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On how the nature of early retirement is related to post-retirement life conditions from a citizenship perspective

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Abstract

The aim of this paper is to analyse how the nature of retirement is related to post-retirement life conditions among early retirees. As to the nature of retirement, we make use of the concepts of push, pull and jump to describe why individuals retire early. Push is analysed as an outcome of poor health and firings, pull as a mechanical (reflective) response to economic and symbolic signals of the welfare state, while jump is described as a reflexive process; jumpers strive for new experiences (a new life project) and/or social gains (to be more together with grandchildren). Post-retirement life conditions are analysed in a four-dimensional citizenship perspective: (a) economic, (b) social and (c) political citizenship, as well as the feeling of having (d) 'equal social worth' *vis-à-vis* fellow citizens. Results show that role transitions are strongly affected by the nature of retirement. Jumpers largely seem to be shielded from low levels of citizenship in old age. Those pushed out of the labour market indeed run a rather high risk of lacking citizenship, epitomised as loss of economic and social citizenship as well as a low sense of having equal social worth *vis-à-vis* fellow citizens. No conclusive results were found for older workers subject to pull. Pullers made up a rather small proportion of total sample.

Keywords: citizenship; push; pull and jump; early exit/retirement

Introduction

Since population ageing was discursively framed around 1990 as a major challenge facing contemporary welfare societies (World Bank, 1994; von Nordheim, 2004), there has been strong pressure worldwide for pension reforms calling on older workers to change their behaviour and accept a transition from 'early' to 'late' retirement (Immergut *et al.*, 2007; Hofäcker, 2010; Palier, 2010; Ebbinghaus, 2011). Welfare states have been redesigned, incentives to retire early having been modified by raising state pension ages, and/or reducing benefits and early retirement eligibility (Reday-Mulvey, 2005; Vickerstaff *et al.*, 2007).

Many of these reforms are based on the assumption that a transition from 'early' to 'late' exit is rather unproblematic for older workers, as late retirement is only about postponing the 'good' and attractive life as a retiree. However, the implications of retirement for the individual retiree have not been thoroughly analysed. While some studies have analysed the impact of retirement on psychological well-being (e.g. Kim and Moen, 2002; Wang, 2007), health (e.g. Dave *et al.*, 2008; Coe and Zammaro, 2011; Behncke, 2012; Hallberg *et al.*, 2015), life satisfaction (e.g. Hershey and Henkens, 2014), economic life conditions (Laczko *et al.*, 1988) and leisure activities (Scherger *et al.*, 2011), the findings are heterogeneous. Furthermore, our knowledge is incomplete as to why retirement is successful in some instances while it leads to social suffering in others. A few studies have argued that post-retirement life conditions largely depend on earlier experiences in life (Damman *et al.*, 2015; van den Bogaard *et al.*, 2016) or whether retirement is voluntary or involuntary (e.g. Hershey and Henkens, 2014).

The aim of this article is to contribute theoretically and empirically to the literature on how the retirement transition is associated with post-retirement life conditions from a citizenship perspective. More specifically, we will argue that there is a relationship between *why* individuals retire, *i.e. the nature or process of retirement*, and how early retirement affects the *citizenship* of early retirees. Studies linking citizenship to the retirement transition have been almost non-existent thus far, although some (e.g. de Vroom and Guillemard, 2002) note that retirement can promote citizenship, particularly when employment conditions are bad.

As argued by Damman *et al.* (2015: 803), most studies analysing how older people adapt to retirement use general outcome measures (e.g. psychological comfort or happiness) as the dependent variable. In contrast, we analyse the multi-dimensional nature of post-retirement life conditions by using citizenship as our 'outcome' variable. Citizenship refers to a situation where citizens (early retirees) are able to live a normal life and participate to the full in social and political communities. In contrast, 'loss of citizenship' refers to a situation where an early retiree is unable to 'live the life of a civilized being' (Marshall, 1950: 30). From a Marshallian perspective, the 'good life' and full citizenship are preconditioned by favourable material living conditions, participation in social and political spheres of life, and a sense of having 'equal social worth' *vis-à-vis* fellow citizens.

Regarding the nature of early retirement, we use the concepts push, pull and jump to describe why individuals retire early, and we expect these different causes for early retirement to frame post-retirement life conditions in different ways. Empirically, our analysis of the link between citizenship and the nature of retirement is based on a large-scale survey (1,640 respondents) of early retirees in Denmark. The survey, conducted as telephone interviews, asked retirees aged 60-64 why they left the labour market and how they have adjusted to retirement from a citizenship perspective.

Theoretical background

Wang *et al.* (2013) have developed a comprehensive analytical model about the retirement process consisting of multiple phases. First, individuals start developing ideas about (a) *when to retire*, charted by a personal choice based on pre-retirement

planning; next, the individual decides (b) *how to retire*, referring to whether retirement is viewed as voluntary or involuntary; and finally (c) individuals decide *to what to retire* (retirees may engage in leisure activities, start a new career or their own business, *etc.*), which is basically about how individuals adapt to retirement. The authors further argue that ‘how to retire’ has implications for ‘to what to retire’.

The model mirrors our analytical ambitions to some extent and is intellectually appealing. Real-world retirement processes, however, are far more complex than anticipated by the model. ‘When to retire’ is not always an outcome of retirement planning. The survey data on which this paper is based show that roughly one-third of the population of early retirees answer ‘no’ to the following question: ‘Before retiring, did you check the amount of money to which you were entitled as an early retiree?’ Moreover, retirement planning may not be a real option for older workers who have been subjected to occupational injuries, layoffs and firings, all of which can occur unexpectedly. In such situations, ‘how to retire’ determines ‘when to retire’. A very strong desire for leisure activities may also influence retirement timing; ‘to what to retire’ might therefore determine ‘when’ and ‘how’ to retire. It is, thus, very difficult to uphold sequences and distinctions between ‘when’, ‘how’ and ‘what’; rather, ‘when’, ‘how’ and ‘what’ are inseparable and embedded in a flow of problems, (unclear) preferences or dispositions, choice opportunities and choice situations that determine retirement timing, as influenced by past experiences, the present situation and future prospects. In this paper, the retirement process has been conceptualised as ‘push’, ‘pull’ and ‘jump’, which represent different combinations or interactions between ‘when’, ‘how’ and ‘to what to retire’.

