Masters of their own time? Working carers' visions of retirement

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Abstract Retirement is often seen as a period dedicated to the enjoyment of one's own leisure interests after many years of gainful employment. On the other hand, retired people are expected to remain productive by continuing to work, volunteering or by being involved in various caring tasks. When do Finnish working carers plan to retire and how do they envisage the weight of their care commitments related to other activities once they have left full-time work? The 19 female interviewees were born in 1953 or earlier, and they helped their parent(s). They were working full-time or part-time or were semi-retired at the time of the interview. The interviewees were selected from a larger sample of working carers. The future prospects of the interviewees are given in terms of their different visions of retirement activities, and principles of qualitative analysis are applied. Some interviewees indicated that helping their parent(s) would be an essential part of their personal retirement activities, and some of them had chosen or were considering part-time retirement in order to have more time for their parents. However, the interviewees often also stressed that they wanted to have time to pursue their own personal work and leisure interests after leaving full-time employment. Persons approaching their own retirement want to be 'productive' but they also want to ensure that they retain a certain amount of individually defined 'personal-time'. Leaving gainful employment does not necessarily mean leaving 'productive roles' as citizens. However, pensioners' contributions as carers are socially

and personally meaningful only if the pensioners' different valuations regarding the future are respected.

Keywords Retirement · Informal family care · Productive-time · Personal-time · Working carers

Introduction

Retirement is often seen as a period dedicated to the enjoyment of one's own personal interests after years spent in gainful employment. Continued employment and engagement in voluntary activities are, however, also viewed as important in later life. At the same time, the number of frail, older people is increasing in European countries and many ageing adult children face the prospect of dealing with the increasing care needs of their parent(s). This research reports on a study from Finland which explores the plans of those approaching retirement age who have responsibilities as carers for their parent(s). The study examines questions about how they think about their future and the decisions they would like to make regarding retirement.

Social gerontological research carried out over the past few decades has stressed that retirement is not necessarily linked to financial instability or the onset of poor health (e.g. Vincent et al. 2006). For people in Western society, retirement is a phase of life in which an increasing proportion can expect to enjoy good health, financial security and new roles (e.g. Wahrendorf and Siegrist 2010). At the same time, given a policy context of extending working life, research has begun to identify those factors that might assist later retirement (e.g. Loretto et al. 2009; Chiva and Manthorpe 2009). However, an important dimension here concerns the problems that arise for those people

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combining work with informal care (e.g. Austen and Ong 2010; Gautun and Hagen 2010; Yeandle and Buckner 2007). The difficulties of reconciling employment and substantial care-giving have been studied across a number of European countries, with some evidence of a link with early retirement (Arksey et al. 2005; Forma 2009; Masuy 2009). In addition, the negative effects that caring roles can have—especially on women’s retirement income—have been well-documented (e.g. Heitmueller and Inglis 2007).

Arising from the above, one crucial question in current social policy is how to resolve the organisation of help and care provided for ageing parent(s), so that participation in gainful employment is also possible. In this article, however, the focus is on the issue of combining parental care with plans for retirement. Previous research has concentrated on the association between caregiving and the timing of retirement (e.g. Arksey et al. 2005; Dentinger and Clarkberg 2002) or the plans for retirement of workers in general (Higgs et al. 2003; Vickerstaff and Cox 2005). This qualitative study focuses on the interaction between the timing of retirement, parental care responsibilities and desired retirement activities of adult children. In contrast to the concern of (ageing) carers’ participation in work-life, the focus here is on working carers’ own valuations of retirement as a future life stage.

Theoretical framework

Productive- and personal-times

Retirement is not only about withdrawing from employment, rather, it means a transition which opens a new stage in the human life course. Life course research emphasises that older people’s activities are products of their past life experiences and also precursors of their future life course (e.g. Dannefer et al. 2010; Moen 2003). In this study, it is assumed that retirement activities are based on the earlier and current experiences and preferences regarding the interconnection between work, care and leisure interests. The main concepts utilised in this paper are ‘productive-time’ and ‘personal-time’. These ideas highlight the interconnection between retirement activities such as work, care and leisure, and are based on those presented in previous research literature. First, retirement as a life stage is examined by applying the idea of ‘productive ageing’ (e.g. Morrow-Howell et al. 2001) and the ‘third age’ (Laslett 1987). Second, these gerontological concepts are connected to research in the area of informal care, in particular that relating to care-, work- and personal-times (Williams 2001).

