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Re-designing Your Future in the Third Age of the Lifespan

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Re-designing Your Future in the Third Age of the Lifespan

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The purpose of this study was to explore the perceptions and experiences of a sample group of people in the third age of the life span. In addition, the study was conducted to enhance the awareness, preparedness and capacity of individuals so that they are empowered to seize the opportunities that await them in retirement. Furthermore, cooperation with a Finnish retirement coaching company was undertaken to investigate if retirement coaching education increases individuals' opportunities and prospects in the future.

The knowledge base contributing to the empowerment of individuals in achieving a successful and rewarding third age in this study incorporated the conceptualisation of age, social constructions of age, retirement and its effects and retirement coaching education. These aspects in addition to literature review provided the theoretical framework to present a comprehensive approach to the topic.

The research was a qualitative study and was conducted between October 2016 and January 2017. The research method employed was semi-structured interviews implemented with twelve (12) informants, eight (8) British informants and four (4) Finnish informants aged between 49-75 years old. The interviews consisted of a series of background and theme related questions which were addressed to the informants to learn about their perceptions and experiences. The data was analysed by using thematic analysis.

The findings which emerged from the data analysis identified five (5) main attributes an individual needs to be better prepared for the third age in the lifespan. Technology as a tool of empowerment, adaptability to change, intrapersonal skills to develop self and relationships, lifelong learning as part of self-development and commitment to building community spirit were gleaned from the semi-structured interviews conducted with the British informants. In addition, the findings which emerged from the data analysis from the semi-structured interviews with the Finnish informants indicated that the sample group in this study, all exhibited the attributes necessary to achieve a fulfilling third age. This supports the findings obtained from the British informants. The Finnish informants also confirmed that in spite of being well prepared for retirement they had all benefitted from participating in the retirement coaching education.

To promote and develop the concept of third age further measures need to be taken at the societal, community and individual level. Third age coaching education provided by the government and employers could facilitate in empowering and inspiring individuals to redesign their futures in the third age of the life span life to ensure personal fulfilment so that human capital is preserved.

Keywords: Conceptualisation of age, Third Age, Retirement, Retirement coaching education

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1 Introduction

Ageing and being a senior member of society is often considered to be an undesirable phase in the life span, though one, which a large proportion of the global population are able to enjoy today. Humanity's ageing is a recent phenomenon owing largely to a decrease in fertility and a significant rise in longevity. Whether or not the growing number of older people is a problem differs among major regions around the world. The fact that in many countries the number of people exceeding the age of 60 is the most rapidly increasing age group, indicates that progress has been made. According to the World Health Organisation, between 2015 and 2050, the proportion of the world's population over the age 60 years will nearly double from 12% to 22%. (WHO 2016.) While the universal median life expectancy is 71.0 there is considerable variation across the globe. For example, in African populations the life expectancy continues to be indisputably affected by a number of acute health issues including a prevalence in elevated incidences of Tuberculosis, Malaria and AIDS. Restricted access to professional healthcare exacerbates these critical issues further. (Wale 2011.) Additionally, the top twenty countries which uphold the highest life expectancy are those with a well - established, advanced economy. Japan currently maintains the highest life expectancy for women at 86.8 and men at 80.5. Conversely, the top twenty countries with the lowest life expectancy belong to the African continent, with Sierra Leone at the lowest level and weakest economy of 49.3 life expectancy for men and 50.8 for women. (WHO 2016; Toossi 2012.) Ageing as a global trend, is especially visible in Europe. The increase in life expectancy is seen as one of society's greatest achievements and with continuing falling mortality rates among older people, the limits to life expectancy and lifespan are not as evident as once assumed. (Wale 2011.)

Notwithstanding advancements in socioeconomic development and the efficient implementation of effective public health policies, one of the biggest challenges facing today's predominantly ageist society (with reference in particular, to discrimination against older adults) is transforming outdated attitudes and mind-sets of populations and policy makers. Society needs to adapt so that senior participation is taken full advantage of and their capacity to contribute is realized and not wasted. (World Health Organization 2016.)

As seniors are forming a substantial portion of many populations it would seem possible to reverse societal group tunnel vision thinking, of focusing only on the potential downsides of aging, towards a more optimistic outlook that embraces the opportunities and advantages a longer life expectancy holds. Subsequently, seniors themselves are also reflecting their age in a negative light, reinforcing the concept of self-fulfilling prophecy, implying that prejudices towards ageing are deep-rooted and ingrained in our society.

Even defining what we mean by the term senior evokes a plethora of descriptions. Terminology and how it is used also trains people to think a certain way. There are two funda-

mental types of vocabulary that are used when referring to older individuals. The professional terminology or jargon utilised by academics and elderly care professionals are considered to be impartial and non-ageist in comparison to the everyday vocabulary used by regular people. Unfortunately, the age related vocabulary and expressions used in daily life by people living in communities, largely demeans older adults in many ways. Language really does matter and terms such as elderly, geriatric and pensioner conjure up images of a person being weak, dependent and void. There are so many colloquial expressions to describe an older person in derogatory contexts it has become to a large extent acceptable and is often unnoticed in comparison to racist or sexist remarks. (Medicine Encyclopedia 2017.)

Perception of age is subjective and cannot be defined by governments and organisations. The homogenisation of mature adults is untenable as there is as much diversity in older age as among any other age group. (Petrova Kafkova 2016.) People may consider themselves seniors owing to a number of reasons which relate to changes in their social roles and activities. Fully functional octogenarians can be as energetic as young adults. Conversely, others may suffer from ill -health at a relatively young age. This further stresses the need for public services to fully reassess a wider cross-section of older people so that their requirements are fully met (WHO 2016). Promoting a more optimistic view towards eldership, fosters a more positive attitude towards the later stages in life, so that the third age in the lifespan is something to be embraced rather than endured. Nevertheless, the challenge of changing the mind-set of prospective seniors and all seniors towards active and productive daily life is a prominent issue. Therefore, education and early intervention is needed to promote preparedness for later life so that older people are empowered to make informed decisions that will affect the way in which they experience their senior years. (Wale 2011; Kim & Merriam 2010.) When people are better equipped and have the potential to enjoy an active, healthier old age they can continue to participate and contribute to their families and communities. On the other side of the coin, longer life expectancies enhances the risk and probability of dementia and dementia related diseases, often presumed to be creating a burden on healthcare provision and society as a whole. By keeping people active longer this social and economic burden will be reduced in the long run.

The goal of the research is to explore the perceptions of people in the third age of their life span. The aim of the study is to enhance the awareness, preparedness and capacity of individuals so that they are able to seize the opportunities awaiting them in retirement. When people are provided with opportunities to be better prepared for the next stage in their lives they become more confident and motivated to seek new challenges.

2 Framework for the research

Despite the fact that the theory of empowerment has been used with growing popularity and more frequency in recent years, it continues to be a valid component towards facilitating change in society. As with many concepts finding a single, concise definition is challenging and often not viable owing to variances in meaning according to context. Characterising empowerment is no different. However in the social work context, it refers to the way in which individuals are empowered to take control of their lives and are provided with opportunities to engage in different ways in society. Empowerment not only refers to individuals but also refers to acting at the political and societal level to enhance egalitarianism and cohesion within communities. (Törrönen et al. 2013). Empowerment forms a central theme as the basis for an individual realising their full potential in the third age stage in the life span. The third age is the active retirement stage in life following middle age, when a change in the structure of the life course continues to emerge owing to a rising life expectancy (Oxford University Press 2016). Individuals entering into the third age era should be encouraged to recognise that it can be an exciting time filled with unexpected challenges and opportunities (Sadler 2006).

Furthermore, the third age can be seen as a time of rejuvenation and change in a positive way, where people enter and leave it at a range of different ages. Personal life experiences influence to some degree and environmental factors shape the way in which one perceives their third age era of the lifespan. Laslett (1989) defines the lifespan as a division of four stages rather than three main stages of childhood, adulthood and old age as previously believed. He emphasises that we need to rethink our expectations about later life and entertain the strong possibilities of an active life post-retirement. The first age is described as an era of dependence, socialising with others, immaturity and basic education. The second age is a period of independence, maturity and responsibility. It is a time for earning a living and saving for the future. Laslett (1991) characterises the third age as the phase of personal fulfilment following middle age and can span several decades depending on the individual. It is perceived to be a period of activity and opportunity owing to good health and resourcefulness. It is a time when one is considered neither 'young nor old'. (Lawrence-Lightfoot 2009 7; Millington 2015.) Moen (2003) defines this era as 'mid-course', highlighting the prospects of establishing new identities and ways of being richly engaged within communities, as well as improving existing relationships and initiating new ones. Laslett (1991) contrasts the fourth age as an era of final dependence, decline and eventually death. As echoed by Fries (2005) individuals can anticipate the likelihood of having to combat chronic illness, followed by death in rapid succession, referred to as 'compression of morbidity'. The compression of morbidity ensues if the age at the onset of aging and chronic disease symptoms escalates more rapidly than life expectancy.

Laslett (1991) further argues that although there have always been individuals who live life to the fullest at every stage in the life span, he points out that today a fulfilling third age is an opportunity facing adults, whom many of which are not prepared for. He proposes that people should create a fresh map of life so that individuals can plan for their third age in order to achieve self-fulfilment. Laslett (1991) claims that instead, many people are still dealing with the aftermath of their original life maps and have restricted themselves in doing so (Sadler 2000). Therefore, if the third age is the era of fulfilment, are these bonus years in life recognised by everyone as a time that can be filled with potential and relentless possibilities? Are people aware of this concept which in some way also could be seen as a new lease of life? Do they recognise that this could be the time to embark upon another career, re-educate or re-invent themselves and to view midlife through a different lens, as almost another lifetime? Would midlife crisis be a thing of the past, when we know that we have our third age to look forward to? Another chance to do something one missed out on or neglected along the way. The possibilities are endless. According to Sadler (2006) a second growth emerges in the third age and there are significant numbers of people who are creatively transforming aging or re-designing their lives in their 50s, 60s and 70s. (Sadler 2006.) Therefore, it is vital that individuals are aware of what they can gain in their active retirement years. The right attitude towards aging is a prerequisite to a rewarding third age though there are other factors that may affect the outcome of someone achieving what they had set out to do which are often beyond their control.

The key concepts contributing to the empowerment of individuals or groups achieving a successful and rewarding third age encompass the conceptualisation of age, social constructions of age, and retirement and its effects. These concepts will be discussed in more detail so that their relevance to the construction of the theoretical framework is evident.

2.1 Conceptualisation of age

The conceptualisation of aging is a notion which is constantly changing and one which needs to be re-imagined in order to better understand age, from the individual, social and political perspective of today. This is particularly important owing to the huge demographic changes currently underway and predictable in the foreseeable future. As stated earlier the probable experience of the third age will be one which many individuals will live through and engage in, in their own unique way. Many different concepts of aging have been proposed and they to some extent interact and overlap with one another in a complex way, playing a valid role in how the third age is experienced. There is a broad range of concepts pertaining to age that influence how it is understood and very often misunderstood. (Rosenbloom 2012.)

Chronological age can be defined as the age of a person measured in years, months and days from the date the person was born (Business dictionary 2017). Furthermore, it is unaffected by external factors such as maintaining a healthy lifestyle by engaging in regular exercise regimes and maintaining a good diet. People age at different rates and there are many examples where individuals appear either much younger or older than their actual age. Experts in the field of Gerontology maintain that chronological definitions of aging are lacking as they do not take into account the physiological, psychological and sociocultural factors that often significantly impact the aging process. (Rosenbloom 2012.)

Biological age can be described as the age of the body's systems (Whitbourne 2012). Unlike chronological age, biological age, in addition to genetic factors, is affected by external influences, such as diet, exercise and environment. An individual maintaining a healthy lifestyle may have a biological age that is ten years younger or more than their chronological age. In contrast a younger person experiencing all manner of health problems may be biologically older than their chronological age. (Rosenbloom 2012.)

Psychological age refers to the mental skills necessary for realising everyday activities, from very simple tasks to the more complex. Psychological age can be divided into cognitive and emotional functioning. Cognitive functioning includes the ability to manage information, a sense of awareness, to memorise and to reason. Alternately, emotional functioning concerns how an individual is able to handle and manage their feelings. With age, cognitive abilities commonly decline. However the spectrum of cognitive decline spans from normal cognitive aging to the varying degrees of dementia. (CCACE 2013.) However, as people get older they are usually better equipped through life experience to handle and cope with negative situations and emotions (Whitbourne 2012).

Subjective age is a generalised term which refers to the self-perceived age experienced by an individual (Montapare & Lachman 1989). It describes the way a person envisages themselves to be (Barak & Stern 1986). 'Felt age' refers to the self-perceived generation or which age category individuals feel they belong to. Specifically how young or old an individual feels. According to Vincent (1995) 'there are a variety of ways of being old, concepts of age are not biologically fixed but instead are social constructs'. In other words, a person who is biologically 50 years old, by adopting the dress and demeanor of a younger person, can affect the social constructs that build an individual's identity.

Comparative age refers to an individual's personal opinion when asked to assess whether they feel older, younger or the same as their current age. Whereas 'felt age' concerns how a person feels inside. Many studies have shown that on average, younger people tend to feel older than their subjective years. While older people, tend to feel younger than their subjective

years. This is a global view held in both Western and Eastern societies. (Rubin & Berntsen 2014; Choi et al. 2014)

Stereotypical age describes the attitudes assigned to individuals by the society they live in. Attitudes towards older people in the wider community (including close family, friends and professionals in the field) can vary and be very different in both traditional and western societies. While in the former, older people are still revered, in the latter, older people are often discriminated against, simply for being advanced in years. Both positive and negative stereotypes of ageing have the potential to reinforce prejudice towards older adults. Stereotypical attitudes are measured by the Ageing Semantic Differential (ASD) which gauges prejudice and negative attitudes towards older people. (Intrieri et al. 1995.) While people may not want to have their identity defined by chronological age, they may consider themselves seniors based on changes in their social roles, activities and the attitudes of the communities where they lead their lives. As WHO aptly states 'It is not age that limits the health and participation of older people. Rather, it is individual and societal misconceptions, discrimination and abuse that prevent active and dignified ageing'. (WHO 2016.)

2.2 Social constructions of age

Social constructionism can be defined as 'a general term sometimes applied to theories that emphasise the socially created nature of social life' (Oxford Reference 2016). Social construction is one of the key concepts of sociology and refers to the way in which meaning is created through our interactions with other members of society. It is through the relational connection between individuals and processes that we are able to create an environment in which we most desire to live and work in. Social constructionism theorises that knowledge and many aspects of our environment are not real, by themselves, and only exist or become real once we give them meaning through social or communal agreements. (Gergen 2010.)

Although ageing is a biological process, what it actually means to be 'young' or 'old' is socially constructed. The reality being that chronological age defined as 'perceived old age', differs both traditionally and ethnically the world over. Furthermore, culture and geography have a considerable effect on life expectancy and the concept of what it means to be 'young' and 'old' depending on the individual society. Thus, when comparing a developed country, where life expectancy may be as high as 78 years with that of a developing country, where life expectancy is as low as 49 years there is a vast difference between what is perceived as young or old. This implies that culture is a determining factor of how age is constructed, giving it different meanings and different values within society (Boundless 2016).

One of the most problematic socially constructed phenomena is ageism and the ageist mindset that continues to perpetuate both eastern and western populations. The British dictionary defines ageism as the discrimination against people owing to their age, in particular, discrimination against the elderly (Dictionary com 2016). The term ageism was originally conceived by Dr. Robert N. Butler in 1969 and identified it as follows;

‘Ageism can be seen as a systematic stereotyping of and discrimination against people because they are old, just as racism and sexism accomplish this with skin colour and gender . . . I see ageism manifested in a wide range of phenomena, on both individual and institutional levels—stereotypes and myths, outright disdain and dislike, simple subtle avoidance of contact, and discriminatory practices in housing, employment, and services of all kinds.’ (Butler 1989; Butler 2005.) In addition Butler (1969) also envisaged that the issue of ageism may equal that of racism over the following 20-30 years and given the plight of ever-increasing aging cohort populations his insight regrettably materialised. (Achenbaum 2015.)

The language used in describing ‘later life’ counters the inevitability that although we all age, we age on an individual basis. For example, in more advanced cultures, children are valued and considered unique from the outset, a notion which continues into adulthood. However, once later life begins, this notion of uniqueness somehow dissipates, and what remains is membership to a group where loss of individuality, faith in abilities and negative stereotypes abound. In addition, the media shoulders much of the responsibility for instilling ageist attitudes and stereotypes by consistently focusing on age at every opportunity. This obsession with youth, beauty and celebrityism (a lifestyle portrayed by the media and so popular in western culture), coupled with the social constructs of age, contribute significantly to widely generalised assumptions and stereotypes. This outdated mentality allows us to discriminate against, and to be discriminated by a society that focuses on one’s chronological age as a gauge of one’s worth. (Angel & Settersten 2013.)