As regards ‘to what to retire’, the Wang *et al.* (2013) model primarily focuses on post-retirement activities (*e.g.* leisure) in the abstract or the extent to which retirees are engaged in bridge employment, neglecting the retiree’s overall life situation (*e.g.* whether retirees are subject to economic hardship, participate in social and political life, feel socially isolated or inferior *vis-à-vis* fellow citizens). In this paper, we therefore wish to expand the notion of ‘to what to retire’ by employing a citizenship perspective. The aim is to analyse how self-reported reasons for retirement (push, pull and jump) are associated with post-retirement life conditions in a citizenship perspective.

Citizenship

Ideally, liberal democratic citizenship refers to a situation where all members of society (horizontally) are able to see themselves as equals (Janoski, 1998; Lister, 2002, 2004; Sweetman *et al.*, 2011: 349). Theories about citizenship also expect that this social ethic of ‘equal social worth’ (Marshall, 1950) can be advanced by a vertical state-citizen relationship in the form of citizens’ rights and obligations in different arenas of life, *i.e.* civil, political and social arenas. As Turner (1997: 6) argues, citizens’ rights give access to resources such as freedom of speech (civil rights), entitlement to franchise (political rights) and the right to live the life of a civilised being according to the standards prevailing in a given society (social rights). Thus, citizens’ rights are the entry ticket to a ‘minimum of civilized existence’ (Isin and Turner, 2007: 7) free from unfavourable material living conditions (Powell, 2002; Andersen, 2005; Jensen and Pfau-Effinger, 2005; Taylor-Gooby, 2008).

Basically, the ability to act as a citizen is pre-conditioned by access to basic *economic* and material resources and means of life. Marshall (1950), thus, argues that full citizenship is preconditioned by the right to a minimum of economic welfare allowing individuals access to living conditions that are customary in the societies to which they belong. In effect, *economic hardship* (e.g. struggling to pay living expenses) may deprive people from acting as full members of a community.

Community membership requires participation, meaning that citizenship is a dead word unless converted into practice, *i.e.* something one *does* (Johansson and Hvinden, 2007: 36), meaning that distinction can be drawn between *de jure* and *de facto* citizenship (Lister, 2007). Full citizenship presupposes active participation in the economic, social and political spheres of life. Of course, it is not normatively expected that early retirees or pensioners participate in the economic arena as labourers. However, to be a retiree and full citizen presupposes participation in the *social* and *political* spheres of life.

The *social* aspect refers to integration in primary and secondary groups: *family* and *friends*, participation in associations and other tertiary groups, and even in leisure activities (Andersen, 2005: 81). In other words, being a citizen means effectively participating in social entities and communities, including *sports or leisure clubs*.

The *political* aspect is about participating in the political process as a citizen as well as about orientations towards the political system. Besides participation, this includes typical dimensions of 'political culture', such as interest in politics, *trust in politicians* and political institutions, as well as efficacy. Internal efficacy (*i.e.* the *subjective feeling that politics is not too complicated for one to understand*) is usually distinguished from external efficacy (*i.e.* whether political actors are perceived as being responsive to one's demands) (Almond and Verba, 1963; Westholm *et al.*, 2007). Alienation in the form of low levels of interest, trust and efficacy may affect political participation negatively (e.g. Pollock, 1983).

As indicated, full citizenship presupposes that individuals feel that they can be compared with an average citizen, meaning that full citizenship is associated with a *feeling of having 'equal social worth', and being fully part of a collectivity or community* (Chan and Chan, 2006), which is inclusive and promotes institutional and *social trust* (Larsen, 2013). In addition, trust in a system (whether politics or society) is an important prerequisite for participating in that system (Taylor-Gooby, 2008: 6). One might also argue that the antipole of citizenship is individuals having a *feeling of being looked down on by fellow citizens*. Thus, social trust and a sense of being equal to others in society are central pillars of full citizenship.

Citizenship includes rights, obligations and practices in different arenas in society, and there is most likely a *spill-over effect* from one arena to another. For example, economic hardship may lead to social isolation, which furthers political alienation. Fraser (2003) has argued that material resources are a precondition for participation, which has been confirmed by Iversen and Rosenbluth (2008) and Stockemer and Byrne (2012).

The exit process

The reasons for early retirement differ from one person to another. Even two persons of the same age, same education, same wage and working conditions, and

identical degrees of disability do not retire at exactly the same point in time. Thus, the work–retirement transition is based on informal decision-making triggered by individual and socially structured motivations, aspirations, dispositions and preferences. Major aspects structuring the exit process have been conceptualised in catch-phrases such as push, pull and jump factors (e.g. Kohli and Rein, 1991; Phillipson and Smith, 2005; Jensen and Øverbye, 2013; Radl, 2013), representing differences in the nature and character of retirement.

Push is associated with involuntary withdrawal from paid labour, *i.e.* older workers being forced to retire. Given the centrality of employment to individual identity, being pushed out of the labour market can lead to psychological problems on top of the involuntary loss of income and status (e.g. Osberg, 1993). Factors forcing workers to retire primarily include poor health and loss of physical, psychological and social functional capacities (e.g. Walker, 1985; Casey and Laczko, 1989; Johnson and Falkingham, 1992) – issues that are often the outcome of a poor work environment (Ilmarinen, 2001; Siegrist and Wahrendorf, 2009; van den Berg *et al.*, 2010). Other push factors are retirement on account of layoffs or barriers hindering re-employment due to enduring and high levels of unemployment (Ebbinghaus and Hofäcker, 2013).