‘Productive ageing’ is usually defined as engagement in paid work, volunteer work or care activities after full-time

employment. The idea of productivity is an attempt to counter the ‘burden talk’ often linked with the topic of ageing. Instead, it emphasises the continuity of active roles through the life course, and the contributions that older people make to their families, community and society (Morrow-Howell et al. 2001). Furthermore, the aspiration toward personal fulfilment is the core dimension of the concept of the third age as developed by Laslett (1987). The third age that which follows active working years, is usually defined as a time when an individual is free from both work and child care duties and has time for his/her own leisure interests (Blaikie 2006).

Although productive ageing emphasises the positive role of older people in their community, it has also been interpreted as an ideological concept (e.g. Biggs 2004; Estes et al. 2003). Emphasising ‘productive ageing’ has led to the idea of ‘active senior citizens’ who contribute to society by continuing to work whilst at the same time caring for themselves and their close relatives. The concept of the third age has provoked equal controversy. For example, Kirsi (2004) has questioned if it is possible for older people who have caring responsibilities to live their ‘third age’, which in this case is interpreted as participation in activities outside the home. On the other hand, the concept of productive ageing might help to decrease stereotypical age segregation (Vincent et al. 2006), i.e. the gap between the active working age (‘work’) and an old age full of leisure (‘post-work’). Nevertheless, as the debate over productive ageing (Morrow-Howell et al. 2001) stresses, it is essential to ask questions on both the right versus the obligation to do something, and on the possibilities of making choices about one’s own retirement.

Discussions related to the productivity of older people can also be linked to those concerning the roles and tasks of middle-aged women in modern society. One issue here is that the concept of productive ageing appears to take the unpaid work of (older) women for granted. This has been the subject of criticism from feminist researchers who underline the various pressures associated with informal care (Estes 2006; Estes and Wallace 2010). However, recent research has moved away from stressing the oppressive nature of informal care, highlighting instead its multidimensional nature (e.g. Barnes 2006; Lewis 2007). Many (working) women *do* want to care for their close relatives. Instead of necessity, caring can also base on voluntary commitments to close ones and be a personally rewarding activity. As such, the interconnection of work, care and personal activities must be taken seriously. Here again, questions related both to rights versus obligations and the possibility of making choices about one’s own life must be asked.

Williams (2001, pp. 488–489) has argued that the lives of working-age people should be seen as consisting of three

different, yet strongly connected areas of life: work-, care- and personal-times. Adequate social care services are essential for meeting the needs of care time. Meeting the needs of work-time may require, for example, periods of paid care leave and sabbaticals. Williams writes that people's need for personal-time (relationships and relaxation) can be met with suitable domestic services, and these also provide opportunities to participate in working life. Considering the concepts of productive ageing and the third-age, the concepts presented by Williams pose a slightly different, yet equally interesting question: how do working carers anticipate combining their work, care and leisure activities, their 'productive-time' and 'personal-time' once retired?

Timing of retirement

The relationship between employment, caring and retirement is itself influenced by the legislative framework supporting retirement and pensions. In the case of Finland, workers can retire flexibly on an old-age pension between the ages of 63 and 68. Working after the age of 63 significantly increases the pension sum. Deferring receipt of the pension past the age of 68 also increases the allowance. One can retire on an early old-age pension at the age of 62, but this will cause reductions in the pension allowance. Those born before 1953 have been able to receive a part-time pension from the age of 58 onwards. For those born in 1953 and later, this age limit is 60 years. A disability pension (partial or full) can be granted to persons aged 18–62. Persons who retire on an old-age pension from the public sector might have a professionally or individually determined retirement age.¹

According to the Finnish Work and Health survey the main advantages in continuing to work after the age of 63 are meaningful work, good health, and higher pensions (Toivonen and Koivisto 2010). Many studies have pinpointed personal and contextual factors influencing retirement decisions (e.g. Loretto and White 2006; McNair 2006; Vickerstaff 2006), including labour market demand, health status, financial circumstances, attachment to work and conditions in the workplace. Regarding work-life balance, having a partner who is retired, wanting to spend more time with family, travelling and pursuing hobbies are significant factors. Also, care responsibilities for younger and older family members impact on the ability and desire to control one's own retirement decisions. The reasons to retire might interact, and in this study the presumption is that these factors also indicate the ability for personal

mastery regarding productive- and personal-times (see Moen 2003).