Simultaneously, both traditional media such as newspapers and social media do not report sufficiently on topics which depict ageing in a positive light, i.e. active ageing. Likewise, mature adults are poorly represented in both TV and magazine advertising, and their inclusion in the materials used in basic education is limited. Easier access to Internet and social media has only amplified the problem by allowing for global commentary which is often far worse than the initial article posted. The amount of abuse people are able to post online is astounding and feeds both the negative self-image and collective image of older adults. These habits can lead to the internalisation of ageist attitudes that manifest in older people towards themselves and their peer group. (Brewer & Lui 1984; Heckhausen et al. 1989; Hummert et al. 2002; Mustafic & Freund 2012; Nosek Greenwald & Banagfi 2002.) Reduced self-esteem and confidence may increase the probability of self-fulfilling prophecies. Segregating and labelling groups reinforces not only ageism but all of the ‘ism’s’ prevailing in today’s communities.

Ageism can be seen as a considerable threat to ageing well, so measures should be taken towards reintegrating all age groups to promote better intergenerational understanding, so as to avoid feeding prejudices between the younger and older members of society. (McHugh 2003.)

Ageist opinions and attitudes are deeply embedded in global history, and depending on the culture into which we are born ageing can be seen as either an undesirable part of the life span or as a culmination of knowledge, wisdom and prestige. Furthermore, ageism generally remains to be a socially tolerated form of discrimination. (Robertson 2017.) Empirical evidence suggests that negative attitudes towards older adults are commonly experienced in daily life chiefly in westernised cultures. Survey research conducted both nationally (UK) and internationally has frequently shown that ageism is the most recurrent form of prejudice in the UK, (Abrams et al. 2015) reporting that a significant 64% of respondents had encountered age discrimination as an extremely or fairly serious problem. (Abrams et al. 2015.) Another interesting example is reflected in Finnish society as 83% of the population that participated in a survey conducted by TNS Gallup believe age discrimination to be an obstacle to career advancement opportunities for older employees. Moreover, almost half of the survey respondents, regard age discrimination to be a moderate or considerable issue in workplaces in Finland, and middle-aged participants in particular were more likely to perceive it as a serious problem in working life. Furthermore, of those participating in the study almost a third of the respondents felt that discrimination also adversely affected employment opportunities for young people too. Other findings resulting from the Gallup survey showed that women were somewhat more likely to experience age discrimination than men were and almost 15% of respondents currently in employment implied that they had experienced age discrimination at work. (Age discrimination info 2016.)

2.3 Ageism and legislation

One way to promote a common intergenerational understanding of the pitfalls of ageism and ageist attitudes would be to acknowledge that the increasingly individualistic society we live in, has led to a considerable rift between the young and the old. The separation between the generations and the rise of individualism has been associated with the increase in negative stereotyping and discrimination towards older adults. Consequently, as opportunities to interact have become significantly reduced, younger generations are deprived of the mentorship which could otherwise be provided by older adults. (College of Agricultural Sciences 2017.)

Direct and indirect discrimination can be combated when people are aware of their rights and the legislation that can protect them from many, although not all, unfavourable situations pertaining to age. In terms of employment The Equality Act 2010 stipulates that workers, apprentices and job hunters may not be discriminated against by law on account of their age.

This provision refers to someone either younger or older than a significant and equivalent employee.

The Equality Act 2010 provides older people with the right to more inclusive access to public services. For example, the National Health Service (NHS) now assesses a person's right to treatment according to their specific needs rather than basing decisions from a stereotypical perspective. In addition, differences in services offered to people of different ages have to be completely justified with a satisfactory reason in order to be authorised. (Age UK 2016.)

Ageism is commonly associated with discrimination that occurs within work environments although ageist attitudes are evident in other aspects of daily life, for example, in the UK, older adults are not eligible for interest free credit cards, travel and car insurance. In addition, access to health and social services may also result in loss of entitlement to benefits such as Disability Living Allowance owing to age limits and restrictions. Even in social situations within shops and restaurants older people may not be treated in the same way or receive the service that would be catered to younger customers. Conversely, these ageist attitudes may also be applicable at the opposite end of the age spectrum. Ageism exists in different forms some which are overtly explicit and others more indirect. (Age UK 2016.)

2.4 Retirement and its effects

The notion of retirement evokes numerous interpretations but is simply defined as the act of ending your working or professional career (Merriam-Webster 2016). Furthermore, the reasons why people decide to retire and the factors relating to retirement, for example, affluence, physical condition, family dynamics and employment characteristics to name but a few are more complex than simply because legislation determines retirement age. Owing to an increased life expectancy many people may want, or need, to work longer despite statutory retirement ages maintained in some countries which deny them access to the labour market. This is problematic, as retirement should be seen as distinct from 'old age' specifically because not all persons retired are 'old' and not all older adults are retired.

In Finland and the UK the 'default age' and right to retire was 65 years for a number of years. However, recently, both countries have employed a more flexible approach to retirement, for example in Finland employees may retire between 63-68 years. (Gov UK 2017; Tuominen 2013.) In addition, it was recently reported that there has been an increase in the number of Finns keen to continue working into their retirement years. Every third individual in the 54-62 years cohort contemplates working in retirement, specifically those who are concerned about managing with a pension, highly educated professionals and entrepreneurs. (Eläketurvakeskus 2017.)

UK employees can request from their employers to either continue work on a part-time basis or to work more flexible hours. In the latter however, employers have the right to decline any request. (GOV UK 2017.)

The word 'retirement' seems outdated as many retirees view retirement as personal to them and the opportunities available today allow people to have the flexibility to tailor their own retirement to suit their own wants and needs. Very much the same way young adults plan for their future in terms of education and career paths, older adults should be encouraged to similarly plan for later life. For some, retirement might mean to continue working for as long as possible whilst others see it as an opportunity to engage in entrepreneurship enabling them to pursue a hobby or passion which had eluded them earlier. Depending on economic status, some may volunteer their time or alternatively pursue mentoring opportunities within their field of expertise. There are of course the downsides to retirement too, when people are forced into early retirement owing to ill-health or becoming unemployed due to other reasons. These obstacles can strike fear into a retirement aged person when they find themselves without plan B. Lack of planning for later life, even the prospect of retirement plus the fallout from societal ageist attitudes could trigger anxiety towards ageing and minimise the potential and quality of the retirement years. (Huffington 2014; Dychtwald et al. 2004.)

It is probable that almost all older adults worry about their health, whether or not their finances will last throughout their retirement, and wonder how successful they have been in raising their children. The fear of the burden they may become to their children is also a huge cause for concern for many. Age related anxieties can affect people of all ages and at all levels. Firstly, from the societal perspective, there are concerns over the increasing ageing population and its monetary consequences; secondly, how is ageing affecting local communities; and thirdly, responsibility of caring, as older relatives may need and rely on care and support within their immediate families; and lastly how to come to terms with one's own ageing and mortality. (Kavedžija 2014.)

As with any life changing event the effects of the huge transition from working life to retirement will undoubtedly affect an individual's psychological and emotional wellbeing, even if the added stress caused by anxiety is not an issue. There are several aspects of retirement that need to be taken into account so that people are able to envisage a realistic expectation of how later life can be fulfilled once they have they moved on from working life. However, the danger of holding idealist perceptions of retirement is that individuals may find themselves caught in a vicious cycle of negativity which can spread to all areas of their life. Thus, culminating in a struggle to adapt and to come to terms with the changes ahead of them:

Firstly the social life that the work environment provides may come to an abrupt end when paid employment ends. The everyday interaction as well as the deep friendships that often develop from the working relationship are also challenging to preserve without the daily contact maintained at work. This decrease in human and social interaction is a risk to an individual's wellbeing especially if loneliness and the feeling of isolation is allowed to manifest. Secondly, other social relationships that are strongly affected by retirement are those with spouses and family. Initially the idea of having more 'quality' time with significant others may seem appealing but the pressure of spending huge amounts of time with family members can be overwhelming and problematic at the beginning of the retirement period. Thirdly, as the pace and rhythm of daily life takes on a different pace, the level of activity also changes and this can often be seen in a person's physical condition after retirement. Lastly, people often identify with the professions and careers which have shaped for the most part, their adult lives. The Baby boomer cohort is perhaps, inarguably, the last generation who have held, more or less, the same job for their entire career with a high level of commitment and work ethic which is less evident in today's work market. The downside to such a commendable work history is the fact that those who have invested so much of themselves in their work, which not only provided a livelihood but also a sense of purpose feel at a loss when paid employment ends. (Life coach Directory 2017.)

2.5 Retirement Coaching education

Retirement in the modern era demands a plan of action now more than ever before. 50-year-olds potentially have half of their adult lives ahead of them, with this second half being increasingly perceived as a new and unique stage that requires careful planning and preparation. Some may feel that planning for retirement and the need for retirement coaching education is an unnecessary endeavour a view which is often based on misconceptions on what it entails. When people have what they consider to be a suitable pension plan they naively assume that they are prepared for retirement. The non-financial factors are becoming significantly more relevant in today's way of experiencing retirement. (Laura 2017.) Therefore retirement coaching education may also prove beneficial in confidence building and also by providing a 'kick-start' to forthcoming third age careers. It is also a time to take many other aspects of retirement into consideration and empowers people to make informed decisions regarding what kind of third age lifestyle they wish to design for themselves. This is where *effective* retirement coaching can play an active role in facilitating an individual's capacity to fulfil their potential in the next stage of their lives. In terms of planning for retirement, people typically focus more on the financial aspect and are encouraged to plan ahead by taking out personal pensions in addition to state pensions. However, although financial security helps to facilitate an enriching and satisfying lifestyle to some extent, little emphasis is given to the psycho-emotional impact retirement has on a person. It is after all a major transition in

the life span and one with serious implications which should by no means be underestimated. (Brown & Rusnack 2010.)

Retirement coaching education can be successful in training people how to self-reflect, self-understand and identify ways in which to develop their potential by using their transferable skills attained through working life (Choe et al. 2015). Furthermore there have been studies conducted to explore the effectiveness of retirement coaching in which results have indicated that the quality of life after retirement is better maintained when individuals engage in retirement coaching education. (Leandro-França et al. 2016; Papadopoulos & Jager 2016.) Participants taking part in the research experienced increased ability in educational functioning and in their ability to make the transition to retirement. Therefore retirement coaching education can be seen as a tool to empower individuals to get a better idea of the work and effort needed to make a successful transition. They can learn how to develop new skills and also learn how to identify and cope with situations and feelings that can unexpectedly occur. When life does not go according to plan people need support, tools and resources to adapt to the new situations. Coaching can facilitate these processes.

As most people leave a workplace before transitioning to third age and retirement, it seems reasonable to assume that employers would take a rooted interest in all that seasoned employees can offer in the latter stages of their working life. Employers should capitalise on getting the best from their employees throughout their employment and particularly those who are leaving to retirement, taking with them a wealth of knowledge, expertise and experience. Coaching in the workplace can provide many opportunities for both employer and employee to enjoy positive outcomes that can continue well into the commencement of retirement (Wright 2006).

Some, though not all employers and their human resource professionals, are providing retirement coaching education for their employees. There needs to be a change in terms of outlook, attitude and policies towards the engagement of older workers within organisations (Cappeli 2014; Wright 2006). This is becoming increasingly relevant as employees expectations of retirement are higher and more diverse than before. To address these issues human resource professionals within organisations need to reconsider the retirement practises they implement. Although employers are providing one avenue towards preparation for retirement there should also be more other options available for retirement education were individuals are able to seek advice and explore every opportunity open to them. While there is private retirement coaching on offer at a cost this issue holds particular implications for governments to include provision for retirement coaching education in their policies so that it would be accessible to everyone. The concept of coaching for the third age in life requires innovation and needs to be redesigned to attract and inspire the target group it is aimed at. (Davies &

Jenkins 2013). Retirement coaching education implemented in adult education centres supported by the government would make it affordable and therefore appealing to larger groups of people.

3 The goal and aim of the research

The goal of the research is to explore the perceptions of a sample group of people in the third age of the life span. The aim of the study is to enhance the awareness, preparedness and capacity of individuals so that they are empowered to seize the opportunities that await them in retirement. In addition, cooperation with a Finnish retirement coaching company was undertaken to investigate if retirement coaching education increases individuals opportunities and prospects in the future.

The main research questions are as follows:

1. What are peoples' perceptions and experiences of their own ageing and retirement in the third age of the lifespan?
2. What are the tools needed so that people are better prepared for their retirement years?
3. How well does retirement coaching education enhance the opportunities and prospects of individuals in the future?

4 Methods

The research process was an educational and illuminating journey from beginning to end. Following the literature review, and as a relatively new concept to the author, the third age provoked an area of interest that required further exploration. Although, not a tangible problem as such, it is a theoretical concern that needs to be addressed, and which will hopefully initiate small steps towards policy and practice in the foreseeable future (Silverman 2013, 19). The study is aimed at exploring experiences and perceptions of ageing, emphasising the importance of early intervention and raising awareness on the topic so that people entering the third age of the lifespan are prepared and have the tools to realise their potential. The definitions, concepts and theories found in existing literature provided the foundation to construct the research framework.

On this premise, qualitative methodology was chosen for its specific appropriateness to the research questions and for research within the field of social work and healthcare. Moreover, it is one which very often requires human interaction which by its very nature, benefits from the qualitative methods of gathering data where there is more scope for discussion. Additionally, it often provides a better understanding of many issues in a variety of contexts, while simultaneously obtaining insightful results. (Silverman 2013, 11; Boeije 2010, 8.) In this study

the main focus of the research was to discover how people in the third age of the life span perceive and understand the concept of retirement and what they need to help them to fulfil their hopes and expectations for their own retirement years. Furthermore, personal experiences, well-established habits and traditions and rational thinking in decision-making are all examples of how we aim to make sense of our lives and events occurring within it. Planning for pending retirement years is one such process. Sometimes situations require the expertise of authority figures and professionals in the field that may influence and guide us when making decisions. As a result in order to make informed choices and decisions in our lives we gather most of our knowledge by using all sources of information retrieval available. (Lapan et al. 2012.)

4.1 Selecting a sample group

Following the literature review, data collection was next on the agenda. The study's data collection was implemented in two different locations, firstly in the UK, and secondly in Finland. Data gathering in the UK comprised of a sample group matching the third age profile and the information collected in Finland was undertaken in collaboration with a retirement coaching company which provided a small sample group of its former clients, chosen by the founder. It was decided that all the informants participating in the research would cover the scope of the ages considered to be inclusive of the 'third age' age group i.e. from ages 49-75, males and females from diverse backgrounds and life histories. This was to obtain a broad enough perspective in the area of interest. However, choosing possible informants to participate in the research study occurred coincidentally and by convenience initially. Accidental or convenience sampling though closely related, by definition is slightly different. The former refers to informants who can be easily selected at a convenient location that is easily accessible, whereas the latter is guided by a researcher who utilises different means to encounter potential informants. For example, known contacts, geographical proximity and willingness to participate would be reasons to partake in the research study. (Kumar 2014, 244; Salmons 2010, 98; Matthews & Ross 2010, 164.)

Originally, it was intended that the entire research would be conducted in Finland. However, opportunities arose in the UK where potential informants matching the profile were encountered, presenting a genuine interest in the thesis topic and a willingness to participate in the research study. As a result, the sample group 'snowballed'. Snowball sampling can be defined as a way of selecting a sample group using networks. (Kumar 2014, 244; Shaw & Holland 2014, 87.) The first British informants to whom the research study had been disclosed, subsequently volunteered significant others to also participate. This enabled the author to include informants in the study who would not otherwise have been directly accessible. This proved to be effective in 'handpicking' the best informants possible as they fulfilled the informant

criteria in terms of age, life experience and current life situation. Given the unforeseen circumstances, the 'mixed' sampling design worked well in favour of the author and to the outcomes of the study. The sample group comprised of 4 women and 4 men and the interviews were implemented between October-December 2016. This number of informants was deemed sufficient (by the researcher) in terms of obtaining enough data to reach saturation point and it was felt that the research questions were answered thoroughly. Saturation refers to the stage in a qualitative research study when there is sufficient data to confirm that the research questions have been answered. It also includes the phase in data analysis when no new themes emerge from the data. It is worthwhile to mention that the point of saturation is subjective as it is the author who is making the decision that enough data has been obtained. (Boeije 2010, 38-39,107; Kumar 2014, 243,248.)

The second part of the data collection was conducted in Finland and was implemented between the months of December 2016-January 2017 in collaboration with a retirement coaching professional who provides retirement coaching for seniors. This person was contacted and interviewed (see appendix 3,81 for background information and full interview) and acted as the key informant by providing contact information of four former clients willing to participate in the study. Key informants are important as they help to facilitate access to other key informants during the data gathering process. The key informant helps to direct the researchers to situations, events and people likely to be helpful to the progress and development of the study.(Bryman 2008, 409.) The sample group of Finnish informants consisted of two female and two male third-agers aged 65-69 years old at the time of data collection. These four informants were chosen as they were believed to be able to provide the best information possible in order to answer the research questions and also to help identify areas of development. This is referred to as purposive sampling and defined as the informants who are chosen according to the researcher's judgement as being the most informed on the topic of interest (Kumar 2014, 244). Furthermore, in purposive sampling, people are selected because of their relevance to understanding a particular social phenomenon (Rubin & Rubin 2005). One of the male informants was not able to participate in the end owing to unforeseen circumstances which prevented him from taking part. Unfortunately, it was not possible to find another willing participant, however, this did not hinder the quality of the data collected or the findings gleaned from the study.