Pull refers to individuals' responses to financial incentives and symbolic signals of public pension and early retirement schemes. The tacit assumption here is that retirement is mainly voluntary, a result of the individual's free will. There are two sub-types of such explanations: economic and sociological. From a rational choice perspective, economists argue that the retirement decision is driven by the financial incentives built into early retirement schemes (e.g. Blöndal and Scarpetta, 1997; Gruber and Wise, 1999). Alternatively, sociologically oriented explanations assume that individuals react mechanically (or reflectively) to the signals of pension and early retirement schemes (e.g. eligible age for early retirement benefits), which are regarded as an institutional expression of societal values, norms and conventions. Such schemes reproduce our culturally constructed notions of when it is appropriate to leave the labour market (Atchley, 1989).

Jump is also a voluntary phenomenon, but the retirement decision is not assumed to be determined by financial incentives, norms, conventions, rules or institutions. Welfare state arrangements are assumed to be of only secondary importance for the jump decision, as welfare benefits are merely one of many circumstances upon which ('nomadic') older workers act (Bourdieu and Wacquant, 1992; Giddens, 1994: 86). Jumpers are not rule-followers. Here, retirement is instead assumed to be guided by values and needs that come from within, such as a desire to realise individual potentials in an active 'third age'. From the jump perspective, early retirement is a reflexive project leading to a new lifestyle and identity. Examples of jump include striving for new experiences, such as (re-)building one's life project (e.g. a new education, world travel, hobbies) and/or social gains, to have more time for friends, the local community and family, and retirement as a couple phenomenon (Coile, 2004; Johnson, 2004; Väre, 2006). If successful, jumping leads to the integration of the early retiree into new economic, social or political communities.

The push, pull and jump concepts suggest that no single factor determines the work–retirement transition. Labour market exit may be interpreted as a form of

exclusion (push), as a reflective effect of norms and incentives (pull) or as a self-reflexive choice (jump) – or as an outcome of some combination of the three factors. The voluntary–involuntary dichotomy distinguishes push from pull and jump, whereas jump and pull represent different forms of voluntary retirement. Push, pull and jump are ideal-typical constructs and are not necessarily mutually exclusive in people's daily lives. Individuals may retire because they are worn out (push), while at the same time being motivated by favourable public early retirement arrangements (pull) and interest in spending more time together with grandchildren (jump).

The link between citizenship and the nature of retirement

This section elaborates on a theoretical account of how the retirement process impacts citizenship after retirement. Table 1 summarises how the citizenship–retirement link can be conceptually framed and functions as the theoretical and hypothetical foundation of this paper. In the table, we indicate the extent to which different retirement transitions are associated with different implications for citizenship, *i.e.* whether citizenship is lost (L) or maintained (M); or whether implications for citizenship are less clear-cut to predict (–). We explain how we arrive at these assumptions in the following.

Hypotheses concerning the impact of push on citizenship

Poor health and layoff/firing are the predominant forms of *push*, which thus represents an involuntary exit from the labour market. As retirement is forced upon older workers, push is expected to lead to social suffering and have a negative impact on multiple dimensions of citizenship.

Hypothesis 1

In the case of push, exit does not result from an individual's deliberate choice and often comes unexpectedly. Whatever the case, those subject to push have often not planned for retirement. As early retirement benefits are less than the remuneration from paid work, involuntary retirement almost inevitably results in an involuntary and unforeseen loss of income and reduced consumption opportunities (Hamermesh, 1984; Blau, 2007), which may leave early retirees in a situation of *poverty* or *economic hardship*, *i.e.* they may be unable to pay for living expenses or an unforeseen bill (Walker, 1982; Bender, 2004; Bender and Jivan, 2005); hence, push is associated with a major loss in *economic citizenship* (L).

Hypothesis 2

Involuntarily losing one's job can have socially destructive consequences (*e.g.* Jahoda, 1982). To be pushed out of the labour market (especially in the case of layoff or firing) may trigger a sense of failure, which in turn may lead to withdrawal from social life. Those experiencing push or exclusion from the labour market might miss contact with colleagues, and it can furthermore be expected that those subjected to push have limited contact with friends and family and that participation in local communities (*e.g.* sport clubs, voluntary organisations) is

Table 1. Hypothesised causes and effects of early exit/retirement from a citizenship perspective

Exit factors	Character of exit	Process or reason for exit	Implications for citizenship			
			Economic	Social	Political	Sense of equal social worth
Push	Involuntary	Poor health	L	L	L	L
		Layoff/firing	L	L	L	L
Pull	Voluntary	Economic rationality	M	L	M	–
		Reflectivity (norms)	M	–	M	M
Jump	Voluntary	Reflexivity	–	M	M	M

Notes: L: loss of citizenship. M: maintenance of citizenship.

Source: Inspired by Jensen and Øverbye (2013).

infrequent (Scherger *et al.*, 2011). Poor health may also reduce a person's capacity to engage in social activities. Push is associated with the risk of losing *social citizenship* due to poor health, layoffs or termination (L).

Hypothesis 3

Exit is unwanted and undesired by those subject to push, and various actors can be blamed for their misfortune (*e.g.* employers and the political system). From a citizenship perspective, Emmenegger *et al.* (2015) have argued that the socially excluded feel abandoned by politicians, for which reason they may become politically alienated and exhibit distrust towards political leaders. When it comes to 'orientation towards the political system' (a central political citizenship dimension), we therefore expect older workers subject to push to suffer a major loss in *political citizenship* (L) that may manifest itself in low trust in politicians, low interest in politics, *etc.*

Hypothesis 4

As argued by Featherstone and Hepworth (1995), for instance, excluding older workers from the labour market affects their role perception and orientation towards society in general. Stripping older workers of their role or function in society may foster idleness, a sense of inferiority and/or a vague feeling of not having *equal social worth*, *i.e.* exclusion undermines the identity dimension of citizenship (L), epitomised as a sense of being looked down on (stigmatised) and that other people cannot be trusted.

