is that such a
ritual offers closure for an ending role, and helps to deal with uncertainty about the future new role. The results of chapter five offer support for this hypothesis: the experience of a more extensive retirement ritual is found to lead to higher satisfaction with life. Although this effect is not large, it is highly significant and seems very robust. Moreover, chapter five provides support for the notion that the effect of the ritual on life satisfaction is stronger for those who perceive themselves as more professionally competent. For the group who views themselves as most professionally competent, the effect of the extent of the ritual on satisfaction with life is about twice as large as for those who rate themselves at the mean of the scale for professional competence. This indicates that people who view themselves as highly competent may come to expect a certain level of attention for their departure, and feel relatively deprived when their farewell is below expectations.

A similar expectation was formulated with regard to retirement anxiety, or worrying about retired life. People with more retirement anxiety may benefit more from a retirement ritual, because such a ritual may offer inspiration and reassurance for the future. No support for this hypothesis was found, however. Overall, the results of chapter five indicate that retirement rituals are geared more towards looking back at the career than towards looking forward at life after retirement. This chapter has provided evidence that retirement rituals are mainly shaped by the voluntariness of the retirement transition and by connectedness and functioning at work. Further, the experience of such rituals is found to play a consequential role for post-retirement life satisfaction.

Table 6.2 provides an overview of the research themes and chapters of this thesis, the main hypotheses, the data and methods used to test them, and the main findings.
Table 6.2. Overview of main hypotheses, specific variables, data, design and methods, and primary findings by chapters and research themes

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>Variables</th>
<th>Data, design and method</th>
<th>Primary findings</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Chapter 2 (theme A)</strong></td>
<td>Retirement: substantial decrease in working hours between waves.</td>
<td>Data: Netherlands Kinship Panel Study (two waves).</td>
<td>Strong support for A1: Full-time retirement positively affects all civic participation except help given to parents.</td>
</tr>
<tr>
<td></td>
<td>Civic participation: help provided to children; parents; and friends; volunteering; caring for non-family; organizational membership.</td>
<td>Design: pre- and post-retirement measurement, reference group of continuously employed.</td>
<td>Partial support for A2: Civic participation that provide weak ties (volunteering, caring, memberships) seem to be engaged in more after retirement compared to help provided to family and friends.</td>
</tr>
<tr>
<td>A1: retirement leads to more civic participation, but</td>
<td></td>
<td>Method: conditional change regression.</td>
<td></td>
</tr>
<tr>
<td>A2: this effect is stronger for weak-tie participation, such as volunteering, compared to strong tie participation, such as providing help to family or friends.</td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Volunteering: number of hours per week performing unpaid voluntary work.</td>
<td>Design: post-retirement measurement, reference group of employed people.</td>
<td>No support for B1: educational level does not moderate effect of retirement.</td>
</tr>
<tr>
<td></td>
<td>Education: Highest level of completed education.</td>
<td>Method: tobit regression.</td>
<td>Support for B2: Men that retired from higher status jobs (higher ISEI or non-manual job) tend to volunteer more compared to men that retired from lower status jobs.</td>
</tr>
<tr>
<td><strong>Chapter 4 (themes C and D)</strong></td>
<td>Retirement: making use of a (pre-) pension arrangement between waves.</td>
<td>Data: NIDI Work and Retirement Panel (two waves).</td>
<td>Support for C1: Retirement positively affects health, but this is largely relative to those who remain employed, due to the decrease in health that these continuous workers experience.</td>
</tr>
<tr>
<td></td>
<td>Physical demand: experienced physical strain at work</td>
<td>Method: Conditional change ordered logistic regression.</td>
<td>Support for D2: the positive effect of retirement is greatest for those who experience high levels of job stress prior to retirement.</td>
</tr>
<tr>
<td></td>
<td>Psychological stress: single scale consisting of items that tap into amount of work, pressure at work, and tensions at work.</td>
<td></td>
<td>There is also evidence that retirement is not only beneficial to health by relieving job stress, but also through other, indeterminate mechanisms.</td>
</tr>
<tr>
<td>Chapter 5 (theme D)</td>
<td>Retirement: making use of a (pre-)pension arrangement between waves.</td>
<td>Data: NIDI Work and Retirement Panel (two waves).</td>
<td>No support for C2: No overall effect of retirement on SWL.</td>
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</tr>
<tr>
<td>C2: Retirement leads to higher SWL.</td>
<td>Satisfaction with life: based on standard scale by Diener et al. (1985).</td>
<td>Design: pre- and post-retirement measurement, no reference group</td>
<td>Support for D3: More extensive retirement rituals seem to lead to more post-retirement SWL. This effect is not large, but seems robust.</td>
</tr>
<tr>
<td>D3: More extensive retirement rituals will be associated with higher post-retirement SWL.</td>
<td>Professional competence: five item scale.</td>
<td>Method: Conditional change regression.</td>
<td>Support for D4: Retirement rituals seem to be more important for post-retirement SWL for people who perceive themselves as more professionally competent.</td>
</tr>
<tr>
<td>D4: The positive association between retirement rituals and post-retirement SWL is stronger for retirees with high self-perceived competence.</td>
<td>Retirement anxiety: five item scale.</td>
<td>Other important finding: the extensiveness of retirement rituals is positively influence by voluntariness of the transition, the quality of collegial contacts, and functioning at work.</td>
<td>No support for D5.</td>
</tr>
<tr>
<td>D5: The positive association between retirement rituals and post-retirement SWL is stronger for retirees with more anxiety about retirement.</td>
<td>Table 6.2 (continued)</td>
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</tr>
</tbody>
</table>
§ 6.2 – GENERAL CONCLUSIONS AND IMPLICATIONS