The data collection followed a similar methodology as the previous data gathering conducted in the UK. The Finnish informants were asked the same background questions as the British informants to build up rapport and as a warm up to the topic. They were then asked some different open-ended theme related questions about their retirement coaching and experiences of retirement thus far. The interviews were conducted in a comfortable setting of the informants' own choosing and the time allocated was dependent on how much they had to say

and were willing to disclose. Prior to the commencement of the interviews, the informants were told that if a question was challenging to answer in English they could switch to Finnish. This was to avoid responses becoming limited in terms of detail and depth of emotion.

4.2 Semi-structured interviews

Pre-interview, all informants were sent informed consent documents by email to familiarise themselves with the purpose of the study (See appendix 1, 78), and were reminded that at any time they felt uncomfortable during the interview they had the right to withdraw from commenting if they were so inclined. The method for data collection was conflicting at the beginning in terms of choosing either to conduct a focus group interview or to undertake individual interviews. It was decided that in-depth, face to face, semi-structured interviews would be the best means to collect data for this study, first and foremost, owing to the personal and sensitive nature of the topic. Furthermore, individual interviews with open ended guiding questions are more conducive to the natural flow of a conversational interviewing style in which to obtain a truer understanding of how the informants feel about the topic under scrutiny. Semi-structured interviews hold the advantage of while having a structured framework, allow for spontaneity and flexibility to initiate follow up questions and probes when appropriate. (Boeije 2010, 62 ; Salmons 2010, 51; Matthews & Ross 2010, 223-224.)

Of the British informants, six out of eight interviews were conducted in the comfort of the informants' homes. This also indirectly facilitated the interviewing process as people often feel more comfortable in familiar environments and find it easier to open up and share. It also makes the interaction more equal, as the informant has the advantage of being interviewed in the security of their own living room as opposed to another setting. In contrast, it was considered that a focus group type might not be the ideal forum to disclose in detail, personal information, or give opinions on particular topics for fear of being judged. Another issue considered was the possibility that strong personalities would dominate the discussion. So, in order to avoid such a quandary personal semi-structured interviews were deemed the most suitable route to gather data. It was also considered that a focus group for this kind of discussion would also be difficult to arrange as the informants lived in different geographical areas and finding a common time to suit all would have proved challenging. This would not have been an issue if, for example, all informants belonged to the same organisation. The interviews were conducted between 24.10.2016 and 19.1.2017. Owing to geographical constraints, it was decided to conduct two of the interviews via Skype. Interestingly neither of the two informants had ever used Skype. This was surprising considering its widespread global usage and how much contemporary living relies on technology in communication. In spite of this new experience the online discussions went as well as if they had been conducted face to face. The process of the semi-structured interview was divided into two parts:

The first part consisted of ten background questions (shown in table 1 below) which were previously tried out on a pilot group of four informants, 2 male and 2 female. It was most fruitful to implement the pilot interviews as it helped the author to become more familiar with the field of study and to determine whether the question format and terminology would garner both interesting and substantial data from prospective informants. The pilot interviews also helped to refine interview technique, in terms of rephrasing questions if necessary and also allowing enough time for people to respond, and to avoid moving on swiftly to the next question. It also helped in gauging approximately how long each interview would take to conduct. Silverman emphasises that pilot studies hold many advantages and serve numerous different functions as highlighted above. (Silverman 2013, 208; Boeije 2010, 22; Matthews & Ross 2010, 222.)

1 How would you describe your felt age?
2 What do you know about the third age of the life span?
3 Can you describe your current living situation?
4 How would you describe your general health & wellbeing?
5 What kind of family responsibilities do you have?
6 Describe any paid employment you have at this stage in your life
7 Describe any voluntary work you are involved in
8 Briefly describe your social life and activities which take up your free time
9 How busy would you say your life is?
10 How satisfied are you with your life in general?

Table 1: Background questions of the British and Finnish informants

The background questions were useful in data gathering to help informants get better acquainted with the topic and also to establish rapport between interviewer and informants as a warm up for the deeper, theme-related questions which followed. To ensure a more spontaneous and natural response to both background and open-ended theme related questions, informants were not prepped or shown the questions beforehand which also helped to avoid any preconceptions or biased opinions towards any aspects of the research.

Below is a sample of some of the responses to the background question ‘ How would you describe your felt age?’

Female informant 1	Male informant 2	Female informant 3	Male informant 4
I feel 90 today!! (laughs out loudly) In general I feel 50, mentally.	Although I am 69 I feel in my mind in my 50's. I don't feel old. I know a lot of people that are older than me, so I don't consider myself at that stage, being old. (Stares off into the distance)	I would say in my 20's. I think you get to a certain age and you never get past that age. You always feel the same age inside. Then you look in the mirror and you realize that you are not that age anymore. I think my 20's were a really nice time and really nice age. I think everything comes together in your 20's.	Probably younger than I am, You know you not 18, you like to think your younger ,I don't feel a particular age. I feel good the way I am. I'm good mentally and physically for my age I just feel comfortable the way I am.

Table 2: Sample of answers to background question posed to British informants

All responses to the background questions were tabulated, and key phrases demonstrating similarities as well as differences, were highlighted in order to find common themes. During the interviews, field notes were also taken to record the very rich non-verbal communication which transpired. For example, facial expressions were widely used by all informants in particular when making points of significant reference, which are not always inferred in speech alone. The interviews conducted in Finland with Finnish informants were transcribed and thematic analysis was enlisted in the same way as the interviews given by the British informants. The analysis was undertaken to explore the way in which the informants were thinking about and experiencing the third age in the life span, before and after retirement.

Below is a sample of some of the responses to the background question ‘what do you know about the third age of the lifespan?’

Female informant 10	Female informant 11	Male informant 12
<p>2. I had heard about the third age and I thought about it because I thought how would my future be and what happens then, because I was really quite committed to my work and it was a big part of my life. I had heard of the third age as it was part of my teaching, elderly care, and in nursing of course most of the patients and clients are quite old and I have also worked as a nurse for 10 years so I was quite familiar with what age means.</p>	<p>2. Yes I was a teacher of the life span, and conducted some research about life after 60 and my students made many theses about this and the topic was loneliness, it was some project. This third age topic is quite clear it is easier to know than to live.(Laughs) I was teaching nursing and public nursing students. I have also worked as a nurse in psychiatric clinics, it was very interesting, long, long ago.</p>	<p>2. Yes I have heard about it and I didn't think about it so much because I knew that I have very much to do and it wasn't a problem to retire....more or less I was thinking what was the best time to leave work in the focus of the organisation not myself. Most simple time to leave where I was working at that time.....’</p>

Table 3: Sample of answers to background questions posed to Finnish informants

All interviews were audio-taped, and in addition field notes were taken from time to time to highlight comments that were especially significant. The interviews that were conducted via Skype otherwise known as online interviews in real time, followed the same format as the face to face interviews.

In the second part of the interview with the British informants, background questions were followed by six themed, open-ended questions as shown in figure 1 below. The theme based questions were designed and built upon the responses to the background questions and were then tailored, to find answers to the main research questions. Additional questions were added when appropriate in the natural flow of conversation.

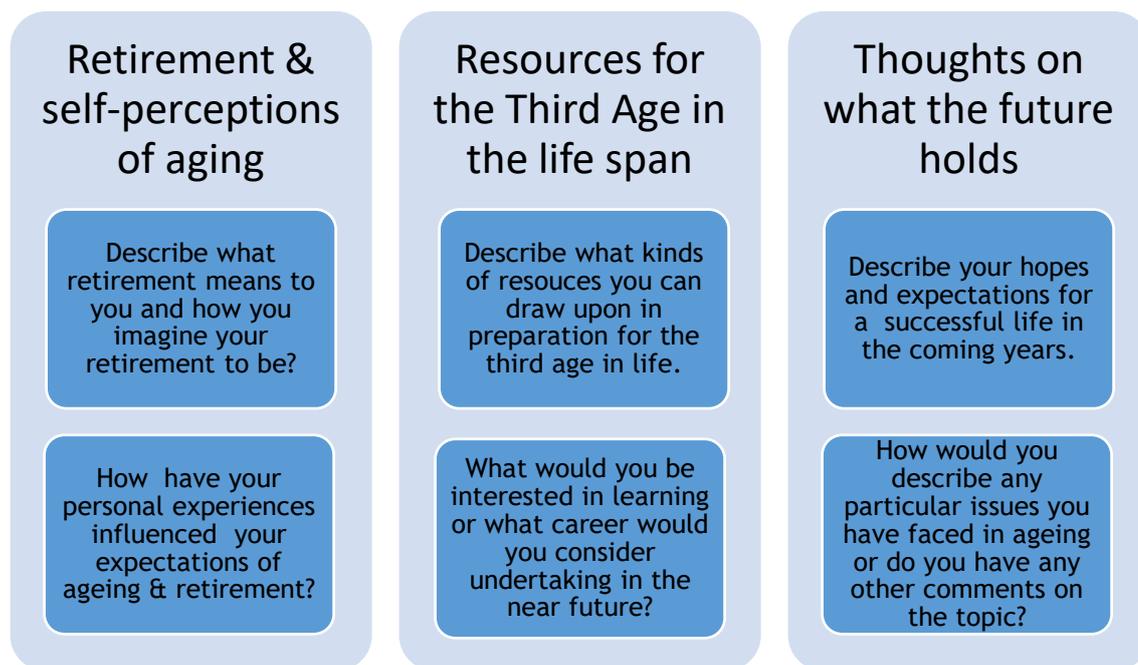


Figure1: Theme-related questions guiding semi-structured interviews with British informants

Similarly in the second part of the interview with the Finnish informants, after the background questions were completed, questions relating to retirement and retirement coaching were employed with the aim of answering the third research question relating to the same topic.

4.4 Analysis of data

Owing to the subjective nature of the topic of this qualitative research an inductive approach was adopted as the best method of allowing theory to emerge from the data. In addition, a face to face semi-structured interview style of enquiry also produced elements of narrative analysis considered to be the most appropriate methodology to analyse the data. The personal content of the dialogues was to a large extent both autobiographical and subjective and required deep informants and author's perspectives. Life histories often hold a story-telling quality that are well-served when analysed this way and through their personal memory people give depth and meaning to their lived experiences. Narratives represent storied ways of knowing and communicating and in this study respondents gave oral narratives of personal experience. Riessman (2008) differentiates four models of narrative analysis; thematic analysis, structural analysis, interactional analysis and performative analysis. For the purpose of this research study thematic analysis was adopted. Although one of the most common approaches of qualitative data analysis, thematic analysis was considered the most applicable, as it focuses on what is discussed in interviews rather than the way information is told. (Riessman 2008; Bryman 2008, 553.) Furthermore, thematic analysis offers a comprehen-

sive and adaptable approach in terms of identifying theories and simultaneously provides a solid foundation and toolkit for conducting a variety of qualitative data analysis.

4.5 Thematic analysis

The thematic analysis approach described by Braun and Clarke (2006) defines thematic analysis as a technique for identifying, analysing and documenting commonalities within data. They propose a 6- phase framework to conducting a thematic analysis approach which was adapted and applied by the author, as shown in the table below:

Phase	Description of the process
1 The researcher got acquainted with the data	Transcribed, read and re-read data making note of initial ideas
2 created initial codes	Highlighted interesting characteristics of the data in a methodical manner across the entire data
3 searched for common themes	Organized codes into potential themes then gathered quotations relevant to each potential theme
4 reviewed & revised themes	Checked if the themes corresponded to those noted in phase 1 in comparison to the entire data in phase 2, thus creating a thematic mind map of the analysis.
5 defined & named themes	Conducted an ongoing analysis to scrutinize and further refine the specifics of each theme and establish the complete story the analysis revealed ; created precise definitions and names for each theme.
6 finally produced the report	The final review for analysis and selection of the richest, powerful and convincing examples & quotes. Followed by the final analysis of chosen quotes in relation to research questions, supported by appropriated literature. Lastly, the publication of academic report of research analysis.

Table 4: Phases of thematic analysis (adapted from Braun & Clark 2006)

This framework aptly represents the data analysis incorporated into this research study and is described in more detail below.

4.6 Transcription of audiotaping

Audiotaping was chosen as a means of documenting the informant's responses in order to obtain the best quality data possible. Furthermore, it holds the advantage of allowing the researcher to fully concentrate on the interview and to observe closely the non-verbal behaviour of the informant which may have been missed if other methods of documentation had been used. (Boeije 2010, 72.) Transcription is a time consuming process and is an important part in preparing the raw data for analysis. Despite the time issue, audio recordings provide many benefits for the entire research and specifically in the data analysis stage.

Firstly, each interview was transcribed immediately after the interview ended, while the dialogue was still fresh and also most importantly helps to retain the visual memory of how something was said. While listening to the tapes, facial expressions come to mind as well as other emotions that surface during discussion. These intricate details are more easily recalled when transcriptions are done in a timely fashion. Secondly, the background questions responses were transcribed verbatim and tabulated to ease the analysis process when identifying commonalities and themes. The responses to the theme-related questions were more in depth and therefore were transcribed without tabulation. Instead all informants' responses were grouped under each theme-related question thirdly, the quality of the data was enhanced owing to the fact that all data was recorded rather than only the data that may or may not have been considered to be relevant to record, at the time. This ensures that the data is 'pure' and undistorted. Fourthly, the topic under discussion can be more deeply explored, from a recording; it is more evident who is asking the questions and who is answering, relating to specific topics. So there is no issue about who said what, or confusion about the responses to which questions. Lastly, transcriptions from the audio recordings provide more accurate and often meaningful quotes that can be used in the final report so that readers can deliberate on what informants have commented and how the researcher has interpreted their responses. (Boeije 2010, 72.)

In addition, field notes were also made during each interview to record the non-verbal behaviour observed. The transcript totalled 50 pages, the font used was Trebuchet MS size (10) and the line spacing was (1). It can be said that all interviews held poignant moments. The transcriptions, identified themes and actual findings were reviewed three times to ensure that information was saturated and nothing of relevance was overlooked.

5 Results

This section presents the results of the thematic data analysis of the qualitative research that was conducted to discover how a sample group of people in the third age of the life span per-

ceive and understand the concept of retirement and how they can fulfil their hopes and expectations for their own retirement years. The findings of the research study conducted in UK are illustrated in five (5) main themes (shown in figure 7, 45) of technology as a tool of empowerment, adaptability to change, intrapersonal skills to develop self and personal relationships, lifelong learning as part of self-development and commitment to building community spirit. These themes encompass all the characteristics needed for an individual to be well prepared for the third age in life. Excerpts of the informants' quotations have been added in the results section as representative examples of the interview data analyses aiming to give clarity to the emergent themes. In addition, representative examples of the findings obtained from the Finnish informants have been presented in this section to validate further the findings rendered from the British informants.

5.1 Technology as a tool of empowerment in the third age of the lifespan

Technology is an essential part of modern life and the importance of it is undeniable, shaping the future for both younger and elder members of the community. All the female informants in the research made reference to the relevance of technology in their lives and also expressed the need and desire to increase their computer literacy for different reasons;

The most senior of the informants had felt that for her, daily use of her computer was a way to educate herself because as a younger person she had not had the opportunities available today to enjoy a good education. She had received her laptop as a gift from her daughter who lives overseas as an easier way to keep in touch via Skype and email.

I have learnt so much having access to the Internet. I've learned a lot on my computer, it has opened up the world to me. I think it is the best technology ever discovered (Female informant 1)

The same informant also emphasised how her ability to go online to research health issues has empowered her to handle many challenging situations and make **informed** decisions when discussing with medical professionals on health related matters;

Every day I am interested to learn something new and technology keeps me informed with what is happening in the world and with my own health. Technology has helped me to take control of managing my health issues and to prepare for doctor appointments. (Female informant 1)

One informant felt that in spite of her high profile professional background and extensive working career that she should be more computer savvy to keep up with the times and remain current on the technology side :

Yeah , I do feel on the technology front, this is the first time I've been on skype, I'm not on Facebook as we were advised at work not to be involved with

social media and I had never before used Skype, until now but, it is always in the back of my mind, technology wise I don't want to be left behind. I am envious of my youngest sister and her husband, they have all the technology gadgets in their home. It totally floors me. I'm acutely aware that I am behind with technology.... (Female informant 7)

Another female informant highlighted that as her previous occupation did not (at that time) require the use of computers and technology she felt that she did not have the relevant skills to function in a different working environment. This had to some extent, prevented her from having the courage to pursue new employment opportunities, which also proves that the ability to utilise technology in all of its forms helps to increase an individual's employability in the labour market.

Earlier I was lacking in confidence to retrain and re-educate myself because I knew I was lacking in IT skills, afraid of computers and other gadgets.....(Female informant 3)

Another important aspect of technology know-how is the enhanced connectivity with both the local and global communities. This informant, while understanding that technology facilitates working life in an optimal way, also expressed reluctance towards becoming a 'slave' to social media.