Hypotheses concerning the impact of pull on citizenship

In the case of *pull*, the retirement transition is voluntary, deliberate and a premeditated response to symbolic signals and financial incentives built into the public early retirement system; retirees are rule-followers. However, two different kinds

of pull mechanisms exist: one anchored in the utilitarian tradition, arguing that retirement is an outcome of utility maximisation and individual benefit calculation; the other anchored in state-centred sociology, arguing that retirement is an automatic or mechanical response to the symbolic signals and opportunity structures of the welfare state.

Hypothesis 5

Inasmuch as rational actors are guided by individual benefit calculations (*i.e.* pull is based on economic rationality), it is unreasonable to expect individuals subject to pull to come to experience economic hardship; unless they have miscalculated their retirement prospects, rational actors are unlikely to retire early if they (as retirees) cannot afford their living expenses, *i.e. economic citizenship* in retirement is maintained (M). In the case of pull as an outcome of symbolic signals (pull as reflectivity), however, financial issues are not their main concern in the retirement process. Signal-pull allows for retirement planning, meaning that individuals subject to signal-pull are not expected to have a high risk of economic hardship in retirement (M).

Hypothesis 6

Utilitarianism is based on the idea that individuals are selfish and independent of social relations (*i.e.* they are inward-looking). We may, thus, hypothesise that benefit-calculating actors (economic rationality pull) are disinterested or disengaged from social relations. They do not miss their former colleagues because economic gains are more important, and social contacts beyond close family circles are limited, meaning that *social citizenship* among rational actors (pullers) is of poor quality (L). In contrast, expectations pertaining to social citizenship regarding those subject to signal-pull (reflectivity) are less clear; missing their colleagues and working life may be compensated for by a more active social life in the form of frequent contact with friends, family and engagement in other leisure activities (-).

Hypothesis 7

In the welfare state literature, it is often argued (*e.g.* Rothstein, 2011) that trust in politicians and political participation depend on the fair and equal treatment of the population; that all in the same boat are treated uniformly and fairly. This applies largely in the case of pull. Benefit-calculating actors will probably recognise that they are treated fairly, while those subject to signal-pull are treated (to some extent fairly and) uniformly. In effect, with regard to 'orientation towards the political system', we hypothesise that pull is associated with the maintenance of *political citizenship* (M).

Hypothesis 8

There is no reason to assume that pullers have a low degree of self-worth or sense of being looked down on. However, a *sense of equal social worth* also requires a high degree of social trust. This may not be the case for self-centred, utility-maximising actors, whereas it certainly can be the case for older workers subject to signal-pull. We thus hypothesise that those who experienced pull (based on reflectivity) maintain citizenship in terms of, for example, social trust (M), whereas this may not be

the case for economically rational actors. Still, low social trust may be counteracted by the fact that rational actors may surely have a feeling of equal social worth, leaving the impact on citizenship undetermined (-).

Hypotheses concerning the impact of jump on citizenship

Jump is a free choice anchored in a non-linear notion of reflexivity. It is not determined by the quality or symbolic signals of public welfare programmes; rather, jumpers are actively constructing and assuming a new role: they are creating their own biography, epitomised as role-entry and new forms of integration, meaning that jumpers are 'rule-finders' rather than 'rule-followers' (e.g. Lash, 2003).

Hypothesis 9

Jumpers may experience economic hardship, *i.e.* loss of *economic citizenship*. Jumpers may thus be willing to accept a significantly reduced income if they find it more important - and more fulfilling - to jump than to retain previous consumption opportunities. Still, many alternative sources of retirement income exist, such as private savings or equity in their home. Jumpers might sell their home, buy a boat and/or travel around the world totally independent of their public pension. In effect, the impact of retirement on economic citizenship can be very difficult to predict and assess (-).

Hypothesis 10

As jumpers have actively been searching for greener pastures, we can hardly expect them to miss their former colleagues or work environment. Jumping is associated with an 'outward-looking' identity, and jumpers are searching for new opportunities and challenges. In the process of assuming a new role, their self-esteem typically increases, and the new role opens a pathway for more frequent social contact, especially if jump is motivated by taking care of grandchildren, whereby *social citizenship* is maintained (M).

Hypothesis 11

Access to the welfare state is sometimes argued to promote support for the political system (e.g. Korpi, 1983). This mechanism is not fully valid for jumpers, since welfare provisions have little impact on behaviour. They have not, however, been mistreated by the political system - their dispositions have not been neglected or obstructed. Therefore, in terms of 'orientation towards the political system', there is no reason to believe that jumpers have low trust in politicians, low interest in politics or that they regard politics as being too complicated to understand. In effect, *political citizenship* is maintained (M).

Hypothesis 12

Jumpers have self-confidently made autonomous choices and found their niche in society. We therefore expect them to exhibit high levels of social trust and self-worth (*i.e.* they are not suffering from a feeling of being looked down on); rather, we assume that jumpers have a feeling of *equal social worth*, meaning that identity dimensions of citizenship are maintained (M).

As can be seen, we hypothesise that differences in the nature of retirement are interlinked with post-retirement life conditions from a citizenship perspective. Given the primacy of economic security in the citizenship literature (e.g. economic security being a precondition for participation in society), we also hypothesise that economic hardship has spill-over effects on social and political participation, as well as the feeling of having equal social worth.

Data, operationalisation and methods

In Denmark, there are two major personal routes to early exit/retirement. The first is a disability scheme, which is granted on the basis of an assessment of the applicant's loss of employability. The second is an insurance-based 'early retirement' benefit according to which those who have opted to contribute to the scheme for at least 30 years are free to opt for retirement between the ages of 60 and 65, the latter being the official pensionable age (in 2006). Most disability pensioners have retired due to poor health, meaning that they have been pushed out of the labour market. The recipients of early retirement benefits are a more mixed bag. This paper uses data from a survey conducted among early retirement benefit recipients in the period 2006–2007. In this section, we first present the Danish early retirement scheme at the time of the survey and subsequently present the survey data used. Finally, we consider the variables used and the method of analysis.