To summarise, although there is research which concentrates on retirement plans and activities, the reasons to retire or the timing of retirement in relation to care responsibilities, there is a need for further research which concentrates on the interaction between these various elements. This study aims to explore how working carers' views on activities after full-time work can be understood *as illustrating the interconnection of work, care and leisure activities in terms of productive-time and personal-time*. This will be achieved through examining three research questions:

1. How do working carers assess the *timing of retirement*?
2. How do working carers assess the timing of retirement *in relation to their parental care commitments*?
3. How do working carers anticipate the weight of their *parental care activities in relation to work and leisure activities* once they have retired?

Data and methods

Data-analytical tool

This research developed a novel data analytical tool to capture the views of the respondents about their plans for retirement. This was built around the idea of people having a 'vision' about their future as carers and the rationale for giving up full-time employment or continuing to work. Visions consist of the interviewees' statements which cover the timing of retirement, retirement in relation to parental care, aspirations for retirement and retirement activities in relation to parental care. They are categorisations of the views and future prospects of the interviewees, and are identified here as 'ideal types' (cf. Higgs et al. 2003). Visions are based on the interviewees' explicit statements ('what' is said and expressed) but in order to highlight the variations between them the aspects of each vision are condensed into specific characteristics. A detailed framework to identify different visions is presented in the next section.

Data and analysis

The 19 interviews with females used in this article are drawn from a larger sample of 76 interviews conducted in a Finnish research project (Working Carers—Caring Workers: Making paid employment and care responsibilities compatible?—WoCaWo) focusing on the work-care

¹ For further information on Finnish pension system, see (tyoelake.fi).

interplay.² The interviewees were recruited on the grounds that they provided regular care to ageing next of kin (parent, grandparent, spouse or other relative) and had experience of combining gainful employment with informal care. They were solicited to participate in the study through newspaper and magazine announcements and with the help of some large employers who sent invitation letters via their mailing lists or weekly bulletins. Assurances were made of the participants' anonymity and the confidentiality of their replies, and informed consent was obtained. All interviews were audio-recorded and transcribed with the permission of the respondents. The transcriptions (each around 15 pages of single-spaced text) were checked against the audio version of the interview for accuracy. The interviews carried out in this study were organised around themes regarding caring, working, family relationships and personal interests, and included questions related to retirement plans and the future.³

The 76 interviewees were born between 1940 and 1975. The main focus of my article is on interviewees who help or care for their parent(s) and are approaching their own retirement age (were born in 1953 or earlier) but still participate in work life. The selection criteria of the people born in 1953 or earlier was based on the assumption that most people aged 56 or older have already considered retirement issues. After reading the interviews of younger research participants it became obvious that people who still have many working years ahead did not talk much about retirement issues. There were seven interviewees who belonged to this subcategory on the basis of their age, but they did not talk about parental caregiving in relation to retirement to any extent. As a result, they were also excluded from the analysis.⁴ Some basic sample characteristics are presented in Table 1. The interviewees were white-collar workers: seven worked in social and health care positions (37%), nine had secretarial and related jobs (47%) and three (16%) worked in education. The occupational background of the selected interviewees corresponds well with the set of interview data from the WoCaWo

project⁵ and the occupational background of female Finnish employees in general (Official Statistics of Finland 2008).

Qualitative interviews provided a means of pinpointing both the diversity of the interviewees' statements and the diversity among the statements of individual interviewees. Before the data was analysed in more detail, the subject 'talk about retirement plans and the future' was identified and separated from the other data. The coding was facilitated by the ATLATS.ti program. More detailed analysis, applying principles of qualitative content analysis (e.g. Marvasti 2003, pp. 88–92), was carried out by paying specific attention to the statements in which the interviewees assessed:

- A. Their desire to leave full-time working/continue working (see RQ 1);
- B. Their care commitments related to the timing of retirement (see RQ 2);
- C. Their views on the relationship between parental care activities and work and leisure activities during retirement (see RQ 3).