My husband uses computers more than I do as I haven't worked for a while. But I don't think it would be too difficult to get into it. We would get someone to set up a website, I do a diary, but I haven't made a travel blog, though lots of people have asked me to. I am not into social media and I don't really want everyone to know what I'm up to. (Female informant 5)

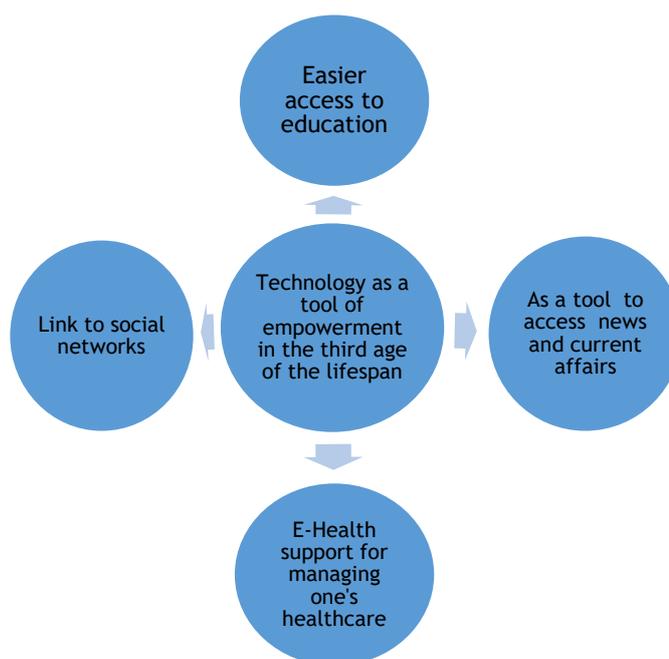


Figure 2: Important aspects of technology as a tool of empowerment

The different ways in which technology facilitates in empowering individuals are illustrated in Figure 2 shown above. Although this may seem a very obvious way to stay up to date and high functioning, there are many individuals in the third age cohort who either do not have access to the Internet or do not know how to use a computer. In addition, there are others who are not interested in learning how to develop their IT skills despite the fact that humans at the end of the day need to keep up with the ever increasing demands of societal and technological advancements.

As highlighted in the findings of the British informants technology was considered by two of the Finnish informants to be an efficient means of keeping in contact with former colleagues as well as maintaining connections with long distance relatives.

Leaving to retirement is a big change and really big change, that is not easy, with many surprises. It is difficult to give up on the relationships and difficult to imagine how you will manage without them. I knew a lot of happy people who I have got to know over 30 years who we have went travelled with and gone on culture trips with. Now we are no longer colleagues we see each other once every couple of years, but keep in touch through facebook. (Female informant 11)

I was there for a long time and worked as a teacher over thirty years and all us teachers were together and lived together all the life changes and we were very close all of us. We meet up and have an email group and Facebook group. (Female informant 10)

Technology was also a way to facilitate new interests following retirement;

I enjoy quite a lot practising my technical skills, before when I was teaching there was always technical assistance in the auditorium etc but now I have to do everything myself. (Female informant 11)

5.2 Adaptability to change

Change is a constant in life that is an inescapable reality and one that needs to be embraced at every stage in life in order to move forward. The third age is arguably the biggest life transition that individuals need to adapt to and is probably the least thought about or planned for, aside from the financial perspective. The research informants all emphasised that the ability to adapt was a necessary pre-requisite to envisage an active and purposeful later life. The findings of this sample group concluded that the following four aspects associated with transitioning from middle- age to third age were relevant factors to contemplate and incorporate when coping with the changes and being prepared for retirement and the bonus years of life.

In a youth obsessed society and within popular culture, the physical signs of ageing are to be averted and camouflaged to the extent that we are no longer allowed to grow older. This pressure to remain ageless is indeed a huge challenge for women in particular to undertake, notwithstanding the biological changes that occur in women which is in itself a transition to adapt to.

One female informant commented on this topic in the following excerpt;

About getting old, I don't like it. You look in the mirror and you see lines on your face. It's not very nice. I know you can have Botox and fillers and things like that but I'm not vain enough for that. I don't have any issues with weight. When you go through menopause it is scary, at first. I got through the menopause, I was only 45 and I was quite shocked. My periods just stopped I thought oh my God, I wasn't expecting that. To be honest it hasn't really affected me at all. I have the odd flush or two but when living in hot countries you don't realise it. (laughs) (Female informant 7)

The capacity to cope with changes in general health and well-being is also prevalent in later life, as individuals may become more prone to illness and health related conditions that effect the way in which they live their lives.

I had a heart attack 3 years ago, and though both my parents had heart disease I was still surprised as I don't smoke, always kept in shape and don't drink much. Having a heart attack at 49 definitely changed things for me. Even though I am okay and have to take tablets for the rest of my life, it is still there in the back of my mind. Things are different from before. (Male informant 4)

I had breast cancer last year, I'm a year on since my treatment finished, I feel alright, I feel ok. I do get down, my thoughts are like....doesn't matter we gonna live for 20 years or 30 years, We're all gonna die, I had this fear gripping me and I never want to feel that again. Now I have learnt to rationalise and cope with it. (Female informant 7)

The transition from full time working life to full retirement, semi-retirement or forced unemployment was also recognised to be a major cause requiring the ability to adjust. In particular, the change in the social aspect that accompanies the work environment is often difficult to maintain after retirement or unemployment;

As the years went by, I didn't miss work, I was in the same employment for 35 years, but I miss my colleagues and their companionship. We grew old together and saw one another every day then suddenly we didn't see each other anymore. We only socialised from time to time, meeting at the local pub, but after my heart attack, I had to take medication so I didn't feel like going to a pub, but it wasn't just me, as we got older, we all drifted apart. Like in your school days, you are really close, then you all go your separate ways and you lose touch with people. I see my friends in the city centre and at the supermarket but as you get older you don't go out and socialise as much. (Male informant 2)

Being able to adapt to different cultures and countries, makes you more adaptable and able to survive. Transitioning from full time to contract work (which was more flexible) was a big change. It's a strange time, people don't realise what retirement is either. I know a lot of guys who never want to retire. They are defined by their jobs whereas I am not. (Male informant 6)

Since I lost my job I have had time to reflect on what I would like to do next. It has been okay to have free time now but I could not imagine having this much free time 6 months from now. (Male informant 4)

I think the stereotypical thinking of retirement is giving up work, doing nothing and dying isn't it? But nowadays people are retiring at all different ages, but even though I retired at 40 from a forty hour a week stressful job I would come home to two kids 16 months apart in nappies, it was still full on even though I had retired and stopped work. One thing I didn't bank on was that I would miss people from work (Male informant 8)

Gender implications also arose from the interviews and some of the British female informants were of the opinion that the ever-changing role of women throughout the lifespan was a significant factor contributing to their ability to better adapt to the third age and retirement than men;

As a woman I think I am better equipped to adapt to change. Many of us do it, once we have children, shoulder much of the responsibility in raising them and have to multi-task and be spontaneous. I take care of the house and make sure that my husband and daughters are well taken care of. I would call myself a facilitator.....I think this is more difficult for men.... to adjust to changes the way women do. I think the ability to adapt to change is crucial to adapting to getting older. (Female informant 3)

As a parent, a mother I have had to adapt to motherhood from working life, then back to work and juggle that with parenting and raising a family. Much more is expected from women nowadays, from society and from ourselves. On top of that I had cancer and other illnesses in middle age to adapt to and deal with it, it has been tough..... but I have survived and I am stronger because of it. Women have the strength to cope and adapt because they have to. Other people are always depending on us.....At this stage in my life though I feel free of the expectations of middle age, I am happier because of it. (Female informant 1)

The various components of adaptability to changes which occur in the third age of the lifespan are demonstrated in figure 3 shown below.

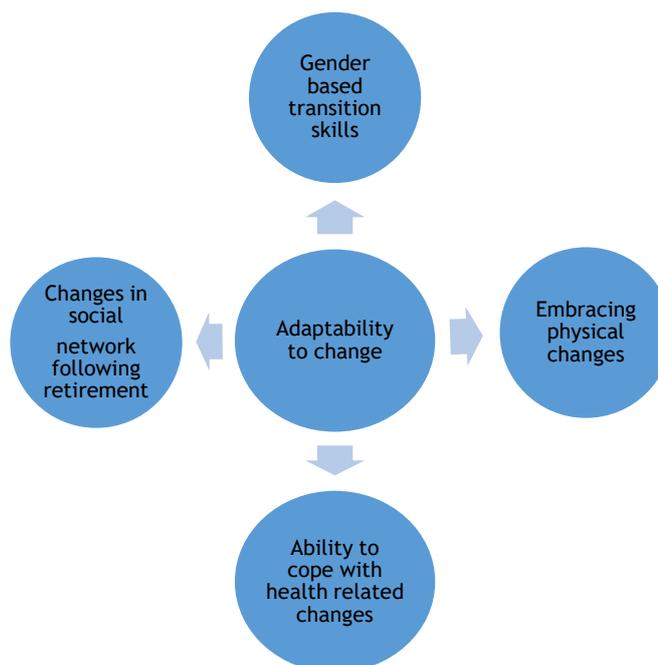


Figure 3: Components of adaptability in transitioning to third age

The process of adjusting to change is complex and demands that people need to adopt a mindset that sees change as an opportunity to transform different aspects of one's life.

As reflected in the responses given by the British informants the ability to adapt to change is a necessary skill to sustain throughout life in particular when embracing the inevitable physical changes. The Finnish informants in this study are all keeping good health so this aspect of change has not been an issue for them at this time in their lives, although they all made reference to the importance of psychological wellbeing.

I have no diseases or medication, none, hmmm. What would I say? I'm strong, I can swim, when I go to swimming pool I can swim 7 or 8 hundred metres and I ski one or two hours. I think I am healthy both physically and mentally (Female informant 10)

Emm, I think I am healthy and as my area has been this mental health part of the nursing I have some skills to take care of the risks. (Female informant 11)

I am happy to be very healthy. I don't eat any medicines, of course headaches and 10 yrs ago I had surgery for my appendix, it is working perfectly, I don't remember anything about this and the same to my wife. I am still very active and I have a lot to do. I try to be very positive, not every day, I have some bad days... (Male informant 12)

The Finnish informants felt that in spite of being somewhat prepared for their pending retirements it was a change in life that was very unique to each of them. Your whole life changes and your whole rhythm changes and there is some grieving time as it is such a big change. I

remember feeling very tired and I was wondering what retirement would be like even before I participated in the coaching group. I was expecting to hear something smart and get new perspective (Female informant 11)

I heard many people saying 'oh you are the lucky one, I would like to retire'....(laughs) and I said 'hey, come on you have 10 to 20 years left to work'..... I never felt like that in my 40's.....They need some change anyway..... maybe retirement is not the correct thing...I think, the first year was getting adjusted, when you wake up in the morning you don't need to go anywhere, that I can read newspaper, watch Aamu T.V. It was a quite nice feeling...(Female informant 10)

I planned already several years before retirement age what I want to do and when I want to leave. (Male informant 12)

From the Finnish informants interviewed it was mostly agreed that women are better equipped to adapt to the third age of the life span and retirement owing to their experiences of juggling parenting, career and the physical changes throughout their life prior to retirement.

I asked already in 2010 about my pension and when would be the earliest age that I could retire. They said that I could retire at 63 but my personal age for retirement was 65. If I will at 63 I will lose very much money, this was due to the change in legislation. It was a terrible disappointment for me that I had to work two more years, I was started to feel very down as at that time....I was thinking two more years what I am going to do. A university of applied sciences called me to come and work. We had already 10 years cooperation and I know a lot of people here so it was easy to come here. (Male informant 12)

I think that it is true, because we always have to make and do new things at home, I think it is more difficult for men at least that is what I have seen with people who I know, also my husband, I think what will he do when he is retired? (Female informant 10)

My opinion there is a difference, because through the lifespan there are many changes that we women have to go through, also physical.... But men too are good at keeping their groups of friends, sauna and golf groups, so I don't really know whether or not it makes a difference.(Female informant 11)

5.3 Intrapersonal skills to develop self and relationships

People are empowered when they are able to manage and are able to a large extent control what occurs in their lives. Having the resources to make informed choices and fulfill their needs to the best of their ability is a big part of feeling and being prepared for the biggest transition in life. Intrapersonal skills, as a part of emotional intelligence, is the ability to know, understand and manage your own emotions, and considering the psychological impact accompanying the transition from full time paid employment to the next endeavour they are skills well worth having. One of the many advantages of elderhood is the ability to know your-

self. There is typically a strong sense of self-confidence and self-identity that manifests itself in the third age.

One of the male informants felt that in his experience and area of expertise, male workers, especially in Asia, live to work and their whole sense of being is completely associated with the work persona;

People get comfortable with routines. There are a lot of people who have the same routine week in week out, There a lot of guys dying after retiring because they are so wrapped up in their job and when they don't have that anymore they lose their self-worth and identity. I have always tried to be me, my job facilitates what other things I want to do in my life. When their jobs end they feel like nobody. They are like shells of themselves walking their dogs. my job doesn't define who I am so I see my retirement the same as my life is now, but without formal work. (Male informant 6)

Others had a clear idea of what they felt was important for them to move forward in their lives following retirement;

I think it is important to know your own strengths and to prove yourself to be vital, that you still count. (Male informant 4)

I would need to have something to do. I couldn't imagine having a really busy life and then retiring, I need to have a business to keep me active and hope that we will be somewhere nice and warm and have something to do together. I need to keep my mind active as well. (Female informant 3)

Everyone has the capacity to be resourceful in their third age endeavours, has acquired tacit knowledge, skills and life experience to explore new opportunities and embark upon new careers if they so choose. All the informants felt that they were equipped to engage in something new and purposeful;

When I think about this third age in life I feel excited and happy. It has inspired me to think about what I can do next. I think I have a lot of resources and personal attributes that will help me start a new career. I have learnt a lot from having my own business and the pitfalls I faced so I know if I decide start hairdressing again I am better prepared and will be more confident than the first time round. (Female informant 3)

My personal attributes would be beneficial in achieving what I choose to do next. I have a wealth of knowledge and experience that I would use to educate and empower others. I think it is important to know your own strengths and to prove yourself to be vital, that you still count. (Male informant 4)

I have good organizational skills through previous work, but there is a worry about starting up something ourselves..... but exciting to start with a clean slate to some extent. Work has given me tools to think like that..... in a business way. (Male informant 6)

Persistence and resilience, skills which contribute to attitude and ability to cope respectively, were also brought up in the research discussions. Many informants highlighted that maintain-

ing an optimistic attitude was just as important at this stage in their lives as it was when they were younger:

The influences are people like my mother and a lot of her friends who are widowed now and have been for several years and they carry on, I love the way they just carry on, the wartime mentality....I need a purpose, I need to do something meaningful. I think I will have more free time to do the things that I want to do. I will have time to do things that make me happy. You have to keep moving, if you stand still you just stagnate and that's mentally, physically..... everything, really (Female informant 7)

I like to think I am resilient and things will turn out, I have a positive attitude about things working. I am not very patient, but when it is job-related I can be very patient. I can tolerate a lot of things to work out in the end or to do my job well (Male informant 6)

Attitudes can reinforce or break stereotypes and many of the informants commented on how the concept of being an older person has changed today in comparison to earlier.

I have been influenced by my own parents, definitely. They are both so active my mam volunteering her time in church work, visits the sick and administers Holy Communion and acting as secretary for the women's group there. My dad is also very active in his allotment and does odd jobs to keep busy. (Female informant 3)

You don't have to dress like an old person anymore we all wear the same clothes. Those tent dresses my grandmother used to wear...(Laughs out loud) Older people are not 'old' like they used to be. I think older people are getting younger these days. When I think of my parents who were just in Peru and they were climbing Machu Picchu and they are 79 and 75, they are really good for their age, Then, I think of my grandparents, they were just older people in mind and body. My grandmother used to say I'm 50 now, I can't do it and I won't do it. She was adamant she was old. (Female informant 5)

So it's all about attitude and mind again, its knowing there is a world out there, there are obstacles that you need to get over and around, and they can be got over and around. (Male informant 8)

It is these characteristics belonging to the older generations today that will take them through the third age and beyond. The wealth of knowledge and experience available now is a huge source of human capital that needs to be tapped into and redistributed back to communities and younger generations, in order to reduce the current wastage of 'silent knowledge' or tacit knowledge. The various intrapersonal skills well worth developing are shown below in figure 4.



Figure 4 : Composites of intrapersonal skills to develop self and relationships

When discussing the transition from paid working life to retirement, all Finnish informants indicated the ability to tap into resources in terms of maintaining strong connections with fellow colleagues, and in their private lives who were also experiencing retirement from full-time employment, which helped to facilitate a smoother adjustment;

There were also other people whom I knew that were retiring at the same time, like my neighbour who is my best friend and these teachers, and there was also some other people who at the same time were my age. It was somehow a common thing for us and I have met new people through my hobbies. (Female informant 10)

I have friends outside of work life, I have friends around and Finland and abroad and so on...and I have met some new friends too. Friendship is a very important thing, There are acquaintances and friends. There are the friends you can small talk with, but friends have more meaning. (Female informant 11)

People in this building (University of applied sciences) were my best friends and in the advisory group I have many good friends. I visited quite frequently. (Male informant 12)

During discussions on the vulnerability towards retirement anxiety, as highly educated professionals all Finnish informants felt confident that in their area of expertise i.e. in the education, health and social field there would always be opportunities to fall back on through part-time work and mentorship, options available to them which they felt reduced the fear of feeling redundant.