The Danish early retirement scheme

Denmark has a universal state pension (*folkepension*) paid to all citizens upon reaching pension age (age 65 in 2006). The early retirement scheme allows individuals to retire earlier, however, from age 60 onwards (in 2006–2007). The early retirement benefit is a flat-rate benefit amounting to DKK 14,800 per month in 2007 (about €1,980). However, the full benefit could only be drawn by those retiring after age 62. Those retiring at age 60–61 only received 91 per cent of the flat-rate benefit – a measure intended to encourage older workers to postpone early retirement until age 62. There is also a supplementary tax deduction for those retiring after age 62 (Bingley *et al.*, 2007: 127–128).

Even though it is possible to work while receiving early retirement benefits, few do so. If an early retiree works after (early) retirement, deductions are made from the benefits. The deduction reduction is based on the number of hours worked, and the benefit reaches 0 when the individual works more than 145.53 hours per month. In our data-set, less than one in ten early retirees are in paid employment. Those who are typically work a few hours per week (most work fewer than five hours per week, almost all fewer than ten hours per week).

The survey

The data material is drawn from a telephone survey among early retirement benefit recipients in Denmark conducted between December 2006 and April 2007, which yielded a 76 per cent response rate. The survey was specifically designed to investigate the nature of retirement and living conditions of early retirees. The data-set contains

1,640 recipients of early retirement benefits aged 60–64. After accounting for item non-response, all of the regression models include 1,400–1,530 respondents.

The data reveal how early retirees have experienced the reason for early retirement as well as post-retirement life conditions. As to the post-retirement experience, respondents should be highly knowledgeable about their present living conditions (*e.g.* whether or not they are able to afford their living expenses). However, biases may occur when early retirees are interviewed about their retirement, answers possibly being an outcome of post-rationalisations coloured by present or past events (Moen, 1996).

The basic hypothesis of this paper is that the cause of retirement impacts post-retirement living conditions. Logically, it makes no sense to argue that the causality runs in the opposite direction. However, cross-sectional data do not allow us to investigate whether citizenship changes in the wake of different retirement transitions. We have therefore set out to analyse the extent to which there is a correlation between how early retirees have experienced the transition into retirement and how they experience their current living conditions from a citizenship perspective. Hence, the character of this study is explorative.

Independent variables: retirement transitions

The key independent variables characterising the nature of the retirement transition (push, pull and jump) are drawn from a battery of questions asking early retirement benefit recipients about the extent to which nine elements have played a role in their decision to retire (four-point scales ranging from ‘fully disagree’ via ‘partially disagree’ and ‘partially agree’ to ‘fully agree’). After eliminating three items that very few respondents said played a role in their decision to retire, factor analysis further suggested the merging of both jump indicators. An overview of the survey questions and how they are grouped can be found in [Table 2](#).

The jump-item scores were simply added. The five variables (push: poor health and layoff; pull: economic and sociological; and jump) were then rescaled so that they range from 0 to 1. After rescaling, the variables are all on the same scale and the odds ratios resulting from the logistic regressions are easier to interpret: the odds ratios are maximum effects. Hence, every individual has a score between 0 and 1 on all five variables, which reflects how an individual’s retirement decision can be related to several factors.

Dependent variables: citizenship

Regarding the dependent variables, 11 items are identified as corresponding with (a) economic, (b) social and (c) political citizenship, as well as the identity dimension of having (d) equal social worth, epitomised as the feeling of being of a full collectivity/community member. As factor analysis does not clearly identify these dimensions, we use the separate items as dependent variables (*see* [Table 3](#)).

As several of the items in [Table 3](#) are binary yes-no questions and the others tend to have responses concentrated at both extremes of their scales, they are all turned into dichotomous variables and logistic regression is applied. For the sake of simple interpretation, odds ratios are reported instead of the regression

Table 2. Independent variables

Exit type	Exit reason	Survey question
Push	Poor health	You left the labour market because your health was becoming too poor to continue working. How much do you agree with this?
	Layoff/firing	You left the labour market because you felt pushed out by your employer. How much do you agree with this?
Pull	Economic rationality	You left the labour market because it hardly paid off financially to continue working. How much do you agree with this?
	Reflectivity (norms)	You left the labour market because it is common to leave at that age within your field. How much do you agree with this?
Jump	Reflexivity	You left the labour market because you wanted more time for leisure activities and travelling. How much do you agree with this?
		You left the labour market because you wanted more time with your family. How much do you agree with this?

coefficients. This scaling, in tandem with the way questions are phrased, means that we have a range of simple binary measures indicating whether or not there is a *lack* of citizenship, which we use to test our hypotheses of maintenance or loss of citizenship (as our cross-sectional data do not allow for an observation of maintenance or loss). When considered altogether, they point towards patterns that are more general across the four dimensions of citizenship. Unfortunately, due to the unobserved heterogeneity problem, the choice for logistic regression means that effects cannot be compared between different models (Mood, 2009).

Control variables

In all models, a set of control variables is included that could be linked to both the early retirement transition and citizenship to avoid spuriousness. Apart from gender, age, being single/co-habiting and educational level, a dummy is included to indicate whether the respondent retired before or after turning 62, reflecting the change in incentive structure for retirement at age 62 described in the section on the Danish early retirement scheme.

The four sub-categories of citizenship (Table 3) will be analysed independently of one another. To test the spill-over effect from economic to other aspects of citizenship, however, the indicators of economic citizenship will be used as independent variables in the analyses of social and political participation as well as how financial hardship affects the sense of community membership (Model 2).

Results

Table 4 contains the descriptive statistics. The mean scores of the push, pull and jump variables show how jump and push due to poor health are more prevalent in structuring retirement than pull and being pushed out by one's employer (lay-off/termination).