This three-level scheme relates to the research questions, and works as a framework to pinpoint different visions. The basic outcomes of the analysis are presented in Table 2. The interview statements were first categorised according to the interviewees' desires concerning leaving full-time work or continuing to work (A_1–3). Three groups of interviewees were identified and what they said about retirement plans was separated into different data sections. Second, the statements of the interviewees in these three categories were analysed and the differences concerning the timing of retirement were traced. In some cases, the decision to leave/continue working was significantly or loosely connected to parental care commitments, while in other cases there was no connection at all. Consequently, five different groups were identified (B_1–5). Third, the statements regarding the interviewees' anticipated retirement activities related to parental care commitments were analysed in these five categories in order to pinpoint the possible variations among retirement plans. Five different plan patterns were identified (C_1–5). In light of the differences between these statements six different visions were identified (V_1–6).

The following section includes a presentation of the basic elements of the visions. The data extracts were selected because they are particularly clear examples of the expressions that carers use about their own retirement and

² The interviews selected for this article were conducted by the author and the researcher Outi Jolanki.

³ How do you see your life ahead? What kind of thoughts do you have about your own ageing? What kind of expectations do you have for your retirement? What kind of thoughts do you have about the ageing of the person you are helping? What do you think about caring during your own retirement? What does work mean to you? What makes you continue caring/helping? Have you ever considered giving up (caring), and why? Would you like to help more?

⁴ Those who were not part of the labour market or whose parent was already deceased were excluded from this study. In addition, because only one man fitted the criteria for the study he was not included in the analysis.

⁵ Among all female parental carers the corresponding numbers were: social and health (44%), secretarial and related jobs (32%), and education (14%). There were also women (10%) who worked in restaurants, factories, or as self-employed salespersons.

Table 1 Sample characteristics

Interviewee (age)	Cared-for	Currently helping	Employment status (field of work, broadly)	Living arrangements	Current formal care services
Anja (60)	Mother	Daily	Full-time (social- and health)	Mother lives alone	Purchased cleaning once a month
Taru (59)	Mother	Weekly	Full-time (education)	Mother lives alone	Nothing
Pirkko (58)	Mother	Several times a week	Full-time (secretarial and related)	Mother lives in a municipal service house	Lunch, sauna, medicines, security wrist band in a municipal service house
Aino-Kaisa (62)	Mother	Daily	Part-time retired (social- and health)	Mother lives in a private service house	Lunch on weekdays, cleaning once a month, security wrist band in a private service house
Lissu (58)	Father	Daily	Full-time (education)	Father lives alone	Nothing
Mirja (59)	Mother	Daily	Full-time (secretarial and related)	Mirja and mother live together	Carer's allowance, service vouchers from the municipality, a carer hired by Mirja with an employment subsidy
Saimi (62)	Mother	Several times a week	Part-time (secretarial and related)	Mother lives alone	Municipal home care (medicines, shower) daily, private shopping service
Hilu (61)	Mother	At weekends	Part-time retired (education)	Mother lives alone	Municipal home care and meals on wheels daily, respite care every 4th week, security wrist band
Hilkka (59)	Parents	Weekly	Full-time (secretarial and related)	Parents live together	Father receives carer's allowance (cares for his wife), purchased cleaning
Aila (57)	Mother	Daily	Part-time (social and health)	Mother lives alone	Carer's allowance, municipal home care looks after medicines
Hanna (62)	Mother	Several times a week	Full-time (secretarial and related)	Mother lives alone	Municipal home care and meals on wheels daily, security wrist band
Onerva (61)	Mother	Weekly	Part-time retired (secretarial and related)	Mother lives alone	Municipal home care (medicines, cleaning) not daily, security wrist band
Terttu (57)	Mother	Several times a week	Just retiring (social and health)	Mother lives alone	Municipal home care (medicines, shower) not daily, municipal meals on wheels
Satu (56)	Father	Several times a week	Full-time/study leave (social and health)	Father lives alone	Reminder calls about medicines by municipal home care, public day care centre services three times a week and respite care periods
Vilma (64)	Mother	Daily	Part-time retired (secretarial and related)	Mother lives in an institutional care setting	Public residential care services
Kaarina (62)	Mother	Nearly daily	Full-time (secretarial and related)	Mother lives alone	Nothing
Evelina (60)	Mother	Daily	Full-time (social- and health)	Mother lives alone	Nothing
Anne (57)	Mother	Nearly daily	Full-time (secretarial and related)	Mother lives in a publicly financed private service house	Home care services in a private service house, purchased foot care, etc.
Viivi (59)	Mother	Daily	Full-time (social and health)	Viivi and mother live together	Day care centre services free of charge