Overall, this thesis contributes to the literature in several ways. It provides new empirical insights, and it elicits a number of theoretical considerations. Besides these scientific merits, it is of societal value as well. The following sections will elucidate these separate contributions.

§ 6.2.1 – Empirical contributions
Empirically, this thesis has first added to the literature by focusing on a wide variety of retirement outcomes that relate to two principal aspects of successful aging: civic participation and well-being. This has led to a broad and relatively inclusive picture of how retirement may affect people’s successful aging. Overall, the findings of this thesis provide support for the notion that retirement positively affects the civic participation and the well-being of people, and thus that retirement is beneficial rather than harmful for the successful aging of people.

A second overall empirical contribution of this thesis lies in the exploration of various causes of heterogeneity in retirement outcomes that have had little or no attention in previous research. Most notably, the findings of this thesis demonstrate that the job is an important source of heterogeneity. The role of job related factors has been largely neglected in previous retirement adjustment research, and the findings of this dissertation show that they are important elements that shape retirement outcomes of civic participation and well-being. This, in combination with its broad range of outcomes, causes this thesis to empirically expand on the current literature.

§ 6.2.2 – Theoretical contributions
Theoretically, although it has not adhered to a particular theory, this thesis has provided some insight into the workings of retirement. One theoretical notion ran like a thread through this dissertation. Namely, that the role of worker provides people with a sense of personal and social identity, a daily structure, and activities. Retirement involves the departure from this important, often lifelong role, and the fitting of a new, less regimented role as retiree. As such, it a transition which provokes significant reorganization in terms of activities and selfhood. A number of findings in this thesis fit well with this role perspective, which is rooted in classical functionalist theories. First, the finding that retirement induces civic participation is indicative of compensation for the loss of the work role by investing in new roles. Moreover, people may invest in new roles that optimally replace the lost work role. There is evidence that people engage in specific types of civic participation that compensate for the loss of weak ties that were associated with the work role. Second, retirement from different types of work roles, different along the line of occupational status, leads to different increases of engagement in volunteering roles. Volunteering was argued to be a better replacement of the work role for higher status occupations, because these are roles typified by more complexity, variety, challenges and social regard. These are benefits that volunteering may also offer. Third, this thesis found that retirement rituals, ceremonies typically associated with role changes, matter
for outcomes of well-being. Evidence was provided that people benefit in terms of satisfaction with life when their role as worker is acknowledged in a retirement ritual, and more so when they viewed themselves as competent in the performance of their role.