Table 3. Dependent variables (implications for citizenship)

Citizenship	Meaning	Variable	Survey question
Economic	Economic resources	Difficulties paying living expenses	Within the last year, has your household experienced difficulties meeting living expenses such as food, rent, transport, <i>etc.</i> ?
		Unable to pay unforeseen bill	Has your financial situation in the past year allowed you to be able to pay an unforeseen extra bill of, say, DKK 4,000 [€540]?
Social	Integration in primary and secondary groups	Low degree of contact with family	How often do you meet with close relatives (parents, siblings and children living in a different residence than your own)?
		Misses contact with colleagues	Is it a problem that you miss the daily contact with your colleagues at work?
		Low degree of contact with friends	How often do you meet with friends?
		Not a member of sports or leisure club	Are you a member of a sports or leisure club or association?
Political	Orientation towards the political system	Low trust in politicians	In general, can you trust our political leaders to make the right decisions for the country?
		Low interest in politics	Would you say that you are very interested in politics, somewhat interested, only slightly interested or not at all interested in politics?
		Politics too complicated to understand	Do you sometimes feel as though politics is so complicated that you don't really understand what's going on?
Equal social worth	Feeling of being part of a collectivity/ community	Low social trust	Some people say that most people can be trusted. Others say that you can't be too careful. How do you feel?
		Having the feeling of being looked down on	How big a problem is the feeling that someone is looking down on you?

Table 4 also shows the distribution of the dependent variables (all dichotomous). Some criteria are more restrictive than others. Regarding economic hardship, 'having difficulties paying for living expenses' captures the most financially disadvantaged individuals (4%), whereas about three times as many respondents are

Table 4. Descriptive statistics

	Mean (SD) or %
Independent variables:	
Early retirement transition:	
Push: poor health	0.36 (0.44)
Push: layoff/firing	0.14 (0.32)
Jump	0.43 (0.41)
Pull: economic rationality	0.14 (0.31)
Pull: social norm	0.18 (0.33)
Dependent variables:	
Economic hardship:	
Difficulties paying living expenses	4.24
Unable to pay unforeseen bill	12.31
Equal social worth:	
Low social trust	39.12
Feeling being looked down on	13.97
Social participation:	
Little contact with family	34.03
Misses contact with colleagues	49.44
Little contact with friends	43.33
No club membership	55.46
Political participation:	
Low trust in politicians	48.49
Low interest in politics	36.46
Feeling politics is too complicated	70.46
Control variables:	
Female	58.35
Age	61.55 (1.48)
Single	19.02
Retired before age 62	82.07
Education:	
<1 year vocational training	29.33
<3 years tertiary education	48.66
3+ years tertiary education	22.01

Note: SD: standard deviation.

Table 5. Pearson correlation coefficients for types of early retirement

	(1)	(2)	(3)	(4)	(5)
(1) Push: poor health	1.000				
(2) Push: layoff	-0.123***	1.000			
(3) Pull: economic rationality	-0.027	-0.068**	1.000		
(4) Pull: social norm	-0.056*	-0.040	0.240***	1.000	
(5) Jump	-0.051*	-0.271***	0.231***	0.263***	1.000

Significance levels: † $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

unable to pay an unforeseen bill. About one-third are in contact with relatives a few times annually or less, although the sample is more evenly spread over the other three social participation indicators. Agreement with the variables measuring political participation ranges from roughly one-third of individuals having little interest in politics and about half of the respondents declaring little trust in politicians to more than two-thirds declaring that they find politics too complicated. Finally, in relation to being part of a community, 40 per cent are of the opinion that one cannot trust others, and 14 per cent feel looked down on by others.

Table 5 shows the Pearson correlations between the different push, pull and jump variables, indicating that there are indeed some weak correlations between the variables. In particular, jump is negatively related to having experienced push in the form of layoffs and firings and is positively related to both types of pull, meaning that jump does not take place totally independently of pull factors. Although different in nature, economic and sociological pull are also correlated, indicating again that individuals' retirement decisions are not as uni-dimensional as the different ideal-typical transitions would suggest.

Table 6 illustrates the logistic regressions of the dimensions of *economic citizenship*. The impact of the retirement transition tends to differ from our expectations, as presented in Table 1. Retirement due to poor health indeed coincides with more financial difficulties, at least on the more restrictive criterion of struggling to pay living expenses, as expected. It was difficult to make clear-cut hypotheses regarding the jumpers. Nonetheless, it is slightly surprising that they are by far the most financially secure group in retirement, *i.e.* they have the luxury of jumping without having to worry about the financial consequences. No significant effects were found for the other types of retirement transitions, which is likely the consequence of these transitions being relatively minor phenomena. As to the control variables, it is worth noting that early retirees living alone struggle financially much more than co-habiting early retirees.

In relation to *social citizenship* (Table 7), we expected push to be associated with lost citizenship, and we do indeed find support for this being the case: whereas those retiring due to poor health are more likely to have limited contact with family and to miss contact with their former colleagues, those pushed out by their employer have less contact with friends. Conversely, jump is associated with the maintenance of social citizenship. Jumpers are less likely to miss their colleagues

Table 6. Logistic regressions of economic citizenship

	Difficulties paying living expenses		Unable to pay unforeseen bill	
	OR	<i>p</i>	OR	<i>p</i>
Early retirement transition:				
Push: poor health	1.85	*	1.06	
Push: layoff/firing	0.66		1.00	
Pull: economic rationality	1.70		0.78	
Pull: social norm	1.37		1.12	
Jump	0.19	***	0.55	*
Control variables:				
Female	0.78		0.82	
Age	0.94		1.06	
Single	6.34	***	2.55	***
Education (Ref. <1 year vocational training):				
<3 years tertiary education	1.24		0.85	
3+ years tertiary education	1.33		0.88	
Retired before age 62	1.11		1.18	

Notes: OR: odds ratio. Ref.: reference category.

Significance levels: * $p < 0.05$, *** $p < 0.001$.

and more likely to have frequent contact with family. Again, none of the effects of the pull variables is significant at the 0.05 level. We also expected a spill-over effect from economic citizenship to other types of citizenship. Whereas having financial difficulties does not impact contact frequency with friends and family, those unable to make ends meet are more than twice as likely to miss their former colleagues and not to have a club membership.