Table 2 Visions of parental care during own retirement

Characteristics of interviewees:

(A_1) Stresses the desire to leave full-time paid work

V_1. Parental care as an activity intended to replace full-time working

(B_1) Leaving work significantly connected to parental care: wants to retire soon in order to have more time for parent(s) and continue caring

(C_1) Parental care an essential activity during retirement

V_2. Parental care as part of the way of life as opposed to having a work-centred life

(B_2) Leaving work loosely connected to parental care: wants to retire soon in order to have more time for her own hobbies, self-care and close people in general

(C_2) Parental care an essential activity during retirement, among other care and self-care activities

(A_2) Stresses the desire to continue working

V_3. Parental care as a circumscribed activity due to problematic relationships

(B_3) Continuing work significantly connected to parental care: sees work as a way to autonomy, and opposed to a problematic caring relationship with the parent

(C_3) Limiting care tasks important when retired in order to have time for work and leisure activities alongside care activities

V_4. Parental care as one pastime among other retirement activities

(B_4) Continuing work loosely connected to parental care: sees working as a meaningful activity itself/financially necessary

(C_3) Limiting care tasks important when retired in order to have time for work and leisure activities alongside care activities

(A_3) Stresses neither the desire to disengage from work nor the desire to continue working

V_5. Parental care as a limiting and worrying activity of retirement

(B_5) Timing of retirement not closely related to parental care

(C_4) Worry and/or anxiety about care duties during own retirement, which is expected to be a time for her own pursuits and leisure activities

V_6. Parental care as an unpredictable issue for retirement

(B_5) Timing of retirement not closely related to parental care

(C_5) Always unpredictable future care responsibilities not an issue that the interviewee wants to ponder

future in relation to the time they devote to parental care and other retirement activities.

Results

Parental care as an activity intended to replace full-time working

The statements of interviewees in the first vision⁶ indicate that retirement or part-time retirement had solved or could solve questions related to organising parental care in cases in which care was needed due to difficulties in obtaining formal help. Second, reducing working hours could be seen as a means of gaining more time to spend with ageing parent(s) than was possible when involved in full-time work. In this vision, parental care was seen as an intentional activity during retirement, and leaving work was motivated by parental care responsibilities. In short (see Table 2), the interviewees emphasised *the desire to leave*

full-time work, and parental care commitments were *significantly* connected to the timing of retirement. *Parental care activities, in this vision, were an essential part of retirement activities.*

For example, Hilikka (aged 59), whose mother had Alzheimer's disease and whose father needed help to care for her, reported that reducing her working hours would enable her to visit her parents, who lived in another town, more often and with more flexibility. Hilikka wanted to ease the burden of her father's responsibilities and saw part-time retirement as a practical means of doing so. She reported having problems in finding suitable respite care options for her mother. However, her parents' unwillingness to accept meals on wheels also pushed Hilikka to visit them more often. She had not planned her other retirement activities, and the decision to take part-time retirement (based on her age) was purely based on parental care:

It [part-time retirement] would make my work situation a lot easier because I wouldn't always have to think about what day I could squeeze in visiting my parents. It would be easier for me too. [...] Well, I haven't really thought about it [time of retirement]. All I know is that it resolves the current situation.

⁶ The visions are numbered in order to refer to them in this text. The numbering does not indicate any ordering of the visions based on the frequency of responses.

Hilu's (aged 61) decision to take part-time retirement was also motivated by parental care responsibilities:

For me, this was a really good time to take part-time retirement. And this was the only reason I retired part-time. [...] My mother's situation made me decide to take advantage of the opportunity to retire part-time. I have better things to do than just work. And I was happy to lighten my work load. [...] So now my job is a lot easier and I have a lot more free time, even though I have to take care of my mother.

Hilu wanted more time to spend with her mother, who was suffering from Alzheimer's disease. She had five sisters, but reported that she was the one who was best equipped to organise her life around her mother's care needs. She also stated that her only reason for taking part-time retirement (based on her age) was her mother's condition. However, Hilu also saw her mother's situation as an opportunity to escape her demanding full-time job. Hilu was happy to reduce her working hours, and her mother's need for care was seen as a positive reason to do so. Hilu had many hobbies, ranging from handicrafts to studying foreign languages, and leaving full-time work did not cause "withdrawal symptoms" for Hilu.