The finance part of my life was not so easy. I need to use time more, because of my profession, my occupation. I am not so worried because I have this plan behind me, I can give some consultations at home or in hospitals. But I have not done anything yet. As my area has been this mental health part of the nursing I have some skills to take of the risks. I feel that I have some resources to do it, to get a bit money, not much but some would be good... (laughs) I have money enough yet. (laughs) (Female informant 11)

I was often talking about the possibility to work as a nurse again, not every day but you know this 'keikka työ' and I thought there was a new service home close to my home, a very modern one and in a way I was very interested in the phenomena of dementia. (Female informant 10)

I am still part of the UAS making reports and I participate in a meeting once a month. But after I retired I was asked to chair one project for half a year, it wasn't paid but very demanding anyway, we were a team of people, I was the only one outside of working life. We wrote a good report and also very critical and lots of suggestions to improve the university and some of these things have been done. One year after that I worked with another UAS on a similar project. (Male informant 12)

5.4 Lifelong learning as part of self-development

The importance of lifelong learning in terms of self-development has become more evident and increased in recent years owing to huge a cohort of third agers soon to be approaching retirement. Continuous learning and development throughout the life span is vital to stave off dementia and Alzheimer related diseases. Simultaneously, a lifelong learning mind-set helps to maintain the joy of learning and gives value to the knowledge accumulated over the years and supports the notion that we can still learn and develop our brain our whole lives. Most of the research informants were open-minded to undertake such ventures as launching new careers;

When we have been travelling and you stay in hotels owned by foreigners who have set up their own businesses it gives you ideas about what you could do in life. Yes it has definitely shaped the way we are thinking at the moment. I have a lot of knowledge about travel and living abroad I would start a new career in that area. (Female informant 5)

I am still interested in taking up a counselling course but again it is the timing owing to my menopausal ups and downs some days I am really confident to do anything I want and the next day it's the opposite. (Female informant 3)

Learning new skills or taking up new hobbies was also considered an important part of leading a fulfilling life during retirement by research informants:

I would look at college websites for courses, the council website, anything to do with the church I would speak to the priest, I think I know most of the channels where to get about making that first move. Photography might be something I would like to do, combine my walks, being creative and learning about technology. I would like to study more I have a degree in French and politics, I think about it as it would stretch me and I would be able to explore new things. I need to get off my arse and take that leap. (Female informant 7)

I like to cook and create menus and I like to plan trips online. I am a learner so there is always something to keep your mind busy. (Female informant 1)

I love to learn new things and I am open to learning different ways of keeping mentally healthy too which is an important factor in aging well. I am learning to be mindful, how to be more relaxed and comfortable with my thoughts. (Female informant 3)

I went back to university and did my 4 yr diploma in psychotherapy as I knew a circle of friends doing that course and I think I learnt a lot about myself and I think that helped me get through the first few years and kept me busy. (Male informant 8)

Interestingly, almost all the male informants commented on the relevance and importance of gleaning the opportunities that arise from sharing and managing the knowledge and experience acquired from working life and careers spanning more than 25 years.

We have always done a lot of travel, the contract work has given more freedom to pursue..... When I stop working in the job I'm trained in and do something else. The market condition has reduced my opportunities, though in my field there is always scope for older experienced employees in comparison to the corporate world.(Male informant 6)

I have a long career in housing management with a lot of knowledge and experience that shouldn't be wasted so I hope to find another job where I can maybe mentor, working less hours would be okay. (Male informant 4)

Previously, senior people were experienced, long serving people, but now, more younger people seem to be rising quicker. I plateaued where promotion was concerned and I wasn't happy about it. In certain jobs you need experience and you need to manage the knowledge so it is not lost. It is frustrating because the the work force is more favourable to 20 to 30 year olds who are fast-tracked.(Male informant 6)



Figure 5: Aspects of lifelong learning as a means of self-development

Figure 5 shown above exhibits different ways in which an individual can develop themselves by embracing and maintaining a lifelong learning mindset throughout the lifespan.

The Finnish informants, as educators, are well-equipped to redesign their lives in the third age of the life span and have been, and continue to be, advocates of life-long learning. Education, both formal and informal continuously empowers individuals to move forward, to be open to learning and open to change, thus having the ability to adapt. As anticipated, by the researcher, professionals in the educational field are motivated to learn and continue learning as part of their lifestyle. They were asked about what kinds of new activities they had discovered, rediscovered or embarked upon on retirement;

I study languages as I told you, English, Spanish and Russian. Russian I started this Autumn and also art history, I started this Autumn. Everything is new to me and I feel like I am learning all the time. This kind of student's role makes me feel quite young and then other hobbies, they also make me feel young, ...I started to look at työväenopisto as they offer many things, I was there and a lot of exercising. I like to ski , cross country skiing and then I had planned also a couple of journeys (Female informant 10)

Hobbies I used to have include handicrafts, knitting, Sports, and now I have been writing, teaching myself different technological skills and setting up a website. I enjoy quite a lot practicing my technical skills, before when I was teaching there was always technical assistance in the auditorium etc but now I have to do everything myself. Before I make a blog I need to improve my technical skills. (Female informant 11)

I have so many hobbies that I didn't have the time to do while working, So I took up those hobbies again. Mopeds is one, riding a motorbike. I am hunting in the Autumn, elk hunting every weekend for three months, I shoot as well, with pistols and air rifles. I have also been building houses all my life.(Male informant 12)

Another prominent aspect of lifelong learning is the desire to share knowledge and skills so that human resource is not wasted. Again, all Finnish informants commented on the need to recycle knowledge post retirement to maintain the flow of information and to facilitate the smooth training of new staff replacing the retiring workforce;

I was 63 years old and I felt its time to leave now and give space for younger teachers. I really enjoyed my work but I felt it was enough and I wanted to do something else with my future as well, so long I am healthy. I had a very good teacher who was following my work, she was prepared to work and she was ready to start and I was ready to leave and I knew that the programme was in good hands.(Female informant 10)

I retired when it was time to retire. I don't miss this work at the school, because I have been between these older and younger teachers, I was there about 3 years between them, because these others go to retirement and the younger came instead of them. It was a very interesting time because I learnt very much then. Retirement is a new time and I was supposed to leave in May but I had so much to do I didn't leave til October in order to wind down the work.

I have a dream to write, some professional texts and maybe a book, it is a very old, old dream. It is not so easy to leave your own professional knowledge and osaaminen, know how, it follows you and its everywhere you are, and that's why so maybe it is easier if you write it down. (Female informant 11)

I propose phasing out of employment to foster mentorship : Companies and schools should propose for people who are retiring that there is a possibility to go back and informally way to use their knowledge and have a good feeling and help people, mentor and orientate people to working life. (Male informant 12)

5.5 Commitment to building a community spirit

The willingness to do deeds and participate in activities that promote community spirit and unity is a channel in which prospective third agers can engage actively in the communities they live in. The idiom 'charity begins at home' is often loosely termed in discussions about 'giving back' however there is much truth in the adage. The research informants all commented on the importance of instilling a sense of community and relevant factors associated with ways in which elders in the community can be of value.

Opportunities to become involved in voluntary work and community service also empowers third agers to make use of their skills, knowledge and wisdom and make a difference in their own and other people's lives. This is a very rewarding outcome for all involved and was reflected in some of the responses from the research informants below;

I know that I will always want to be active and will be happy to volunteer my time to help in our community (Female informant 3)

I have seen, in order for people to lead full and active lives in their retirement you have to keep moving, keep doing projects in the community, make sure they get out the house..... (Female informant 7)

I worked voluntary, once a week, counselling at the local stroke unit with people who had strokes so in a way, I guess it was a semi-retirement with another job. I wasn't part of the payroll but I was still working. All the counselling I did I did voluntary. A lot of the people I studied with were mature students wanting to change their careers.(Male informant 8)

Activities which promote a commitment to generating a community spirit at the same time enhance opportunities for intergenerational understanding and collaboration;

I have seen and I have done more than my own parents, but you need people to encourage you to move forward. In the UK, older people are still respected, in our area parents still raise their children to respect older people and care about them. (Female informant 1)

I have not been influenced by society, but some younger people feel that we are holding them back, health wise, jobs, etc. Some young people resent the older generation for working longer and taking their jobs. The media has affected my perception of what is happening in this day and age. Even so, I still think that older people

are more tolerated by the younger generation and there is still some level of respect. (Male informant 2)

I think media has had a negative influence on how older people are seen today by the younger generation. There needs to be more understanding from both sides. Parents' today have a responsibility to teach their kids about why the older generation should be respected my generation were told about the war veterans, you can't rely on the education system to instil values that should come from home. They need to understand and be prepared as it happens to all of us eventually. (Female informant 3)

.... Intergenerational activities and interest in sports, politics, everything like that..... I still want to experience things (Female informant 7)

When my boy was five I helped to set up a football team even though I couldn't play football..... We had about 50-60 under 7's up until they were 12. On Saturday mornings I would sit at the touchline..... and I knew a lot of the kids because I used to help out at the school with reading and so on. I think it was good for them as much as me, you know that was good all round really for the community. (Male informant 8)

When intergenerational respect and understanding are increased, the awareness of social responsibility is also heightened and implies that there are changes ahead for the better, regarding social values and norms. This will help to initiate small steps towards social action at the societal level;

I don't think there should be a retirement age, people should be able to work and participate for as long as they feel vital and that they are contributing to their community. (Female informant 3)

Here, (in the UK) we have always been taught to respect our elders and in Asia, are highly respected. Younger people look after their parents. It's part of their culture. Our generation were taught to respect and care about older people (Female informant 5)

Family and an active social network also provide many opportunities for older people to feel a sense of belonging and productivity within their community. This topic was highlighted by all the informants in the study and most had been affected by the significance of family and immediate social interactions in the way they perceived their own role now and in the foreseeable future;

I am not worried about the future but I worry about the future of the world. I hope I would see my grandchildren get married. I think we all go through life planning and hoping. My family have done for me what I would have loved to have done for myself. My family have done very well and I'm proud of them all. That's my reward! (Female informant 1)

As a parent I really worry about the future for my kids. Today's younger generation are so fixated with social media they have to get more in touch with what is important. (Female informant 3)

It is important to remain vital, to still contribute to society in a worthwhile way. I want to see my kids alright and settled in their lives. (Male informant 5)

Figure 6 below shows the various ways in which community relationships can be nurtured to cultivate community spirit.

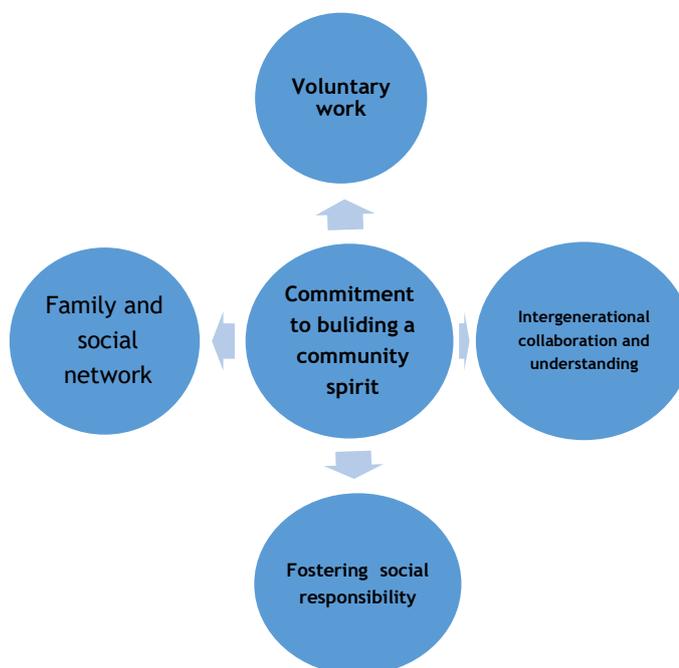


Figure 6: Features of community participation

Being retired from full time employment offers numerous opportunities for those willing and able to give something back to their community. In a modern individualistic society, a practical and concrete way to participate is through voluntary work. Voluntary work is not for everyone but can be rewarding and give many, a renewed purpose in life. The Finnish informants held different opinions on this topic:

I was a teacher for a very multicultural group, I was a teacher at UAS and the students came from all over the world. I worked there for about 20 years and the students were really multicultural. I really missed it. So when I heard about a womens group called 'Let's read together' I decided to volunteer to teach Finnish language there. I am not a Finnish language teacher but that's what we do, It was very multicultural and I really enjoyed it. That makes me feel important that I am doing something meaningful. (Female informant 10)

On the other hand there are newly retired people who may not feel the desire to immediately start such community work, either for financial reasons or otherwise.

my work in the hospitals and as a teacher in the mental health area has been so much that I don't feel like I need to do that kind of work. Maybe later...at the moment, not. If I do something now, If I am giving something, I need to get money too. (Female informant 11)

Whereas there are others who have been volunteering their whole working lives too and willingly continue to do so;

I helped to set up about for 10 years a moped club and one of my hobbies is to renovate old Tunturi mopeds so we have a club for that and to try and raise money for charity for the veterans of the WW2 and nowadays to help children and young people to take care of themselves. We have collected nearly 20 thousand euros over 10yrs, by selling refreshments, raffles etc. I am still very open to engage to earlier work if people or organisations are interested. Maybe I need to push myself, I have told people that I am ready to work and they don't have to pay. (Male informant 12)

It became more evident that an active life before retirement in terms of hobbies and membership of groups helps to instil active and productive habits in retirement too.

All Finnish informants stressed the significance of intergenerational understanding and interaction and how it was a way to give their lives more meaning and enjoyment. This was experienced in different ways and their attitude towards intergenerational collaboration was reflected in their responses;

When I retired I was still healthy and I was happy to leave because I had worked a long time as a teacher, I was 63 years old and I felt its time to leave now and give space for younger teachers. The students were really multicultural and when I retired I really missed that kind of social interaction with people and with young people and people who come from different cultures (Female informant 10)

Interestingly, it was the above informant's positive experience in her working life working with young people from different cultural backgrounds that motivated her interest in pursuing voluntary work with immigrant women in her retirement. As a Finn, helping women to integrate into Finnish life, is an empowering way to build community spirit.

Another informant commented that earlier in her career her nursing students had kept her in touch with the younger generations, and nowadays her family have become the closest source of intergenerational contact;

I was a teacher of the life span, and conducted some research about life after 60. This third age topic is quite clear it is easier to know than to live. (Laughs) I was teaching young nursing and public nursing students, it was a very interesting time in my life, a long time ago...I have five grandchildren, five boys (laughs) My children are clever, and only ask for help with the boys only if they really need. I can take them to theatre and concert and so on, when I want to do. I feel that I am very satisfied, though I love to be alone and I don't feel loneliness, because I need this time for me (Female informant 11)

Misunderstandings and assumptions across generations occur frequently within the community and are a common source of ageist attitudes and misconceptions;

One thing I have met sometimes with neighbours is that they expect that I am taking care of several joint works because I am 'free' and they expect that I clean the road and under the mailboxes. I said 'let's go back to this discussion in 8 yrs when you are retired..... (laughs)' (Male informant 12)

It appears that even today it is commonly assumed even among peer group generations that being retired from working life means an individual is available to do whatever else needs to be done. Also, the expectations of the younger generations and what is taken for granted can differ greatly and cause irritation in the ears of older generations who experienced greater challenges;

Another thing I heard all the time from students that how difficult it is to study and we have to work all the time to support our studies as the society is not giving enough money for that and they are sitting in the university for 10 yrs and more I think don't say that to me. I had no possibilities from anywhere to get money towards studies even banks did not give loans towards studies. No free money as they now get.' (Male informant 12)

Similarly to the British Informants, the Finnish informants maintained that remaining socially active through family and social networks contributed to their happiness and contentment in retired life. It has also been a time for individuals to reconnect with one another;

And my sister, I started to meet her more even though she lives in Rihimäki we had not met so much when we worked, we had families and were busy, so when we retired we started to do things together (Female informant 10)

I have a country place in northern Finland with my sisters and we are decorating the place and I am planner. I have energy and the interest in what we are doing, in decorating that place. This is our childhood home and it is a very big hobby to me at the moment because we have this next summer we are doing more there together. I think I can live there sometimes when I have time because my social life there is very (pauses)there is my cousins and relations, yes. (Female informant 11)

However, while friends and other social contacts brought a sense of wellbeing, often family members were simultaneously seen to be a source of worry and responsibility too;

I worry about the things of my sons if they have any worries about getting work, it's not easy to get work nowadays, also how were their studies, they are around 30 but the younger one totally changed his field and was at first having difficulties to find work but now everything is ok. (Female informant 10)

my mother is still living she is 95 and lives alone in her own house. she has been in quite a good condition can walk nicely and pushing snow from the yard, but memory is bad and she don't remember what she has done in the morning and has many kind of pain feelings and is visiting many times the hospital. My brother and his son are living nearby in Lahti and he is taking care of financial concerns, bringing her money and paying bills. I am taking care of other activities. (Male informant 12)

Life experiences shape an individual's own understanding of retirement and later life which help people to adjust or adapt to difficult situations which will inevitably occur.