Altogether, while role theory has been largely written off as being too rigid, too unidimensional and roles as being too hard to operationally define (Jackson, 1998a, 1998b), the findings of this thesis thus show that there is merit in its basic premise that people can at least partly be defined by the roles in which they are engaged. Viewing retirement as a role change, or even role loss, can be helpful to predict its outcomes. This approach is typically sociological in its assumption that roles are socially constructed, and thus that behavior and outcomes are dependent on the social environment. This gives it an edge over other theories in which this social element is often missing, although the role perspective alone does not satisfactorily cover the complex and elaborate process that retirement is.

This dissertation has also provided findings that underline the importance of viewing retirement from a resource perspective. While a resource such as educational background was not found to be of influence for the effect of retirement on volunteering, chapter three showed that health is an important personal resource in the retirement transition. When pre-retirement self-rated health was low, because of job stress or other reasons, people benefitted most from retirement health-wise. Other types of resources, such as financial or social resources, have also been shown to be important factors in the retirement adjustment process (Wang, et al., 2011), although the term ‘resources’ can be all-inclusive and uninformative, making it difficult to establish how resources relate to each other or their relative importance in the retirement transition.

Overall, the findings of this thesis fit well within a role perspective and show that personal resources are important for retirement adjustment. This suggests that theorizing on retirement may benefit from a renewed attentiveness to some of the central tenets of role theory, primarily its view of work an important aspect of a person’s personal and social identity. Combining this role perspective with a resource perspective by placing retirement as a role change within a context of personal resources may provide a fruitful theoretical arrangement for future research.

§ 6.2.3 – Societal contributions
From a societal viewpoint, this thesis incites a number of annotations. It has shown that retirees are prone to increase their engagement in civic participation and are thereby of great potential value to society. This is important, given that much policy has been geared towards tackling the imbalance between the contributions of the labor force on the one hand and the overall costs of the superannuated on the other. Policy makers can take the findings of this thesis into account and focus more on the societal merit of people beyond retirement rather than only prior to it, when they are still in the labor force.

One specific type of civic participation investigated in this dissertation was the help and care provided to (non-)family and friends. In the context of the recent policy-induced shift in the Netherlands towards more individually arranged care, the finding that retirees increase their
caring and helping activities is relevant. This thesis shows that retirees may form an important source of care that is becoming more prominent and in demand in Dutch society. At the same time, providing extensive care to others in retirement may conflict with the culturally embedded view of the ‘pensionado’, the hedonistic retiree who pursues pleasurable activities.

This dissertation has also shown that the amount of volunteering that people undertake after retirement is partially dependent on characteristics of the job, namely the socioeconomic status attached to it and whether it consisted of primarily manual or non-manual labor. If the civic participation of retirees is considered as valuable by policy makers, then it is important to take such differences between retirees into account when thinking of effective strategies to promote civic participation. This can be done, for example, by facilitating or encouraging civic participation among lower-status retirees more, since the uptake of civic activities after retirement is relatively low in this group.

Another finding that is societally relevant is that a well-received send-off in the form of a farewell ceremony is beneficial for post-retirement satisfaction with life. A retirement ceremony can thus be more than merely a farewell that only costs time and money, but also a pivotal ritual in late life employment that aids in starting retired life well and hence a useful tool in aging successfully. The underlined importance of such rituals can encourage employers in developing policy that provides in these farewell ceremonies, and motivate supervisors and colleagues in the organization of such get-togethers. It is even possible to think of public policy that stimulates retirement rituals by making them less financially unattractive to employers. Further, this study provided evidence that retirement rituals are less common when retirement is involuntary. Given that such rituals are also found to be beneficial to well-being, it may be valuable to encourage organizing and participating in retirement rituals, despite the forced nature of the transition.