Parental care as part of the way of life as opposed to having a work-centred life

In the case of the second vision, more time and space for own hobbies, self-fulfilment and family members were wanted, and consequently, the respondents were eager to leave their full-time jobs. Some had taken semi-retirement recently. Caring for one's parent(s) was seen as a desirable activity, but unlike the first vision, only as part of other caring tasks and social responsibilities. Considering what was important and valuable in one's life was a common attitude amongst the interviewees. The respondents indicated that they had worked enough, and caring tasks were described as a counterbalance to a hectic and demanding work life. Some respondents reported suffering from health problems, which strengthened their desire to retire or to consider applying for a disability pension. To summarise (see Table 2), the interviewees emphasised *the desire to leave full-time work*. Parental care commitments were *loosely* connected to the timing of retirement because other care responsibilities and self-care mattered too. *Parental care activities were seen as essential retirement activities but among other care and self-care activities*.

For example, Pirkko's (aged 58) desire to retire was motivated by her eagerness to end her paid employment, which she described as exhausting and something she did only for financial reasons. She was frustrated with her bureaucratic secretarial job and dreamed about spending

time at her summer cottage. Leaving her job would also enable her to spend more time with her mother, who lived in a service facility but still also needed help with practical matters. Pirkko stated:

My biggest problem is combining work, leisure time and caring. Work is a burden for me. I'd rather do care work if I could. [...] My personal retirement age is 64.4. I can't imagine working that long. I really can't [...] I have a really busy personal life. I enjoy other things apart from working.

In her statement, Pirkko clearly separated her paid work and care duties, and interestingly, she also conceptualised her informal care duties as "work". In Pirkko's case, the desire to decrease her working hours was motivated primarily by the desire to have more time for leisure and personal activities, although this would also give her more time to care for her mother. Hanna (aged 62) also wanted to make changes to her work-oriented lifestyle. She cared for her mother several times a week and described her job as demanding, with much responsibility. She said:

I'm trying to get to the point where I could actually consider retiring part-time. It would help reduce my own load and would let me spend more time with my mother if need be.

When asked if caring for her mother was the main motivator in her desire to reduce her working hours, Hanna said:

It is not the only reason. I mean, let's just say that if I were to become a grandmother or something like that, I'd look at life a bit differently. I feel like I've spent enough years working here that I should have the right to relax a little and start to focus on different things and put work on the back burner.

Like Pirkko, Hanna wanted time to relax, and thought that it was time to concentrate on life outside the sphere of paid work. Hanna's first grandchild was expected the summer after the interview was conducted. For her, as for many other women, becoming a grandmother was a turning point that caused her to reflect on the importance of work.

Parental care as a circumscribed activity due to problematic relationships

The third vision refers to interviewees who wished to continue working (at least to some extent). The attachment to work, including the social networks provided by colleagues, was viewed as a way of coping with the negative aspects of caring. These interviewees continued caring for their parents even though they described their relationship with them as problematic, and parents could be described

as ‘dominating’ and ‘strict’. However, they were eager to clearly define the limits of the time they spent on parental care in order to have enough time and space for themselves. In many cases, working provided this space. To put it briefly (see Table 2), the interviewees emphasised the *desire to continue working*. Their plans regarding retirement were *significantly* connected to parental care responsibilities because demanding care responsibilities were buffered by the possibility of participating in work. *Retirement activities including work and leisure activities and limited care activities were emphasised in this vision.*

Viivi (aged 59), who had got her mother to come to live with her because it made everyday caring tasks easier to handle, indicated that she and her mother often clashed as a result of living under the same roof. She stated:

It’s a huge relief to close the door behind me when I leave for work in the morning.

In this vision, retirement was seen as a time dedicated to the pursuit of one’s own personal interests, and parental care was a circumscribed part of these interests. Some of these adult children were adamant about their unwillingness to become full-time carers (or apply for a carers’ allowance) and/or live with their parent(s). For example, Kaarina (aged 62) was willing to continue working and to help her mother regularly, but she also stated that she would not leave work in order to provide more caring. She indicated that her ‘nerves wouldn’t be able to stand’ full-time caring. When she was ready to retire, she anticipated devoting much of her time to travelling, reading, spending time with friends and studying, not to more parental care. She expected to finally be free of her mother’s control and harshness:

There will come a time when it will be me who decides who stays there and what we do there [in their summer house]. [...] It [full-time caring] would limit my life too much. If I’m free to go and do what I want, I’ll find new challenges. But if I’m forced to do something that I get nothing out of, I know I’ll end up angry and bitter.