As I told you about my husband it's amazing how you adjust to hard things as well, at first it was a shock, but my husband told me it is best for him I don't start to worry too much, if I am not too fussy or anything, not to start to service him, he feels much better, I should continue my life as normal but of course it is here (points to her head) somewhere and somehow I am worried and now I am thinking perhaps more in the future what happens if I lose him because he is a very handy man, who is doing a lot of things that I am not capable of. (Female informant 10)

After my parents died we four siblings have become closer and it took a while to clear out the house. We don't have our careers now so we can be ourselves and have become closer. We have been renovating the house and soon it will be finished and the children can use it as well. (Female informant 11)

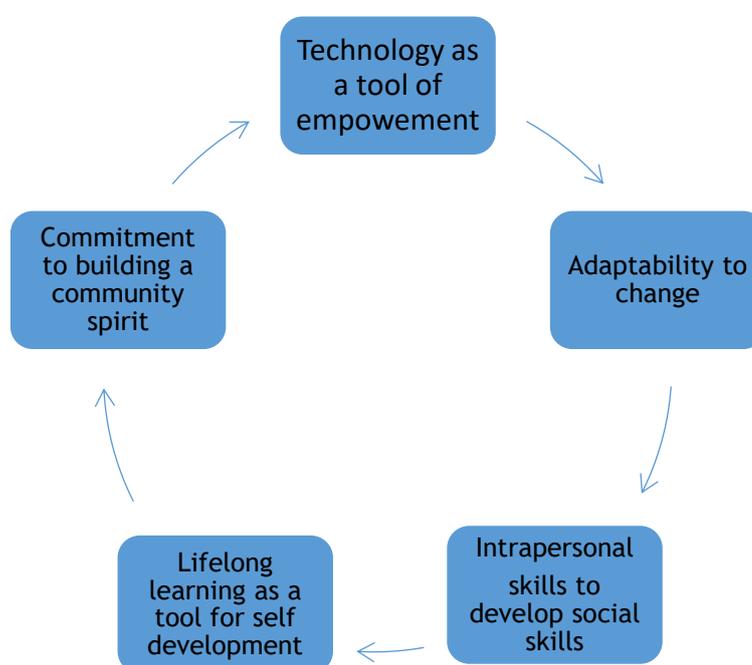


Figure 7: Interrelated factors contributing to preparedness for the third age in the life span

Figure 7 above shows the main findings gleaned from the British informants which offer ways in which an individual can be better prepared for the third age. All factors are interrelated and together empower an individual to be better prepared for the third age. All of these factors were evident in the experiences portrayed in the responses of the Finnish informants who participated in the study. Their positive experiences of retirement and third age thus far validate the findings from the British informants.

5.6 The need for third age/retirement coaching education

During the research process on exploring the retirement spectrum, having searched websites, participated in over a week long global seminar, having read articles and blogs and so on, the researcher came to the conclusion that people in general really do not understand, or refuse to understand, what it is they need to do. They do not see the need or urgency let alone the benefits that they can enjoy by forward planning and preparation. As a result, they do not realise the crucial role retirement coaching education plays in planning for retirement. Furthermore, when seeking advice and retirement coaching opportunities in Finland, there appears to be very little interest in the topic. There is very little information accessible to the general public or examples of how pending retirement is supported by employers in Finland. It is a topic which appears to be low-key in comparison to the UK where for example phasing into retirement and retirement coaching has been a common practice for several years (Laterlife Learning 2017). There has been discussion that retirement is an outdated term considering that the whole semblance of it has taken on a new image, especially since it no longer signifies the reality in the way that people 50+ lead their lives. People are entering into the 'third age' with a 'future' ahead of them in a way that was earlier thought unlikely. Owing to the emotional and psychological implications associated with this new era it is crucial that people prepare and equip themselves sufficiently enough so that the adjustment is smooth. Retirement coaching is one possibility to facilitate that transition although it needs to be promoted to all target groups.

The Finnish informants were also asked to describe and comment on the benefits of retirement coaching they had participated in and what kinds of opportunities had arisen as a result:

He (retirement coach) was neutral in the group and because I was really ready for retirement I can't say that I was really inspired, it also depends on who is in the group. I think he was really good and managed the group in his own style. However we were all at different stages with different needs. He has enjoyed his work and did a good job (Female informant 11)

I liked it and I gave very good feedback to him because he asked me to many situations. I thought it was useful for me. (Female informant 10)

The fact is I knew him (retirement coach) from another university he was one of the clients in my office many times and then when I heard that he running the senior coaching project here I contacted him and told that I am soon 65 and will be out of here from the university are you interested to have me in the group I don't need coaching myself, I know what I want, but as I know, maybe other people can be inspired by the discussions. He said, yes go there let's see what happens. It was nice and very fun in many ways and I noted that many people got a lot of benefit, I don't say because of me, but because it was a good process. (Male informant 12)

One informant commented on the challenges that some of the group's participants had in disclosing their thoughts on the topic of retirement in a group situation;

'There were 8 or 9 participants two men and the rest were women. The other guy was a lawyer I had to force him to come with me but after a few meetings he also enjoyed. In the beginning I thought what was going to happen because he said no one could make questions here, you can only comment what others are saying but not make questions to anybody....That was difficult for me because I wanted to know the background of why he or she could not see the benefit of getting retired or continuing working? We had to sit and listen. But later I understood that if everybody is free to speak all the time it will get out of hand, that process.

Most people in that group were very introvert and mainly only answering very shortly why they are there, because they are getting old so people didn't want to open themselves in the beginning, only listen but slowly after some meetings they started to share and tell about their hobbies and what they are doing and we were able to discuss.' (Male informant 12)

Despite the fact that all informants were well-equipped for their third age period in life they all benefited at varying levels from the coaching. At the very least, it was an opportunity to reflect and examine one's conscience about all the possibilities. It was an opportunity to sound out ideas in public and get support and encouragement.

I think my retirement is the same as I expected because of this coaching and because of the whole year before, I was thinking about what will happen. I had made a decision, that next year I am going to retire and we had the sessions two hours at a time.....I was asked if I was interested in this kind of project.....and we were asked that who is interested to join this group for one year. So I and my colleague, we thought why don't we go? during our working time it seemed interesting, of course we thought that do we need coaching for retirement? And other people were asking 'do you really need coaching for retirement? And I thought 'I don't know, but it interests me and I am curious to go and there were 5 or 4 teachers....., was it 10 times.....?' (Female informant 10)

One lady had a hobby to write poems and short essays and didn't know what to do with them, and we suggested why don't she publish her work. One lady was having a hobby to paint and she brought some of her work to show us and they were quite nice so one of us said why don't you do something together. These two ladies were continuing to work for one or two year and decided to build up their connection and so they were able to decide what to do with their life, when they are leaving the working society. (Male informant 12)

In the interest of developing services offered by the retirement coaching company the informants were asked to describe how they felt about participating in more workshops in the future to help generate new ideas;

I have plenty to fill my time so I don't think I have the need to participate in coaching workshops in the future. (Female informant 10)

It could be nice, but it is not possible to always get enlightenment, because you cannot guarantee that you will always get something out of it. I am ok being alone and writing my book. I value this kind of self- reflection work, but at

the moment I don't need this. I already have two friends in Mikkeli who have työnohjaus. I am not a really open person and don't have the need now to create any deep relationships at the moment, I am open of course if I meet a really nice person but I feel that sometimes in the group I might feel smug and try to dominate the discussion. Even though I have led groups myself I was still humble when I participated in the group. There was awkward beginning and people feeling prejudiced against being in the group. I know I don't need that kind of group now. (Female informant 11)

That is why retirement coaching can help in this question, if people can go early enough in the group. This group is not the only place to be. As a retired they can go and work in the different groups, there is even a group here in this UAS for retired teachers and I am part of that group. (Male informant 12)

The informants clearly demonstrated that while they had enjoyed participating in the coaching sessions at the beginning stage of their pending retirement, once retirement life had commenced they had all been able to pursue new activities without having the need to gain more support from further coaching.

6 Discussion

This research topic is important, well-justified and need-driven in the present day as it aspires to actively promote the message that one should start early, preparing for the third age of the lifespan and retirement. In addition to its significance from an individual's perspective it also demands a call for action on every societal level as there is a clear need to prepare populations for entering the third age. A specific challenge is to determine and facilitate how to best prepare for the third age with the emphasis on early preparation, as a means to redesign your future in later life. Most importantly, it should be preparation that is accessible to everyone interested in maximising the bonus years the third age bestows. The study was undertaken to identify the possible prerequisites needed to redesign one's future and relate the findings from the British informants with the findings of the interviews implemented in Finland. The retirement coaching company in Finland is providing a concept for redesigning retirement via retirement coaching and in this chapter the key components will be discussed and the connection between the British and Finnish research findings will be made evident.

6.1 Evaluation of the research methods

As the name suggests qualitative research requires quality throughout its implementation. When undertaking a qualitative research the researcher should employ rigour from the outset and by doing so is able to evaluate the quality and usefulness of the study. (Anderson 2010, Silverman 2013, 279.) Furthermore, results garnered from the research need to be reported in a way that convinces readers that they are trustworthy, pertinent and can be used to progress their own work (Boeije 2010, 167). The researcher aimed to keep in mind the importance of engaging the reader and is central in communicating and contributing new knowledge to the topic of interest (Booth et al 2008, 16).

The role of the researcher in a qualitative study places them in the ideal position to play an instrumental role throughout the process. It is the responsibility of the researcher therefore to portray the topic in a credible light reflecting the true essence of the participants' often sensitive disclosures. The findings in this study, provide, on the one hand, the perspectives of a sample group of British third agers towards third age and retirement, and on the other, how an example of Finnish retirement coaching facilitates in preparing its Finnish (third age) clients for the third age of the lifespan. In this research study, while the researcher was acquainted, to some extent, with the informants who took part in the study implemented in the UK, a neutral disposition was effectively maintained throughout the data gathering process. The recorded interviews were repeatedly listened to and transcribed accurately in order to achieve as clear and concise an interpretation as possible, when evaluating the data. By taking an interpretivist approach to research, the likelihood of possible 'fraudulent data' becoming a factor as in some qualitative studies is significantly reduced owing to the fact that emphasis is more focused on discussions, accounts and narratives rather than proving the validity of a theory. (Shaw & Holland 2014, 97; Franklin et al. 2010, 362.) By exploring emergent findings from the British informants further, via additional data collection in Finland, connections were identified so that evidence corroborated the findings as well as answering the research questions. This strategy enabled the researcher to increase the internal validity thus enhancing scientific credibility of the study. (Shaw & Holland 2014, 98).

An essential and preliminary task undertaken when carrying out the research study was to investigate the topic closely by acquainting oneself with the wealth of information already available. A thorough literature review helped to not only broaden the researcher's knowledge and understanding of the field of study but also facilitated in bringing clarity and focus to the conceptualisation of the research problem (Kumar 2014, 49). By constructing a coherent framework in which to illustrate, comprehend and explain aspects of the topic the researcher was able to think more critically about the subject (Boeije 2010, 21).

Following much deliberation on deciding the setting and sample group in which to conduct this research, face to face semi-structured interviews was the chosen method in this study to explore and understand individuals' perceptions and experiences of the third age and retirement period in their lives. Semi-structured forms of interview consisting of a series of open-ended questions, while guiding the discussion also provide uniform information, thus ensuring the possibility to compare data acquired. Additionally, in this research study, the intention was to obtain a true and genuine understanding of this topic from the informants' perspective, experience and language thus cultivating a reciprocal relationship. (Kumar 2014, 178; Boeije 2010, 62.) Care was taken to ensure that the same open-ended questions were asked in the same sequence and were applied to all informants, and similarly to the online inform-

ants and interviews conducted in Finland. The semi-structured interviews while steering discourse also allowed the author to find ways to encourage participants to explore deeper and decide how far they were willing to go or disclose on a specific topic (Salmons 2010,122).

As the researcher was central to the interview process it was necessary to adopt a self-critical and reflective approach from the outset. This attitude was amplified further owing to the reality that the researcher was acquainted with (albeit at varying degrees) the British informants, prior to the study undertaking. While professionalism and impartiality was maintained throughout the data collection, it was also seen as an opportunity, as the ease of earlier acquaintance enhanced free flowing discussion during interviews on both sides. Thus, facilitating comfort with the process and trust in the researcher and the research process. (Salmons 2010, 122.)

The interviews which were implemented in Finland were also considered to be an opportunity to further explore the findings obtained from the British informants. The retirement coaching company provided possible candidates to participate in the study. As the Finnish informants were former clients and were chosen by the owner to participate in the research study, it was considered whether or not the findings, would truly reflect the usefulness of the retirement coaching? However, owing to the educational and professional background of the informants, they fulfilled the criteria required, therefore it was considered that the responses provided would be trustworthy and beneficial to the outcome of the study (Anderson 2010).

Data analysis was an ongoing and lengthy process, one which demanded that transcriptions be done in a timely fashion, i.e. immediately following the recorded interview (Silverman 2013, 233). This proved challenging as all 12 interviews were between 1-2hrs long. The interview scenario itself required continuous concentration and focus which in itself was very demanding. However, transcriptions were undertaken while information was fresh, and interviews had been scheduled to avoid becoming overwhelmed with data. Thematic analysis was the chosen and most appropriate method to analyse the very descriptive data collected. The 6-phase framework of thematic analysis proposed by Braun & Clark (2006) described in more detail, earlier in the report, was adapted and used in this study. It proved to be an effective and systematic approach to data analysis and to identify the common themes. While hopefully deducing answers to the research questions, data analysis results often have a tendency to alter some aspects of the theoretical background. Although, slight modifications were required following data analysis, this helped to define and clarify the theory further, thus strengthening the report overall. On analysing the data derived from the Finnish informants which underwent the same method of thematic analysis, it was uplifting to draw parallels between the two sets of data.

6.2 Evaluation of results

The third age involves a creation of new roles and identities and can also inspire individuals to search for new meaning and purpose requiring a profound change. As it is a relatively new phenomenon it is an issue which needs policy and practice decisions at the societal and personal level (Anderson 2010). In this study the goal was to increase and develop an individual's awareness, preparedness and capacity to redesign their third age of the life span. This poses a great challenge as there are few 'maps' readily available and each individual's journey is unique. Therefore, it was important to explore how third agers are thinking about this stage in their lives and most importantly how well prepared they are. This research aimed at determining an individual's perceptions of the third age and identifying their needs to enhance their readiness to embrace the opportunities which await them in, and throughout, retirement. The informants' ages in this study ranged roughly from 49 to 75 and the results from their responses have helped to identify the key components and some of the characteristics an individual needs to redesign their future in the third age of the life span.

6.2.1 Individuals' perceptions and experiences of ageing, retirement and the third age of the lifespan

One central aspect of this study focused on the perceptions and experiences of ageing and retirement of third age individuals. All informants welcomed the opportunity to openly discuss their thoughts and views on a topic, which was very relevant to each and every one of them, although they were at different phases in the third age life stage. The interviews yielded fruitful discussion and food for thought, which illustrated that in spite of their diverse personal and professional backgrounds their experiences were highly comparable.

When contemplating the topic of individual ageing, all informants in the study confirmed, as expected, that despite some of the more negative aspects of getting older they all felt younger than their biological age, and on the whole, content with their lives. According to previous researches this appears to be commonplace in today's society (Gana, Alaphilippe, & Bailly 2004; Montepare & Lachman 1989; Rubin & Berntsen 2006). On the basis of this consensus of opinion regarding one's own ageing i.e. feeling younger and happy with their lives indicates a positive self-perception of ageing which is very encouraging and enhances an individual's wellbeing (Levy 2003). Furthermore, despite health issues and life situations, most informants were able to give explicit examples as to why they were satisfied with their own ageing e.g. being financially stable and having the emotional security of a significant other, amongst other factors, undoubtedly contribute to an overall positive feeling of wellbeing. This was amplified further in the responses given by one informant who was not in a relationship

or financially secure at the time of the research, and therefore, the overall sense of wellbeing was distinctly compromised.

While being familiar with many aspects of retirement, almost all the British informants were less acquainted with the term or concept 'Third age'. When informants were presented with the topic of Third Age during the interviews it sparked interest and while it refers to the period following retirement, a time traditionally considered to be a period of winding down, the Third Age encourages individuals to grasp with both hands all the opportunities it presents. The term 'retirement' in a sense, no longer realistically reflects the experience of growing older for the 50+ as it once did. Retirement has been traditionally defined as 'work versus no work'. On the contrary, today's retirees anticipate a more ambitious future, leading fuller and more active lives than their parents and grandparents had. (Anthony 2002 121.) The informants closer to the beginning of the third age period discussed animatedly and enthusiastically about what resources they already possessed which they could draw upon in order to redesign their future. The informants at the latter end of the third age period, while not necessarily planning to etch a new career, were still inspired by the idea that they were making the most of their bonus years, and recognised that they had inadvertently moved forward with the times by becoming computer literate, which had empowered them in their daily lives in numerous ways, for example in managing their health, an issue which becomes a more significant factor, in later years.