The finding that withdrawal from work is beneficial for health, or rather, that work at older ages appears to be somewhat detrimental to it, is also of broader societal relevance. Older workers may be less motivated to remain in employment when faced with the prospect of deteriorating health. These findings further imply that extending people’s careers, while postponing and reducing public pension costs, may also lead to an increase in health related complaints. If the goal of policy makers is to manage overall public costs, then this aspect needs to be taken into account to ensure a more complete understanding of the outcomes of policy. Additionally, this thesis found that psychological job stress plays a significant role for the self-rated health of older workers, more so than physical job demand. While in the Netherlands, the raising of the pension age has incited debate about whether this is equitable with regard to physically demanding jobs, the findings of this thesis suggest that it might be more important to take effects of psychological job stress into account. Retirement may be perceived as a relief by those who suffer from such stress at older ages. If the goal is to keep older workers in the workforce longer, and to do so in a way that maintains their health, then it is important to understand the causes of psychological job stress in older workers, and develop effective strategies that combat such stress. That way, health problems and the accompanying costs resulting from job stress may be reduced, optimal productivity is stimulated, and people are encouraged to remain in employment longer.
§ 6.3 – LIMITATIONS AND FUTURE RESEARCH

§ 6.3.1 – Data and design

The current study is not without limitations and it raises a number of questions that deserve future scholarly attention. The following sections will discuss these issues, beginning with matters concerning data and design. The first issue relates to the generalizability of the results beyond the Netherlands. All three datasets were collected in the Netherlands, and while this does certainly not mean that the results are relevant only to the Dutch situation, it is important to take this into account when generalizing the findings to other countries. Nations differ substantially when it comes to, for example, retirement, occupational health, and civic participation, so the way retirement affects the civic participation and well-being of Dutch people may be country-specific. For example, the culture of civic engagement may lead to relatively strong effects of retirement on volunteering and other types of civic participation.

The generalizability of the findings may be further limited since one of the datasets that is used for two of the chapters, the NIDI Work and Retirement Panel, includes a non-random data sample. Respondents were selected based on their employment with three major companies in the private sector and the central government. It must be noted however, that these are very large organizations that employ a great variety of people on a broad range of occupations, and are active in diverse areas of business. The variation within the sample shows on key variables included in this thesis, such as health and the different job characteristics. Still, the non-random nature of the data may cause the findings to be sample-specific, and this invites a level of caution in the interpretation of the outcomes of this thesis. This is especially true when it comes to retirement rituals, as these may be strongly influenced by corporate regulations and culture.

With regard to generalizability over time, the many and rapid changes in the rules and regulations that surround retirement in the Netherlands form another issue that needs to be addressed. Figure 6.1 illustrates the development in the average age at which people make use of a pension benefit, and includes an overlay of the periods of data collection for the three datasets used in this thesis. The data were gathered between 2001 and 2008, when the pension context was subject to considerable dynamism, but mostly prior to the time when the average retirement age rose steeply. It is thus possible that the findings of this thesis are specific for this relatively early timing of retirement, which is less common in present times. If currently people retire four or five years later, on average, than the people analyzed in this thesis, then effects of retirement may be different and possibly smaller. Further, the line between work and retirement has been fading in recent times. Increasingly, people retire in a phased manner, gradually decreasing their number of working hours rather than moving from full-time employment to complete retirement. Such gradual retirement was only partly addressed in this thesis.

Overall, however, it could be argued that the rise in average pension age is an adjustment to the ratio between working years and retirement years, which had been increasingly leaning towards retirement years for decades because of rising longevity. Further, because people also remain in good health longer (see figures 1.3 and 1.4, bottom lines), the rising retirement age
does not decrease the amount of high quality post-retirement years compared to older cohorts. This means that the impact of the retrenchment policies for the effects of retirement on civic participation and well-being may be less substantial than is sometimes suggested.

A final note with regard to the data concerns longitudinality. One of the datasets, the AVO in chapter three, includes only cross-sectional data. While the main effect of retirement on volunteering mirrors that of chapter two, which uses panel data, this may raise questions of causality. Cross-sectional data offer the possibility to establish differences between groups and persons, but it is impossible to observe individual change over time and thus determine causal order. Two datasets were of a panel nature, and two waves of data were analyzed. Such a design allows for changes within individuals to be linked to each other, which substantially enhances the causal inferences that can be made. However, questions of temporal order remain because what happened in between the waves of data collection, which is a period that spans years, remains a ‘black box’ to a certain extent. Further, with two-wave panel data it remains difficult to control for certain unobserved dispositions to change that particular respondents are exposed to. Multiple waves of data enable the use of models that are better able to control for such dispositions, and future research would benefit from the use of such data.