The logistic regressions of *political citizenship* are presented in Table 8. No strong relations between the retirement transition and political citizenship exist. The only result significant at the 0.05 level – the finding that jumpers are less likely to have low trust in politicians – is in line with our expectation (*i.e.* jumpers maintain citizenship). No spill-over effect is found from economic to political citizenship.

The final table, Table 9, contains the two dependent variables related to the sense of having equal social worth. Those pushed due to layoffs or firing are almost twice as likely to have the feeling that they are being looked down on. This finding is in line with our expectation of loss of citizenship, as early retirement for reasons of redundancies may lead to stigmatisation. However, no other effects of push, pull and jump significant at the 0.05 level are found, and the same applies to the spill-over effect of economic citizenship on equal social worth.

Table 7. Logistic regressions of social citizenship

	Low degree of contact with the family				Misses contact with colleagues				Low degree of contact with friends				Not a member of a sports or leisure club			
	Model 1		Model 2		Model 1		Model 2		Model 1		Model 2		Model 1		Model 2	
	OR	<i>p</i>	OR	<i>p</i>	OR	<i>p</i>	OR	<i>p</i>	OR	<i>p</i>	OR	<i>p</i>	OR	<i>p</i>	OR	<i>p</i>
Early retirement transition:																
Push: poor health	1.32	*	1.28	†	1.40	**	1.38	**	0.85		0.84		1.13		1.12	
Push: layoff/firing	1.06		1.03		1.18		1.19		1.49	*	1.45	*	1.05		1.09	
Pull: economic rationality	1.37	†	1.28		0.81		0.82		1.04		0.99		0.95		0.95	
Pull: social norm	1.01		1.07		1.36	†	1.33	†	0.98		1.04		0.91		0.90	
Jump	0.74	*	0.73	*	0.64	**	0.67	**	0.94		0.93		0.78	†	0.81	
Economic hardship:																
Difficulties paying living expenses			0.93				2.79	***			0.96				2.19	*
Unable to pay unforeseen bill			1.05				0.97				1.03				0.95	
Control variables:																
Female	0.58	***	0.58	***	0.89		0.91		1.50	***	1.49	***	0.76	*	0.76	*
Age	1.06		1.07		0.97		0.96		0.95		0.96		0.92	*	0.92	†
Single	1.65	***	1.68	***	1.01		0.91		0.53	***	0.53	***	1.44	**	1.31	†
Education (Ref. <1 year vocational training):																
<3 years tertiary education	1.17		1.19		0.83		0.82		0.78	*	0.79	†	0.64	***	0.64	***
3+ years tertiary education	1.65	**	1.66	**	1.21		1.18		0.72	*	0.74	†	0.42	***	0.42	***
Retired before age 62	0.96		1.00		0.83		0.79		0.76	†	0.80		1.09		1.07	

Notes: OR: odds ratio. Ref.: reference category.

Significance levels: † *p* < 0.1, * *p* < 0.05, ** *p* < 0.01, *** *p* < 0.001.

Table 8. Logistic regressions of political citizenship

	Low trust in politicians				Low interest in politics				Politics too complicated to understand			
	Model 1		Model 2		Model 1		Model 2		Model 1		Model 2	
	OR	<i>p</i>	OR	<i>p</i>	OR	<i>p</i>	OR	<i>p</i>	OR	<i>p</i>	OR	<i>p</i>
Early retirement transition:												
Push: poor health	1.22	†	1.22		0.99		0.99		1.22		1.23	
Push: layoff/firing	0.91		0.93		0.97		0.98		0.94		0.93	
Pull: economic rationality	0.96		0.94		0.92		0.93		1.18		1.16	
Pull: social norm	0.85		0.86		1.34		1.33		1.36		1.35	
Jump	0.69	**	0.70	*	0.96		0.97		0.88		0.88	
Economic hardship:												
Difficulties paying living expenses			1.24				0.80				0.78	
Unable to pay unforeseen bill			1.23				1.31				0.91	
Control variables:												
Female	1.06		1.07		1.60	***	1.62	***	1.55	***	1.54	***
Age	1.11	*	1.11	*	1.03		1.03		1.10	†	1.10	*
Single	0.98		0.94		0.92		0.91		0.88		0.92	
Education (Ref. <1 year vocational training):												
<3 years tertiary education	0.80	†	0.80	†	0.58	***	0.59	***	0.71	*	0.70	*
3+ years tertiary education	1.06		1.06		0.24	***	0.25	***	0.34	***	0.34	***
Retired before age 62	1.50	*	1.47	*	1.29		1.26		1.15		1.16	

Notes: OR: odds ratio. Ref.: reference category.

Significance levels: † $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table 9. Logistic regressions of the feeling of having equal social worth

	Low social trust				Having the feeling of being looked down on			
	Model 1		Model 2		Model 1		Model 2	
	OR	<i>p</i>	OR	<i>p</i>	OR	<i>p</i>	OR	<i>p</i>
Early retirement transition:								
Push: poor health	1.28	†	1.25	†	0.89		0.85	
Push: layoff/firing	1.42	†	1.41	†	1.83	**	1.94	**
Pull: economic rationality	1.32		1.29		0.93		0.89	
Pull: social norm	0.95		0.98		1.36		1.41	
Jump	0.86		0.90		0.70	†	0.78	
Economic hardship:								
Difficulties paying living expenses			1.07				1.77	†
Unable to pay unforeseen bill			1.42	†			1.20	
Control variables:								
Female	0.74	*	0.76	*	0.88		0.91	
Age	1.04		1.03		0.94		0.93	
Single	1.01		0.98		1.05		0.94	
Education (Ref. <1 year vocational training):								
<3 years tertiary education	0.52	***	0.53	***	0.98		0.94	
3+ years tertiary education	0.25	***	0.24	***	1.19		1.11	
Retired before age 62	1.25		1.23		1.28		1.20	

Notes: OR: odds ratio. Ref.: reference category.