The Death of Retirement report commissioned by Standard Life UK contributes to an increasing body of evidence that the baby boom cohort born between 1946 and 1964 are more ambitious and optimistic for the future, than any preceding generation at this age (Crombie, Standard Life 2009). The pre-third agers of today's perception of their future life is very different from earlier generations, and this attitude was reflected in the informants' responses. Most were of a similar opinion that although their own parents had been, and continue to be, inspiring role models as to how to age optimally, they all expressed the desire to achieve and do even more in their own retirement/third age period in life. While third agers may have their hopes and aspirations for a rejuvenating and invigorating future, society, government and industry, are not fully acknowledging the meaning, purpose and value of the third age. This is, and continues to be, problematic, especially since internationally, and specifically at a policy level, there is much discourse about the cost and expenditure of an 'ageing population' and surprisingly little about the potential contribution a growing, healthy and retired population can make .

When the informants were asked to describe what retirement means to them, they responded in ways which were consistent with the researcher's assumptions, particularly according to which age band within the third age period they belonged to. For example, those informants

at the beginning phase of the third age held the opinion that it would be a period when they would continue to be active on their own terms, and showed enthusiasm towards the idea of starting a new venture. Whereas, the informants at the latter end of the scale had more traditional ideas about retirement and how they had spent their retirement thus far. For example, they had travelled more as retirees in comparison to their middle age years. They also considered it to be a time to relax and take things more slowly. On a more solemn note the more senior third agers also commented that retirement from working life had also affected other areas of their lives, as not only a means of income, work had provided much of their social life, community standing and sense of utility. (Anthony 2002 121.) A 'diminished' social life was one of the least desirable outcomes of retirement that was experienced by the more senior of the research informants. An essential factor in the 'third age mindset' is to replace these voids which working life has pervaded with new activities and new acquaintances.

6.2.2 Characteristics required for successful third age adaptation

As a major life phase, the third age calls individuals to be more mindful and purposeful about choosing how to work and live. It entails a major shift from living according to the demands and expectations of others to examining one's conscience in order to live in an even more authentic way that is true to the self. Delving more deeply into self-reflection and the questioning process also facilitates in reassessing resources and identifying ways to develop new skills and discovering ways to make meaningful contributions to society on many levels. In this research study five primary themes were identified by the researcher based on the responses of the British informants, as key characteristics essential to successfully prepare for the third age i.e technology as a tool of empowerment, adaptability to change, intrapersonal skills to develop social relationships, lifelong learning as a tool for self development and commitment to building a community spirit. All themes appeared to be interrelated and each theme contained a cluster of sub-themes which contributed to each main theme and were derived from the analyses of personal interview transcripts.

The significance of Technology as a tool for empowerment was highlighted quite frequently throughout the interviews conducted in the UK. Information and communication technology, especially the Internet, has become ever-present in modern life and many forms of technology will impact significantly on the future of the third age. (Aughton & Ormskirk University of the third age 2017; Birren & Shaie 2006, 431.) Additionally, as a medium delivering municipal services, personal communication in all its forms, and providing a constant source of information and entertainment it has become an essential lifeline for many (Berry, ILCUK 2011). As anticipated, being computer literate and keeping up with technological advancements was acknowledged frequently by almost all informants as a necessity. While the male informants referred to its relevance in their working lives, the female informants emphasised its im-

portance more as a means to maintain contact with family and friends as well as being a source of informal knowledge and education. Importantly, third agers are utilising technology in its various forms to engage in lifelong learning pursuits and to find renewed meaning and purpose in their lives (Pike 2011). This trend was reflected in the research findings, particularly the female (British and Finnish) informants, who used the Internet specifically as a means of gaining more knowledge in their chosen areas of interest.

Though the research informants in this study were all computer literate, albeit at varying levels, the impact of the use of the Internet in their lives and on all third agers will continue to be more vital to their participation and functioning in the foreseeable future. The fact is there are many older adults who do not have access to the Internet and do not know how to use it either. So, while it facilitates many aspects of empowerment by allowing people to keep connected, educated and up to date, it can also have an adverse effect on those who do not have open access to technology. Older adults are significantly less likely to have access to the internet in comparison to the general population. For example, recent research findings gleaned in the UK found that 79 percent of homes below the state pension age have Internet access, in comparison to as little as 37 per cent of homes above the state pension age. (Berry, ILCUK 2011;)

This disparity in access to the Internet has been coined as the 'digital divide' which refers to the gap between those groups who are able to benefit from access to the Internet and to those who are omitted. In the UK measures have been taken to help alleviate the digital exclusion of senior adults and other excluded groups by providing ICT training and free Internet access throughout the country. While these state initiatives have helped to alleviate the financial constraints in accessing the Internet, other research has shown that additional factors are preventing older people from becoming active online users. For example, disinterest in technology and lack of ICT skills have been cited as reasons to explain their absence in the virtual world. In this research study they were informants who expressed a lack of confidence and fear of using computers and technology both in their work and private lives despite being moderate online users. Technophobia can be overcome through education and training, which reinforces the notion that lifelong learning is an empowering tool to promote continued participation and inclusion. Another consideration relates to how useful older people feel the Internet is, and specifically, to what extent their needs are met. This could also explain why some older adults prefer not to engage with technology. Furthermore, access inequalities need to be reduced so that older adults are able to utilise all the services available to them. (Berry, ILCUK 2011; Birren & Shale 2006, 425.) In spite of all the challenges technology brings, its role in retirement and the future, remains vital as a means for individuals to stay connected, to continue working, to stay active and mobile, and very importantly, to monitor one's health (HSBC 2017, 22). Health issues often become more prominent in later life. In

terms of managing health related matters, one of the British informants had emphasised that the ability to access healthcare guidance from the Internet had been and continues to be beneficial when preparing for medical appointments. The National Health Service (NHS Choices 2017) in UK maintains a very comprehensive website covering an extensive range of healthcare issues offering both information and advice for its users. Similarly in Finland, Kanta.fi (Kansallinen Terveysarkisto (Kanta) 2017) is an online service available to citizens where individuals can access their own health records and renew prescriptions as and when needed. Both healthcare services empower individuals and communities to act through the use of technology.

The ability to adapt to change is an essential skill which individuals need to cultivate throughout the lifespan in order to confront and deal with obstacles and disappointments. Moreover, it is having the willingness to cope with and effectively respond to change (Houston 2007). Adaptability helps to maximise opportunities as it is a skill which has the potential to affect our level of happiness, health, stress level and overall sense of wellbeing. People develop and grow at different rates which affects how they undertake major changes which occur throughout the lifespan. In spite of all the hardships they endure, humans have a tremendous capacity to overcome adversity, are able to keep on track and maintain control in their lives. A sense of agency is considered to have a strong bearing on an individual's health and wellbeing. Having control over one's life motivates individuals to be continuously proactive in moulding and re-shaping their lives. Therefore maintaining a sense of agency for as long as possible is a goal that can be achieved when an individual has the willingness to improve their ability to adapt. (Moore 2016; Heckhausen et al. 2010.)

All informants in the research had experienced many challenging situations relating to health, relationships, parenting, finance and employment to name a few. The findings suggest that an individual's life resources also contribute to their capacity to adapt to transitions that were consequences of the challenges mentioned earlier. Life resources disclosed in the interview discussions included personal traits, social status, socio-economic conditions and health-related resources all of which had contributed to their ability to adapt and develop coping strategies. (Saajanaho et al. 2016; Reichstadt et al. 2010.) Coping with unforeseen life events and experiences help to develop adaptive behaviours which can be seen as skills that enable individuals to be more flexible and manage effectively with change when it occurs. The research informants also discussed the importance and influence of role models including parents, grandparents and other more senior acquaintances they have encountered during their lives. These influential older adults have and continue to inspire, while setting the bar for the informants, and encourage them to achieve even more and aim higher. Finally, on the subject of adaptability, female informants were of the opinion that as women they are much better equipped than men to adjust to the third age owing to their constantly changing role

throughout their lives. For example, all female informants explained in detail their roles and responsibilities in the social context as wives, mothers, caregivers and in their professional roles as employees, entrepreneurs, mentors and in leadership positions, be it in their paid employment, or voluntary work. In terms of their health and wellbeing they had all experienced and overcome issues with their health, peri- and post-menopause, on top of role shifts which proves that women are well-equipped in this respect to adapt to circumstances and fluctuating states of wellbeing. (Burrell Education 2014.)

Intrapersonal skills are an integral part of personal development and are essential to establish and nurture human relationships so that interaction with others is compatible. Moreover, intrapersonal skills facilitate in problem solving. The National Research Council (2010) identifies adaptability, discussed earlier, self-management and self-development as being key skills to functioning effectively in the 21st Century. Self-management involves emotional intelligence, which according to Matthews has become an 'umbrella term' to include abilities and competencies in recognising, comprehending and dealing with emotions (Roberts & Matthews 2007). Matthews implies that emotional intelligence can be defined more clearly to include skills such as temperament, information processing and emotion regulation among others. Life situations call upon these skills and are strategies to be taken up in order to succeed.

The research informants all expressed confidence in their intrapersonal skills and strongly felt that they had developed in various ways through life experiences and were able to draw upon their personal character strengths when dealing with life changes. Character strengths, although set, can and do change, and although they form part of an individual's personality they usually remain fixed (Niemiec 2014, 30-33). However, both planned and unplanned life events can impose changes in lifestyle where characteristic traits such as resilience and persistence may emerge and provide the safety net needed to carry on. Resiliency is the ability to react positively to life's adversities, in ways that help people become tougher and hardier. It is an important and relevant trait for people to develop through the whole lifespan. It is particularly important in the third age when people are challenged in ways that require them to be adaptable (Milstein 2010,1). Resilience also refers to the ability to recover from hardships and trauma, which when endured and overcome often enough, ironically increases an individual's resilience to stress and stress-related challenges (McAllister & McKinnon, 2009; Herrman et al. 2011; Burrell Education 2014).

Another observation which was frequently emphasised by many of the informants was the importance of building on character strengths as a means to achieving empowerment and an ability to confidently adapt to change. While age increases self-confidence in some areas, life experience can also reduce confidence. For example, in risk-taking some informants expressed a reluctance to start something new, and were more cautious, preferring to gather

more information before embarking on a new venture, owing to a risk factor, which may have not been a deterrent to a younger person. Other informants reflected on the value of being reassured by others. Positive reinforcement from others can help to instil courage, so that third agers draw upon past experiences, thereby gaining the emotional strength and willingness to achieve goals and overcome adversity and pessimistic attitudes that can come from within and from the environment. (Martinez-Marti & Ruch 2014; Grimley et al. 2017,194.)

Lifelong learning is defined as the 'provision or use of both formal and informal learning opportunities throughout the lifespan with the aim of nurturing the constant development and improvement of the knowledge and skills needed for employment and personal fulfilment' (Collins English Dictionary 2017). This means that there are many avenues in which to obtain a diverse scope of knowledge in order to develop one's expertise and competences at any age or rather continuously at all ages. International organisations including UNESCO, OECD and other associations affiliated to the European Union have long advocated that 'learning is a lifelong process and that all education should be organized around that principle' (Schuetze 2006, 289). Lifelong learning was also acknowledged as being instrumental in guaranteeing that the fourth Sustainable Development Goal approved at the UN Sustainable Development Summit (2015) is reflected in practice so that nations undertake to 'ensure inclusive and equitable quality education and promote lifelong learning opportunities for all' (Paper commissioned for the Global Education Monitoring Report 2016). In the European context this means that lifelong learning has become essential owing to the advancement of today's knowledge-based society. Lifelong learning therefore refers to a combination of knowledge acquired via academic learning and work-related education and training to foster not only personal growth and adaptability but social cohesion and workforce development. It allows for individuals to achieve their full potential throughout the life course and contribute to society in the most optimal way. (Global Education Monitoring Report 2016 ; Lifelong learning Council Queensland 2016; Gerino et al. 2014.)

In this research study virtually all informants displayed a keen interest in continuing to build upon their knowledge and skills as well as being proactive in trying something innovative. Gaining new skills and qualifications not only increases opportunities, it motivates people to take on new professional and social roles within the community. (Universities of the third age (U3A) have been long established since the early seventies) Sharing knowledge and skills is a necessity to avoid wasting the vast pool of human capital the third age cohort and beyond have in abundance. The Finnish third age informants in the study confirmed that their resource should be exploited to the full so as to avoid wastage.

ICT acquisition and know-how has manifested its relevance as a pre-requisite to active preparation for the third age, enabling people to keep in contact with friends and family. However,

equally important are the daily interactions which allow for community involvement and participation enabling people to sustain links within the neighbourhood in which they live. Furthermore, it has been discussed that adaptability, intrapersonal skills and lifelong learning all contribute to an individual's preparation for the third age. All these characteristics can be successfully combined and incorporated so that one can engage successfully in the community.

Engaging in the community, benefits both community and the individual respectively, especially since the idea of community has eroded over the years and has become an unfortunate indictment of current society. Social media and digital technology have swiftly replaced more traditional neighbourhood interaction which was strongly upheld in many communities, as a healthy community spirit supported the personal wellbeing of citizens within an area. A 'sense of community' is a theory to explain the feeling that members have of belonging and trust, so that members look out for one another and their needs are met as a consequence of their commitment and shared emotional connection in belonging to the group (McMillan & Chavis 1986). When considering that a strong sense of community is able to instil such powerful emotions and collective wellbeing it is little wonder that there is a growing interest in recreating stronger communities to promote opportunities for individuals to have more enriching interactions. Furthermore, the way in which individuals participate and contribute to their community and sense of civic duty can change over time. The third age period in later life is one such time when people are more likely to rekindle their efforts in reconnecting and rebuilding community spirit. (Minkler 2004.)

As seen in the research study findings, many people still believe in community and community spirit and talk about giving something of themselves back to the community they live in. Many informants felt strongly committed to participating in some kind of voluntary work now and in the near future and reflected that opportunities to encourage and promote intergenerational understanding would also facilitate not only social responsibility but would also foster social cohesion. Re-building community spirit or a sense of community in the future will mean a different sense of community, than what was previously perceived by earlier generations. It was also noted that this particular third age sample in the UK and in Finland were still part of an era where a sense of community was something they valued, had experienced and held a sense of pride in, and hoped to maintain and build upon it in the future within their own neighbourhoods.

6.3 Conclusions from the results

The research study gleaned rich, informative data which provided a profound insight and detailed responses to the research questions. All informants openly shared their experiences and

were able to reflect deeply on the topics presented and identify their personal attributes and resources in being prepared for the third age and retirement. They indicated their willingness to participate in some form of coaching and appreciated the opportunity to raise their own awareness and voice their opinions on fulfilling their potential in the bonus years of the third age era.

Five main themes emerged from the analysis of the data from the British informants; technology as a tool for empowerment, adaptability to change, intrapersonal skills to develop self and relationships, lifelong learning as a means of self-development and commitment to building community spirit, and were presented as the attributes needed to be best prepared for redesigning one's future in the third age of the life span. The findings gathered from both the Finnish and British informants corroborated these themes and confirmed that they were accurate and representative of how this group of people think, what they need to acquire and what they have to build upon in order to enable them to remain independent and contribute to society in new and enriching ways. Additionally, the need for third age/retirement coaching education arose from the analysis of the data from the Finnish informants proving that although well-prepared for third age, the opportunity to validate their plans and ideas in a trustworthy setting was beneficial to all of them.

The study identified that all five themes of preparedness are equally important and are strongly correlated in the way they contribute to empowering a person to fulfil their potential, encouraging them to pursue new experiences and undertake innovative endeavours. An individual's attitude was also seen to be a key attribute in coping with life's adversities. All informants upon reflection were able to identify their own resources in which to draw upon, to be able to lead satisfying lives by being involved in interactive and productive activities.

Although the results of the study indicate that highly educated professionals are well-prepared and well-equipped for the third age and retirement. All people of all socio-economic backgrounds would benefit from awareness raising activities and forward planning in order to achieve work and retirement goals. The importance of pre-planning became more evident when the results showed that many research informants had experienced health related issues which had impacted greatly on their retirement prospects and how they envisaged their future. Being prepared for retirement to occur sooner than expected is essential if health problems develop and downscaling/buyouts manifest in the workplace.

This study also found that human capital needs to be preserved. It was acknowledged that phasing into retirement holds many benefits for employer, new worker and retiree alike. The employer can profit from skills and experience being utilised longer. A new worker is better oriented to the work, thus increasing the continuity of good practices and maintaining quality

standards. The retiree experiences psychosocial benefits and is able to share knowledge so that valuable resources are not wasted. Reducing working time gradually facilitates a smoother transition into retirement and leaves the window of opportunity open for training and mentorship in the future.

6.4 Credibility, transferability, dependability & confirmability

Judging the quality of a research study is a significant part of the research process as it involves an appraisal of the trustworthiness of the insights gained as a result of the outcomes of the research and the rigour in which it was conducted. Therefore the issue of quality needs to be considered carefully (Boeije 2010 168; Matthews & Ross 2010.10; Noble & Smith 2015). It requires the researcher to be both objective and transparent at every phase in order to ratify the legitimacy of the findings and its conclusions. Traditionally the criteria of validity and reliability were the measures used to evaluate the outcomes of both quantitative and qualitative research. However, the use of these measures in qualitative research has been disparaged and considered inappropriate owing to its better suitability for evaluating numerical data. (Horsburgh 2003.) Silverman (2013, 279) emphasises that there are many issues involved when considering the subject of quality in qualitative research especially since it has been previously criticised in comparison to the authenticity of quantitative studies. In addition, as validity and reliability have been more closely associated with and appropriate to studies in the quantitative field of research, qualitative research is far better served when evaluation is focused on the trustworthiness of its data (De vault 2017). Trustworthiness is comprised of the following four main components of credibility, transferability, dependability & confirmability. It is a framework originally proposed by Lincoln and Guba (1985) which was later compared with validity and reliability by Trochim and Donnelly (2007, 149) and is the format enlisted in this study for the purpose of evaluation.