Besides these methodological arguments, there are more empirical and theoretical reasons for the use of panel data with multiple waves. There is evidence that retirement is a process that commences well before the actual termination of paid work (e.g., Damman, et al., 2013), and that adjustment after retirement is a process that takes place over a period of years (Szinovacz, 2013).
In order to effectively unravel the complex dynamics of the pre-retirement process and the post-retirement adjustment, multiple waves of data prior to and after retirement are necessary.

§ 6.3.2 – Future research topics
This thesis has provided valuable insights, but has also stirred new questions on several topics. The first topic regards roles. This thesis has argued that retirement can be viewed as the loss of an important role that requires substantial reorganization, and that this reorganization shows, for example, in the increased civic participation of retirees. The precise functioning of roles in this process remains unclear, however. Future research can investigate more directly whether personal work role salience, or the importance of a person’s job in his or her life, is of importance for the effect of retirement on civic participation or well-being. If a person’s job is very important to them, it can be expected that they have a stronger need to substitute for the loss of their work role following retirement. It would further be interesting to investigate how important people’s civic roles are to them and their identity, and whether they become more salient after retirement. Moreover, while this thesis found that retirement from a higher status occupation led to more volunteering in retirement, such heterogeneity remained unexplored for other types of civic participation such as helping family. Outcomes can differ because volunteering may be a relatively popular type of engagement among people with higher status occupations. It is also unclear precisely what aspects of the work role lead to differences in the retirement effect. Future research can examine whether it is, for example, the structure of regular activities, the need to be productive, or social interaction.

This outcomes of this thesis stress the importance of rituals in the late career. Rituals in the workplace in general, and specifically retirements rituals, form a topic of research which is virtually unexplored, and thus deserves more attention. Because such rituals typically take place at or around role transitions, they fit well with this topic for future research. To gain further understanding of how retirement rituals may influence well-being in later life, it is important to investigate which aspects of such rituals are most determining for well-being outcomes. For example, is it vital that the ‘role performance’ of the retiree, that is, his or her qualities as worker or employee, are addressed during the ritual? Or is it more important to convey appreciation for the retiree as an individual? Overall, investigations such as described above may shed light on the workings of roles and support or contest the role perspective.

A second topic concerns the activities that people undertake after retirement. This thesis has looked into several types of civic participation, and classified them in weak tie and strong tie participation. A question that remains, however, is how exactly people come to increase their civic participation. For example, are the effects of retirement on participation that are found in this thesis mostly due to people who increase their already existing participation, or do many people begin with such activities after retirement? It is well possible that certain people experience barriers to civic participation in retirement, either because they lack the necessary connections or skills to perform certain activities, or because they are excluded from
participation. This may, for example, be an alternative explanation for the finding that retirees from lower status occupation perform less volunteer work than retirees from higher status occupations. Future research can be aimed at exploring whether retirees differ in the civic activities they undertake, and examine the different pathways through which retirees increase their civic participation. Further, besides examining pathways into civic participation, from an adjustment perspective it is interesting to examine pathways out, or how durable the effects of retirement are. Do people take up volunteering or other civic activities for a short amount of time, or does retirement produce lasting civic engagement?

Another issue regards the civic nature of the activities that were under study in this thesis. These types of civic participation can be typified as productive, or beneficial to people other than the person engaged in them. Other, less civic, activities were not investigated, such as watching television or vacationing. Such activities can be labelled as consumptive, since they require a less active stance and involve little merit for people other than the person engaged in them. It is unclear to what extent people increase such consumptive activities. Certain retirees may also be more or less likely to engage in consumptive behavior. For example, perhaps those who have worked in physically demanding jobs choose to take it easy in retirement and spend more time resting and relaxing compared to those who have worked in less physically demanding jobs. A related question is to what extent these different activities enhance or compete with each other. Does commitment to one type of civic activity after retirement, when there is generally ample leisure time, limit commitment to another activity? Or do civic activities accumulate in retirement? Future research can investigate more specific types of civic participation than in this thesis, such as manual or non-manual volunteering, but also move beyond them by taking more consumptive activities into account and by examining them in explicit relation to each other, rather than analyze them in parallel.

