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The Chief of Lähiö: Retirement and Ageing States in Helsinki, Finland

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Abstract

Retirement is a transitional process, a period associated with an end to working life when individuals develop new social lives and belonging. Simultaneously, retirement is an institutional moment, involving new obligations and contractual arrangements with the state. The state is an often overlooked but an integral part of the retirement process. Not only can it define at what age retirement can be accessed, but perceptions of the state can transform upon accessing a pension. Building upon six months of ethnographic fieldwork in Helsinki, Finland, this paper follows the case of John, a Sierra Leone national who, despite living in Finland for over forty years, has been denied Finnish citizenship due to his minor debts. Following John's retirement process, during which he was forced to negotiate for debt relief and faced racism, I demonstrate how the process of retirement not only transformed John's experience of belonging to his urban locality, but also to the state. In this paper, I argue that the state is constituted by diverse practices and encounters that are framed relationally by temporal dimensions relating to age. Developing the concept of *ageing states*, I illustrate how one's position along the life course can be an additional ingredient for understanding the state.

Keywords: Ageing; Belonging; Debt; Retirement; the State

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In a side room of a community centre, John, a soon-to-be retired permanent resident of Finland and a Sierra Leone national, led an English class for a room of retired Finns from the surrounding north-east Helsinki *lähiö* (a high-density suburb). The classroom was abuzz with chatter about the ongoing dispute between the government and labour unions regarding striking rights. Taking this cue, John probed people's thoughts about the issue. One woman noted how Finland was becoming increasingly unequal. Distraught by the idea, John noted, "This is why I have never voted." Surprised, the woman responded, "Are you not a [Finnish] citizen?" "No," John replied, "I am not, but I can vote in the municipal elections. I don't vote because these politicians do one term in government and take home a big pension of four thousand [euros] a month. At age 18 you think voting is great, but that feeling doesn't last." As the class came to an end, John took me aside and opened an envelope he had received that morning from KELA (Finland's Social Security Institution). "Look," he instructed, pointing to a sum of some seven hundred euros printed on the letter. "My pension will be so low," he said with notable disappointment. His pension paled in comparison to those politicians he never voted for, a consequence of intermittent periods of unemployment and debt that shaped his understanding of the Finnish state. Despite this, he later reassured me that he would be fine, because as he explained "Everyone in the *lähiö* has got my back."

John's sense of belonging that came with his transition to retirement was tied to the *lähiö* he lived in. The *lähiö* is a type of suburb or district housing estate characterized by its centralized high-density housing, local amenities, and distance from city centres (Laakkonen 2022), similar to many other post-war era housing developments across Europe (Hall and Vidén 2005). While they have a sense of separation, they rarely feature as commuter towns and rather are loosely interconnected to one another through public transport, motorways, cycle lanes, forests, and parks. Their populations have historically been working class, but in recent Finnish history, they commonly tailor to students, low-income families, and migrants. Despite the negative connotations associated with the *lähiö* within Finnish political rhetoric (Lindroos 2022), scholars have demonstrated how the *lähiö* serves as a space of homemaking, belonging (Kuurne and Gómez 2019) and localized kinship (Junnilainen 2022) that are embedded within the architecture of the early welfare state. For John, his sense of belonging to the *lähiö* also came from a feeling of being settled, tied or stuck to the place, due to his lack of interest to live anywhere else. This comparable feeling of "stuckedness" (Hage 2009), was not characterized by a lack of agency, but rather was an attempt to project his future retirement towards the *lähiö*, its community and the state's social protections provided within.

John transitioned into retirement gradually, taking up activities associated with retirement. Having stopped working full-time at the age of 59 because of a hip operation, he transitioned into a role of volunteer for his urban locality, such as teaching English at the *lähiö* community centre or coaching football. Through volunteering activities, John had become "the Chief of the Lähiö" according to his social worker, simultaneously denoting John's belonging to the urban space, while racializing him by denoting his Africanness. This attributed belonging from a state actor was a novel experience for John, an opportunity he sought and seized upon within his retirement process.

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In addition to being a transitional phase, retirement is also an institutionally marked point along the life course that transforms social and economic arrangements in novel and unexpected ways. For John, his institutional retirement had unanticipated effects. Having lived in Finland for over 40 years, John had never secured Finnish citizenship due to longstanding personal debt. However, with his institutional retirement, John was for the first time able to apply to the personal debt adjustment programme (Act on the Adjustment of the Debts of a Private Individual 1993). Under the programme, John's personal debts were resolved through a partial payment scheme that used the stable income of his pension to expunge his remaining debt. Becoming a pensioner allowed for a renegotiation of debt relief never experienced before by John. Such an experience transformed John's relational experience of the Finnish state; one that had previously been defined by indebtedness and racism was transformed with his transition into retirement. Previously, John's non-citizenship status denied him the same rights and resources as naturalized citizens, but institutional retirement offered him an alternative route to access the same state resources as citizens, such as the debt relief program.