Significance levels: † $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Conclusion

Theoretically, this article has aimed to establish a conceptual linkage between the cause for retirement (push, pull, jump) and post-retirement living conditions in a four-dimensional citizenship perspective (economic, social and political citizenship, and the sense of having equal social worth). We have tested our theoretical hypothesis using data from a survey among some 1,600 Danish early retirees collected in 2006–2007. Unfortunately, the cross-sectional nature of the data does not allow us to disentangle the complex network of causal relationships between retirement transition and post-retirement citizenship, and to assess changes in levels of citizenship throughout the transition. Therefore, the study aims to serve an exploratory purpose, rather than being a definite test of the mechanisms described in the theory. In particular, whereas the theoretical concepts of *maintenance* and *loss* of citizenship would require a longitudinal analysis, the study measures whether or not one experiences a *lack* of citizenship. As such, the results

are largely in line with our general argument, although they deviate from our expectations in some instances.

Theoretically, we argued that being *pushed* out of the labour market involuntarily would lead to a loss of citizenship, and thus we expected it to be associated with a high risk of exclusion on all citizenship dimensions. Some findings indeed pointed in this direction. Retiring due to bad health was associated with a lack of *economic citizenship*, whereas this was not the case for older workers pushed out by employers (layoffs). Moreover, a negative relationship between push and *social citizenship* was found, with those retiring due to poor health missing their former colleagues and having less-frequent family contact, and those laid off having less contact with friends. Whereas no significant (at $\alpha = 0.05$) relationship could be found between push and *political citizenship*, push through being fired or laid off is related to a low sense of having *equal social worth*, epitomised as feeling looked down on.

We expected those *jumping* out of the labour market, a voluntary transition, to maintain their citizenship. We indeed find that jumpers are less likely to face a lack of citizenship in retirement – in fact, they fare better than anticipated. From the outset, it was not possible to make any firm hypotheses as to how jump affected *economic citizenship*. Data have shown, however, that jumpers have a particularly low risk of having low economic citizenship in retirement. Furthermore, they have lower risk of social exclusion and are less likely to have low trust in politicians, which could indeed indicate maintenance of citizenship. No relationship was found between jump and sense of equal social worth.

As to the other voluntary retirement transition, *pull*, we expected the overall citizenship to be maintained, except in the case of social citizenship, where we expected pullers to score low. However, no effects of pull on the citizenship indicators could be found significant at the 0.05 level. This is possibly the consequence of pull being a rather less important type of retirement transition compared to push and jump. It is therefore not possible to make conclusions about the general relationship between pull and citizenship.

In sum, the data confirm the existence of a relationship between the type of retirement transition and post-retirement citizenship. Whereas jumpers largely seem to be shielded from low levels of citizenship in old age, those pushed out of the labour market indeed run a rather high risk of lacking citizenship. Moreover, different types of push are related to different types of exclusion: whereas bad health is related to low economic citizenship, push through layoff is particularly related to the lack of a feeling of equal social worth.

A certain amount of financial resources are most likely necessary to participate in the different spheres of life. *Spill-over effects* were expected from economic citizenship to the other three citizenship dimensions. These spill-over effects could only be found in relation to *social citizenship*.


These findings make clear that some transitions are linked to more attractive post-retirement life conditions than others. Whereas individuals experiencing push are more likely to be in a precarious position, those jumping into retirement run a lower risk of lacking citizenship after retirement. This raises critical questions for policies intended to increase retirement ages and eliminating early retirement options, especially since such reforms are tailored to an understanding of

retirement from a pull perspective. In Denmark (as of 2014), as elsewhere, early retirement pathways have been limited in time and made less generous; the retirement age has been increased and tied to life expectancy. If the relationships found between retirement transition and post-retirement citizenship would indeed be causal, as the theory suggests, then the prolongation of working life by increasing pensionable age will increase social suffering among those older workers who are unable to react to these changes in the incentive structure, *i.e.* those pushed who are either in poor health or unwanted by employers (subject to layoffs), who comprise between one-third and half of all early retirees enrolled in the early retirement scheme. Jumpers, on the other hand, are unlikely to be very responsive to these reforms since their retirement decision is not inspired by financial concerns. In contrast, pullers are likely to react to changes in economic and symbolic signals of the welfare state, be it through economic rationality or social rule-following; however, given that the incidence of pull is much less prevalent than push and jump, the impact on labour supply and society as a whole could be limited.

It is also interesting that push due to poor health is not associated with stigmatisation. This is in contrast to older Danish workers in poor health who have taken the disability pension pathway out of the labour market. Disability pensioners do largely feel stigmatised (Andersen *et al.*, 2006). Thus, the early retirement pathway may influence how early retirees experience post-retirement life conditions. Presumably, it thus makes a difference on the identity dimension of citizenship whether benefits are health/means-tested (disability pension) or a rights-based provision (early retirement scheme).

As pointed out above, this study has some limitations, particularly in relation to the causality of the argument, as the relationship between the nature of retirement and post-retirement life conditions may not be as uni-directional as expected. In particular, results may be contaminated by selection effects. In the case of jump, for instance, those jumping might on average already have a higher score in terms of economic citizenship before retirement, which might mean that only affluent individuals can afford to jump. The existence of selection effects would indicate that individual characteristics structure not only the nature of retirement, but also the impact of retirement on citizenship.

Basically, the cross-sectional nature of our data does not allow us to disentangle the complex network of causal relationships. Based on our theoretical framework and findings, we believe that the nature of the retirement transition is a promising factor in explaining citizenship in retirement. However, it is up to future research with longitudinal data to scrutinise the theoretical model and more firmly assess the causal direction of the various relationships. A next step would also call for a discussion of gender differences. Not only do women retire earlier than men, but data also seem to indicate that women to a larger extent than men are subject to push.

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