Parental care as one pastime among other retirement activities

In the fourth vision, respondents were also eager to continue their participation in work, at least to some extent, and some expressed the desire to take on short-term projects once they retired. Some described their late retirement as financially motivated (fragmented work career, low salary). However, it was the significance of employment in general that actually kept these people at work. In short

(see Table 2), the interviewees emphasised *the desire to continue working*. However, unlike in the third vision, their plans regarding retirement were only *loosely* connected to parental care responsibilities. Financial issues or attachment to work (not care responsibilities) were mentioned as motives to continue at work. *Anticipated retirement activities included work and leisure activities and limited care responsibilities.*

In contrast to the previous vision, the parent(s) these people cared for could be described as ‘easy’ to look after. For example, when Vilma (aged 64) was asked to talk about her motives for continuing to care for her mother, she said that her mother was not ‘moody’ as compared with some other older people. Consequently, the respondents anticipated that they would easily be able to reconcile their care responsibilities with their other retirement activities and/or that they would be able to limit their care duties and apply for and receive formal care when needed. Although the interviewees were committed to caring for their parents, they could be cautious about taking on new regular care commitments.

Anja (aged 60), who helped her mother with practical tasks daily, expressed the following views when asked to envisage her possible caring duties during retirement:

I’m not going to completely sacrifice myself, because I want to be sure that I have time to live my own life. I suppose you could say that I’m selfish.

Anja, like many other interviewees, talked about her hobbies and saw retirement as a chance to have more time for these activities. Parental care was seen as one retirement activity amongst several others. However, these people enjoyed their work, and neither parental care nor hobbies were motivating them to give up participation in working life yet. Work and leisure were described as rights related to one’s ‘own life’ and contrasted with the time spent caring for their older relatives.

Parental care as a limiting and worrying activity of retirement

In contrast to the representatives of the four previous visions, there were interviewees who stressed *neither the desire to leave full-time work nor the desire to continue working*. In addition, their attitudes towards the timing of their retirement were *not closely* related to parental care. *The views of these interviewees’ future care activities varied* (see Table 2).

First, some adult children were uncertain about their willingness to devote time to caring for their parent(s). Such feelings constitute the background for the fifth vision. The interviewees talked about their own fatigue or reported that their parent(s)’ functional capacity might quickly

diminish. They expressed concern about the reliability and accessibility of formal help. Helping a parent with whom they had always had a distant relationship but who was reluctant to receive formal help was described as ‘tricky’.

Taru (aged 59) was a woman who helped her mother with practical matters every week. When she was asked to envisage her mother’s care situation and her own retirement, she pondered her own future as a carer as follows:

So, obviously that’s not something that makes me happy, but I don’t know. It’s difficult to imagine what it will actually be like. [...] On the other hand I hope... well, I know it’s an awful thought to have, but I hope when she does eventually move into a nursing home that all I’ll have to do is to visit her. But is that enough?

In the interview, Taru stated that she and her mother had quite a difficult and distant relationship. She indicated that her mother had always tried to control the choices and decisions she made. Some other interviewees were closer to their parent(s) but, in contrast to the previous vision, were also afraid of losing their control over their own free time due to parental care obligations. Parental care was interpreted as a duty that provoked feelings of ambivalence and anxiety if it limited leisure activities and decision-making in regard to retirement activities.

Parental care as an unpredictable issue for retirement

The representatives of the sixth vision were also uncertain about their future care activities. The main distinguishing factor of this vision is that the respondents explicitly reported that either they had not thought about the prospects of caring for their parents or that they did not want to think about the future because it was impossible to predict. Thus, it was not a question of being willing or unwilling to help but being unwilling to think about retirement activities related to caring. Mirja (aged 59), a single woman who had moved in with her mother after her father’s death, said she had a very close relationship with her mother, who was suffering from dementia. When she thought about the future, she commented:

I don’t know if I’ll even have to think about these things tomorrow. None of us can know that. The web in front of us is so thin. And if it all stops and we break through it, then we won’t be here any longer.

Although the visions have many distinguishing features, it is possible to pinpoint some connections between them. The discussion below explores this issue in more detail.