Also related to the topic of activities is the possible ‘slower pace’ that people adapt in retirement. While retirement was found to lead to more civic participation, the effects that were found could certainly not account for the total amount of new leisure time that is available to people in retirement. While obviously, the activities that were examined in this thesis are not exhaustive, this does beckon the question how people generally spend their time in retirement. Future research can look into typical retirement activities that have remained uninvestigated, or perhaps examine whether certain activities take more time than prior to retirement.

A third topic concerns the relationship between retirement and well-being. This thesis found that retirement, especially from stressful jobs, benefits self-rated health. While this is a strong measure, it is subjective, and has been argued to be very broad, including aspects of both physical and mental health. Future research can investigate how the relationships found in this thesis hold up for different facets and measures of health. This can include aspects of mental health, health behavior, and more objective measures of health such as the number of chronic illnesses or blood pressure.

Additionally, this thesis provided evidence that the relief from stress is not the only mechanism through which retirement benefits self-rated health. It was suggested that
retirement also changes how people value their health, and perhaps change their behavior so that it benefits their health. While there are several studies that report effects of retirement on health behavior, there is little understanding of exactly why these effects exist. Is it indeed because of a changed awareness about health, or perhaps more a matter of opportunities and restrictions?

A final topic for future research concerns the changes that have taken place in recent times. What has remained rather untouched in this thesis are gender differences in effects of retirement. While the participation of women on the labor market is no recent development, it is a fairly new phenomenon that groups of women are retiring who have had relatively complete careers, comparable to men, and who are characterized by a great variety in terms of education, socioeconomic status and professional background. Still, differences between men and women persist, for example in career trajectories and the sectors in which they are typically employed. Thus, on the one hand, retirement as a transition out of a lifelong role of employment has become more salient among women, but on the other hand, there are fundamental differences between men and women that are likely to produce gender differences in the retirement process and outcomes. This is an interesting topic for research in general, and specific to this thesis, it may for example be that women engage in more caring types of civic participation that mirror their previous jobs. Or perhaps, from a traditional gender role perspective, men attach more value to their work role, causing retirement to be a more profound transition that requires more adjustment. Overall, how retirement affects the successful aging of men and women differently is an interesting topic for future research.

Another relatively recent development is that the line between work and retirement is fading. Two primary developments are the cause of this: the increase in phased retirement (relinquishing work in a stepwise manner) and the increase in the uptake of bridge employment after retirement. This means that the difference between work and retirement is no longer as dichotomous as it used to be, but that different levels and variations of retirement exist. Future research can assess whether the findings of this thesis extend to other types of retirement. Finally, the average retirement age has been steadily climbing since the data used in this thesis were collected. It is possible that retirement at higher ages leads to different outcomes for civic participation and well-being. It is important to establish whether this is indeed the case.
FINAL NOTE

Over the coming decade, more than half a million people are expected to retire in the Netherlands, and about one fifth of the Dutch population is expected to live in retirement in 2020. The question how retirement affects people’s lives, their activities, and their well-being, is thus more relevant than ever. This thesis included a number of studies that examined the extent to which retirement in the Netherlands affects people’s civic participation and well-being, and shows that retirement often leads to an increase in both. Thus, while retirement is sometimes perceived as rendering people inactive and thus costly for society, this thesis shows that retirement is also valuable through its potential positive influence on people’s unpaid civic contributions, health, and happiness.

These findings need to be placed in a retirement context that is subject to substantial dynamism. People remain in employment longer, more often work part-time in their late career, and increasingly engage in post-retirement work. There is a trend toward less generous pension arrangements, and more individual financial responsibility. The natures of both work in late life and retirement are thus changing. People are increasingly older when they withdraw from work, and may experience less financial leeway in retirement. The personal resources of people, such as their health and financial assets, may then become more important for future outcomes of retirement, which will lead to more individual differences in how retirement affects the lives of people.

Overall, this thesis has shown that retirement comes with benefits for individuals and society at large, and is thus a valuable institution. This places additional emphasis on monitoring the growing complexity and changing nature of retirement and its consequences in the future.