Establishing credibility in one's research study is not a simple task and includes undertaking certain strategies in order to increase the likelihood of internal validity. Every effort was made throughout the research process to maintain credibility from the initial literature review in formulating the theoretical framework, to choosing methodology and in picking the most fitting candidates to participate in the data gathering process. Prolonged engagement in the field of study as well as the opportunity to gather more data to verify the initial findings was also achieved, and helped to improve upon the scientific credibility of the study. (Shaw & Holland 2014, 97.) Another aspect of the sample group which has added to the credibility of the study was the way in which the preliminary informants recommended and volunteered the participation of others whom they felt would benefit from the opportunity to share their thoughts and experiences on the topic. The interpretations of the data were set along side

existing theory throughout the analysis thus supporting the transparency and credibility of the study (Matthews & Ross 2010, 12).

Transferability refers to the extent in which the research results of the research can be applied to other settings in different environments (Matthews & Ross 2010, 12; Trochim & Donnelly 2007, 149). Trochim and Donnelly point out that the researcher is responsible for enhancing a research's transferability, by describing in detail the way in which the research has been carried out and how thorough it has been explained to its audience. The researcher in this study took care that appropriate quotations were selected to reinforce the description of the concepts portrayed and supplied a highly detailed account of the research environments and methods. In this study, data collection was gathered in the UK and Finland, in spite of expected cultural differences, the findings obtained from the British informants were corroborated by the findings acquired from the Finnish informants. In other words, third agers from both groups, though in different contexts and at different phases in their third age life demonstrated similar personal traits and characteristics in perceptions of retirement and preparedness for later life.

Dependability is a necessary facet to trustworthiness as it aims to show that the research findings are consistent and can be replicated. As suggested by Guba and Lincoln (1985) dependability closely resembles the concept of reliability, one of the evaluative measures in quantitative research. Dependability is defined as the likelihood of observing and achieving similar outcomes if the research were to be repeated. To ensure that this research study could be implemented in other settings, the researcher took time and care in selecting the most appropriate methodology and methods available. Underpinning knowledge from previous experience in addition to an extensive, more recent methodology literature review helped to provide a broader perspective and bring clarity to the methodologies adopted. This research study process aimed to be repeatable as the methods section was reported in detail and carried out systematically in both settings. Conducting a research study and gathering data via Skype was a new experience and provided a good insight of a new method and provided an opportunity to collect valuable information which would have otherwise been unattainable.

Confirmability scrutinises how the research findings are supported by the data which is gathered, taking into account objectivity. Prior to the data collection the researcher undertook a pilot study to assert whether the question format was suitable and sufficient for obtaining the requisite information. The process of research methodology was conducted in an identical manner in both contexts in terms of background questions, specific themed questions and in the analysis, all data was handled in the same way (Trochim & Donnelly 2007, 149). In this approach the researcher has aimed to be scrupulous. Bias also needs to be considered and was taken into account during data collection in the UK and Finland. As stated previously in

the report, the researcher was to some extent acquainted with most of the British informants and the founder of the retirement coaching company in Finland acted as a key informant and had provided participants for the Finnish research. It did occur to the researcher that the selection of former clients of the retirement coaching company may not be entirely representative of the quality of the coaching. However, owing to the professional background of all participants the researcher felt assured that the results were trustworthy and have provided evidence. Indeed, external review from research mentors and supervisors can also judge and corroborate whether or not confirmability of results can be approved. Many of the results obtained from this research study are similar to earlier studies conducted in the field. However, in addition to existing knowledge on the topic of the third age and retirement coaching, this research has validated the need to raise more awareness on the topic of third age. Furthermore, it has provided undisputed evidence that when positively exploited, talented and knowledgeable older adults, can be valuable assets to society rather than burdens.

6.5 Ethical considerations

In this research study the aim was to strongly adhere to guidelines regarding ethical research stipulated by the British Economic and Social Research Council (ESRC 2010, 3) and the Finnish Advisory Board on Research Integrity (TENK 2012). While the former guidelines encompass the responsibility of the researcher towards the research informants and data transpired as a result of the research, the latter refers closely to the responsible conduct of research. The researcher can certify that the research was designed, reviewed and undertaken to ensure that integrity, quality and transparency have been taken into account in all phases of the research process.

Most social research projects and studies are subject to an ethical approval process and ethical consideration was employed throughout the research particularly as it involves interaction with human subjects disclosing sensitive and confidential information which is often of great importance to the study (Silverman 2013, 159). To clarify further, ethics in qualitative research are concerned with protecting the interests and wellbeing of prospective participants or other individuals that could be affected by the research process (Hugman 2010). Ethical consideration was adopted throughout this research and all informants were voluntary participants informed prior to the interview about the nature and purpose of this research study. They all received by email a request for participation and informed consent form before the interviews took place. All informants were reminded that they were free to answer only the questions they felt completely comfortable with and could end the interview discussion whenever they wished (ESRC 2010, 3).

In terms of respecting the privacy and anonymity of the research informants, measures were taken so that each informant was interviewed in the environment most advantageous to them. Thus allowing individuals to have control over the access that others have to them (Sieber 2008). As both the British and Finnish informants were somewhat acquainted with one another it was agreed that pseudonyms would be applied to prevent identification when quotations would be used in the text. Although anonymity has become a given code of social research ethics, in modern times there are cases where some participants want their input in a research to be acknowledged (Tilley & Woodthorpe 2011). There was one informant in the study who posed this question, which resulted in the researcher opting for the use of gender to diminish risk of exposure.

All the audio recordings were immediately transcribed following the interviews into word documents. The audio recordings were deleted and copies of written transcripts remained in the safeguarded property of the researcher to provide limitless opportunities to return to the original data as and when needed. This approach to storing the raw data also allowed the researcher to remain true to the spoken word so that participants responses were recorded truthfully and accurately (Silverman 2013, 28). A copy of excerpts of the transcriptions was shared with the thesis supervisors at Laurea University Of Applied Sciences, Tikkurila. Although ownership and protection of data was not an issue for the researcher, ethical responsibility regarding this was naturally considered (Matthews & Ross 2010, 80).

As the researcher has a social work background self-reflection and ethical conduct has been fundamental to the research process. Regardless of the experience of the researcher each research project is a new, different and learning process requiring reflective skills (Matthews & Ross 2010, 198). The role of the researcher in this study needs mention as the nature of the study was a sensitive and personal topic and was carried out with a considerable amount of 'self' invested in the study. The personal involvement at various stages in the research has meant that the researcher has been consistently aware that neutrality, confidentiality and professional conduct was taken into account at all times, so as to avoid bias and any breaches of trust. This has been strongly upheld considering earlier acquaintance with some of the informants and also the familiarity that comes with moving in the same circles professionally. Being ethical and producing a true representation of the research informants experiences and perspectives on the third age has been the foremost ethical responsibility of the author in this research study.

6.6 Recommendations for promoting and developing the concept of third age

For the wellbeing and longevity of all generations and all populations, third agers need to continue making their contribution to society. Third agers are a growing proportion of the

global population who are active, healthy and independent adults who can and should be able to continue contributing and pursuing purposeful lives. Exclusion from working life and other meaningful activities can trigger more unfavourable consequences in later life. Therefore it is imperative that the third age is established as *the* time to redesign your future. Society and popular culture need to also redesign their perception of longevity so that the use of the word retirement is made redundant and the concept of retirement is no longer seen as an extended holiday for the privileged. Third age is for everyone therefore society needs to embrace a 'norm' of continuing and changing pursuits, some which are paid and others which are not, throughout the lifespan.

The concept of a third age is important and will only become increasingly more significant, hence the urgent need to raise awareness and get people prepared. The issue seems to be that owing to the lack of communication on the topic it has failed to be a priority with governments, employers and individuals alike. Therefore a call to action is the responsibility of everyone. With the impetus on third age coaching education, several years of accumulated knowledge, experience and expertise will be brought back into use. Human resource is in abundance and the commitment, enthusiasm and engagement that is so characteristic of the older generation particularly in terms of work ethic, is exactly what needs to be utilised and instilled in the younger generations where it appears to be less evident.

To extend on the 'retirement coaching' concept available today, let's rename this preparation for the third age as 'Third Age Coaching' which could be conducted in organisations by human resource departments so that both employers and employees are brought up to speed and made aware of the relevance of preparedness for life, in the run-up to the end of full-time paid employment and beyond. For example, human resource management could apply the methodology of Appreciative Inquiry (A.I.) into third age awareness and preparation for older workers in an organisation. Appreciative Inquiry is usually implemented to transform the workplace culture of an organisation from a negative mind-set into a positive one by focussing on the strengths and successes of an organisation. By building on the positives, rather than the on the unfavourable aspects, organisations are able to generate new ways to achieve a more productive work culture. In the same way, A.I. could be applied to third age coaching to help prospective third agers to individually reflect on and celebrate their personal strengths whilst encouraging them to seek new endeavours.

Figure 8 below shows the four (4) phase cycle of Appreciate Inquiry that an individual will engage in to discover, dream and design for themselves, their destiny and desired future in the third age of the lifespan.

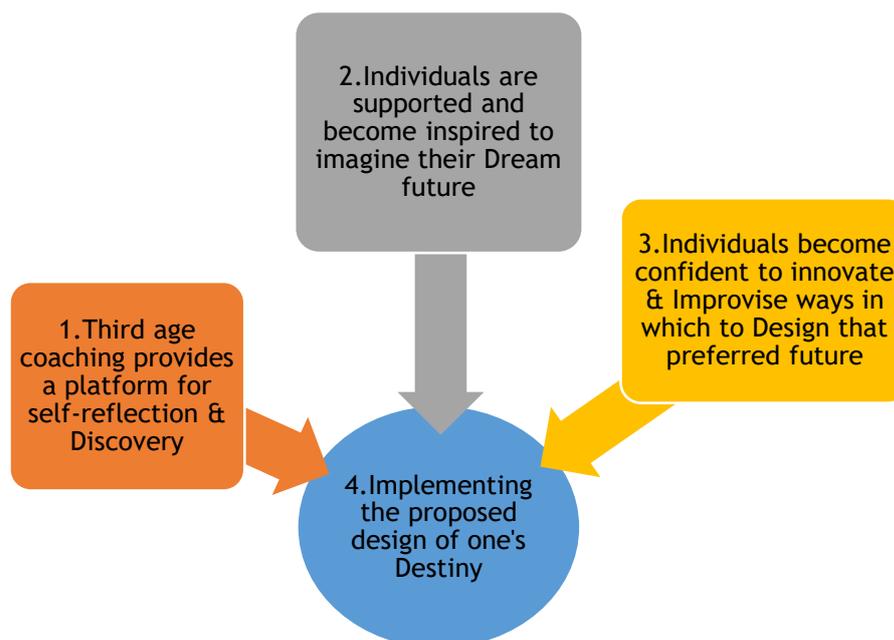


Figure 8: Applying appreciative inquiry to 'third age' coaching as a means of self-determined change required to redesign one's future.

Third age coaching implemented in workplaces would help to ensure that the idea and process of phasing into third age would be experienced in a more humane way. Furthermore, the transition period for all parties is smoother, and simultaneously provides a more efficient way to recycle knowledge and nurture intergenerational collaboration. If we take into account that people are expected to work longer and for as long as possible, phasing into retirement would facilitate a smoother transition from working life to retirement and from the employer's perspective a better continuity of work when the new worker is better orientated to the job, having been trained by its predecessor.

At the individual level, a series of third age coaching workshops/projects subsidised by local governments could be implemented at adult education centres as part of lifelong learning programmes. This would be available and affordable to everyone with the motivation and willingness to participate. Experience and empathy equip older adults for new roles as tutors, mentors, coaches and pillars of family support. The possibilities are limitless and the ideas of older adults would benefit people of all ages when given the chance.

The findings from the study have proven that as individuals we all have resources that can give us a renewed and continued purpose. Longevity changes everything and it will take immense creativity and innovation from local governments within communities to facilitate small steps in empowering third agers to redesign their futures. With thought and preparation third age can be a time that people will look forward to, where they can make a difference and for all the right reasons.

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Appendix 1

INFORMED CONSENT 1

Name of researcher and author of the thesis: Paula Hoppu

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Thesis work, for the Master Degree Programme in Global Development and Management in Healthcare.

Contact details of Tutors: Maria.ekstrom@laurea.fi; Teija-Kaisa.Aholaakko@laurea.fi

Title of thesis: Re-Designing Your Future in the Third Age of the Lifespan

Aims of thesis: To identify ways in which to empower mature adults to fulfil their potential in the Third Age

Iunderstand that I am being interviewed and recorded for a qualitative research study conducted by Paula Hoppu for thesis work of the Master Degree in Global Development and Management in Healthcare at Laurea University of Applied Sciences, Tikkurila, Finland. I agree to let the researcher Paula Hoppu use the information gathered through taping recorder and written document to analyze and gather data for the thesis work. It will not be used for any other purpose. I have been informed that if I become uncomfortable at any time during the interview, I do not have to answer questions or I can ask to have the tape or video recorder (if used) turned off. I am aware that I can request that a pseudonym be used. All data will be destroyed after the analysis is complete. I understand that by signing this form, I hereby give permission for the interview to be used for the purposes stated above.

Signature

Date

Appendix 2

INFORMED CONSENT 11

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Signature

Date

Appendix 3

Interview with Retirement coaching professional

The retirement coaching company was established by a higher education professional, who after a long career with University X, in the midst of his own retirement and as a third ager decided to reinvent himself and retrain as a retirement coach. The interview was conducted as a preliminary inquiry to understand how the concept of retirement coaching is perceived in Finland based on the experiences of this company. It was also an opportunity to become familiar with the profile of people are seeking retirement training. Furthermore it provided a means to assess the need and usefulness of retirement coaching for everyone approaching retirement and preparing for the third age in life.

The interview with the founder was conducted in a café in Helsinki whose responses were audiotaped throughout the discussion. The questions were designed to establish what was the motivation and inspiration behind this entrepreneurial endeavour in later life. This was an appealing area to examine as entrepreneurship is an increasingly popular venture third agers are entering into, as a means of redesigning or transforming their futures. Based on the responses of the informant, he had entered into retirement quite unprepared in terms of what to do next, following retirement;

Actually I had no specific plans for retirement, I just had thought that maybe I could do something new but I had no idea what it could be, absolutely no idea..... (Male informant 9)

The above comment underscores the importance of being provided with the opportunity to reflect and consider options and to also be encouraged and empowered to take a leap of faith to try something new. It was through an acquaintance that the informant participated in a coaching education course which sparked the enthusiasm to pursue a new career and which proved more than successful towards the path to self-fulfilment;

It is always useful to learn something new, even from the first day of the course, I realized that I now I had found something that I really want, after 60 years (Male informant 9)

Finding a renewed purpose in life and then developing the idea proved challenging for the informant and through self-reflection on his personal experience was able to identify a prospective client group with the encouragement and support from another retirement coaching professional. He realized that his client group were those individuals transitioning from working life to retirement and after being encouraged and supported by his own retirement coach was able to proceed in developing his business idea further.

One limitation that was anticipated prior to the research was related to the calibre of individuals who would be interested in participating in retirement coaching provided in the first place. It was assumed by the researcher that the participants would consist of mostly educated professionals rather than a variety of individuals from diverse backgrounds. This assumption was proven correct;

My clients are typically professional people, I could say that professional people have been my target group.... (Male informant 9)

In this case it would appear that the coaching was not accessible to people who would really need the guidance and support when transitioning from working life to the third age. To elaborate, one could argue, that well-educated, career-oriented individuals, are the best equipped and motivated to pursue new opportunities after retirement, opposed to those who have gained employment in fields which were undertaken by circumstance rather than by choice. Although the retirement coaching findings corroborated the assumptions that in most cases professional people are both highly educated and motivated, he also revealed that in many cases it was these very individuals who were facing the most difficulties when retiring;

When I started I knew that this was a new service and the target group was very big so I expected that there would be a huge amount of people coming to this course.....on the contrary, it barely managed to get enough and I asked why there are so few, and when I asked the doctor about this, I was told that for many it was very difficult, they could not even talk about it. (Male informant 9)

This response indicates that some individuals are in need of psychosocial support in the transition from formal employment to third age retirement. Reference was also made to the expense incurred by retirement coaching and the informant implied that this was an issue for many people;

You mention about these so called unprofessional people, the problem is how to reach them and how to get your clients because I can say ,that one should find a group and I think in most cases they need someone who will pay this training for them because they are not ready to pay anything (Male informant 9)

People appear to have an inaccurate impression of what retirement is and what it will be for them. Individuals tend to plan to some extent for the financial aspect, yet fail to comprehend or invest in the need for retirement coaching which is also supporting the non-financial aspects of retirement, which can significantly shape a person's perception of the future.