Discussion

The results from this study indicated that the majority of those interviewed expressed a desire to help their parents after their own retirement, whilst also emphasising the importance of being able to do so in reasonable and autonomously defined ways. Using the idea of people having a ‘vision’ about their future in retirement and as carers, most of those interviewed identified with visions numbers one to four: parental care as an activity intended to replace full-time work, or as part of their way of life as opposed to a work-centred life, or as a circumscribed activity due to problematic relationships or as one pastime among other retirement activities. However, as illustrated in the sixth vision, insecurity and unpredictability are often prevalent in parental care. In addition, some of the interviewees indicated that they had concerns about their possible caring duties once they retired, i.e. parental care was seen as a limiting and worrying activity.

The research concluded that the connections between the different visions here can be illustrated by categorising work and care activities as ‘productive-time’, and leisure activities as ‘personal-time’. However, the actual situations are not so clear. In the cases in which parental care was anticipated as an intended activity that would replace full-time work or become part of the caregiver’s way of life, thus replacing what was once a work-centred life, parental care activities were also expected to become part of the caregiver’s personal-time. The interviewees were or had been very eager to reduce their work activities, and caring for close relatives was seen as one of their personal leisure interests and a reason to leave full-time work. From the life-course perspective, the interviewees representing these visions were keen to ‘retire’ from their current phase of life. They wished to devote additional time to care activities (as both productive- and personal-times) and leisure activities (personal-time) which they saw as something different from work activities to which they had devoted the earlier phase of their life. Thus, they preferred disengagement from productive-time in the form of work activities, but not in the form of care activities.

In contrast, in those cases in which parental care was anticipated as a circumscribed activity, caring for parent(s) and leisure interests were interpreted as separate spheres of life. Devoting time to the pursuit of one’s own personal interests (work and/or leisure) was described by the interviewees as their ‘own time’, as compared to the time they devoted to parental care activities. Thus, continuing at work (to some extent) was interpreted as personal-time that provided self-esteem and social contacts (also, e.g. Phillips et al. 2002). The difference between these visions is that when parental care was interpreted as a limiting and worrying activity, the adult children’s

thoughts were full of distress, whereas the informants with the other two visions appeared to be highly positive about their future. From the life-course perspective, the interviewees with these three visions were keen to ‘stay’ in their current life phase. They preferred continuity of productive-time in the form of work activities and wanted additional time for leisure activities alongside work (personal-time), but also wanted to be able to engage in limited parental care activities during their retirement.

Although the interviewees with these three visions stressed the importance of engaging in other retirement activities alongside parental caring, some interviewees talked about their desire to devote retirement time to caring for their grandchildren or to doing volunteer work (also, e.g. Higgs et al. 2003). Many of the respondents were currently employed in the fields of social and health care services. They planned to continue to do fixed-term work in their workplaces, even after they had retired. Their occupational background may explain their willingness to continue helping other people (also Young and Grundy 2008), although women working in education and secretarial and related jobs also shared this aspiration.

To conclude, the interviewees were not afraid of caring for or helping their parent(s) after their retirement, as long as the care duties were reasonable from a personal perspective, and as long as they had time left to devote to their own leisure and work activities. This is a significant message to policy makers. There is a great deal of pressure in ageing societies to stress both ageing workers’ and older people’s productivity and societal contributions (Biggs 2004). According to this Finnish study, ageing working carers have the desire to engage in activities described as contributing to ‘productive-time’ when they are retired. However, they also want individually defined ‘personal-time’. Leaving gainful employment does not necessarily mean leaving ‘productive roles’ as citizens. However, pensioners’ contributions as carers are socially and personally meaningful only if the pensioners’ different valuations regarding work, care and leisure are respected.

This study emphasises that alongside the concern about carers’ participation in work-life the prospects of retiring carers should also be studied and recognised. Those who view caring as part of their personal-time should be supported in a way that respects their desire to care, but also encourages them to look after themselves. For example, retirement planning activities that gather carers together and that provide them with the opportunity to enjoy their hobbies and share thoughts with each other might be beneficial. This may prevent carers becoming overburdened. For carers to whom personal-time means continuing at work but who also wish to have more leisure time, flexibility at work is important. This may mean, for example, phased retirement in the form of part-time work,

occasional employment or the possibility to work from home. In addition, adequate services of high quality motivate people to contribute to their community by sharing care responsibilities with formal care providers.

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