In this paper, I argue how transitional and institutional processes of retirement transformed John's understanding of the state, and his sense of belonging to his locality, the *lähiö*. I build on the concepts "age inscriptions," which details how certain institutions may define and regulate how aging is socially framed (Coe and Alber 2018), and "stategraphy," which examines how the state is understood within relational settings (Thelen, Vetters, and Benda-Beckmann 2017). Drawing on these concepts, I introduce the concept of *ageing states* to describe how experiences of ageing, memory work, and belonging can contribute to how the state is constituted differently along the life course. In the same sense that the "temporal self" denotes how belonging is retrospectively shaped over time (May 2016), so too does one's perception of the state change over time, as different state relations and practices are experienced along different stages of the life course. Not only can this reveal how the state is experienced as a process for an individual like John, but this can also help develop a working concept for the different generational experiences and age-related expectations of the state. For this, I primarily focus on the personal account of John as he transitioned and institutionally became retired, while including similar accounts from other research participants of a similar age and migratory background.

The Finnish Migration Context

From the late 19th century, Finland has been a site of emigration, rather than immigration. Migration to Finland remained relatively uncommon following the post-war period, when the government of President Kekkonen (1956 – 1982) pursued a restrictive migration policy with the development of the welfare state programs (Pellander 2018). While external migration was restricted, internal migration of rural Finnish migrants to urban areas prompted the government to develop social housing and housing estates situated on the outskirts of cities termed the *lähiö.*

Despite the restrictions, some migration into Finland did occur, with the arrival of Chilean and Vietnamese refugees between 1973-78 (Hiitola 2019). With the increase in standard of living created under welfare nationalism (Bendixsen and Näre 2024), Finland began experiencing net migration by the 1980s with Finnish economic migrants returning from Sweden (Kalliomaa-Puha 2020). Coinciding, but often overlooked, is the very small, but emerging African diaspora in Finland starting from in the early 1980s (Rastas 2019). A very small proportion came to Finland for higher education, such as John, while most arrived in Finland via the Soviet Union, having either personal relations in the country or by the late 1980s decided to immigrate to Finland due to the worsening conditions in the Soviet bloc.[1] By the 1990s, most African migration to Finland was through resettlement programs. Most of these migrant groups would make their homes in the *lähiö* suburbs of Finnish cities.

John arrived in Finland shortly before Kekkonen's resignation in 1982, and prior to Finland's first Alien Act in 1983 (400/1983). The Act did not include any right to reside within the country, "thus leaving the authorities with vast room for discretion" (Kalliomaa-Puha 2020). As a result, many of John's earliest experiences with border enforcement was guided by the Act, which was highly interpretive, possibly contributing to his earliest racist encounters in Finland. The Act was later amended in 1999 and 2004, following Finland's ascension into the EU in 1995 and gradual turn to neoliberalism (Näre 2016). For John, this was important, as he was able to be claim a temporary or fixed-term residency through work or studies and later secured permanent residency through marriage.

Finland has one of the most restrictive pathways to legal citizenship in the Nordic region (Midtbøen, Birkvad, and Erdal 2018). At the time of writing, for an adult to apply for citizenship, they must have oral and written skills in Finnish or Swedish, eight years of residency, complete a citizenship test, proof of incomes sources, have no criminal record, and have no payment obligations. In addition, the application process for citizenship in Finland costs 650 euros.

John's monthly pension was almost the same as the application process for citizenship. Due to John's low-income, sporadic periods of unemployment, and debt, John's pension was residence-based and not tied to his income. National and foreign residents have the right to access the guarantee-pension (*takuueläke*) that grants residence an old-age pension from the age of 65 (Nivalainen 2022) if their total gross pension income is less than 784.52 euros per month (Kalliomaa-Puha 2020). John had the right to access such a guarantee-pension, yet his retirement had consequences beyond simply receiving a pension.

Ageing States: Retirement, Age-Inscriptions and the State

Retirement, like any other stage of the life course, is as much a transition (Luborsky 1994) as it is a marked moment along the life course (Savishinsky 1995). Luborsky (1994) emphasizes retirement as transitional, a time where individuals may develop new social lives and reshape their subjective experiences through interaction with local communities that cultivate belonging. However, retirement does not guarantee a sense of belonging to a specific space-time, as belonging may require retrospective construction through memory practices (May 2016). While some scholars emphasize how retirement transitions are responsible for new forms of belonging (Garvey and Miller 2021), this is not a universal experience, as temporal experiences of urban precarity (Campbell and Laheij 2021), debt (Lusardi, Mitchell, and Oggero 2020), racism (Mulinari 2024), or poverty may inhibit a sense of belonging in retirement (Walton and Awondo 2023).

Occasionally overlooked in the anthropological literature of ageing is the role of the state. While the state has been discussed in terms of welfare interventions (Mikkelsen 2019), pension assistance (Vincent 2021, Gustafsson 2024), digitalization of services (Pokšāns and Mileiko 2025), elderly care (Thelen, Thiemann, and Roth 2014) and changing care practices (Coe 2023), few have made direct connection between how one's age can shape their perception of the state. Coe and Alber's (2018) concept "age inscriptions" has made some inroads, detailing how institutions regulate many of the social and economic conditions through which aging is framed. Thus, an age inscription is an institutionally defined age-grouping. For example, being a pensioner can be considered one such institutionally defined age-inscription. However, institutions don't have total control over how people will socially use such age-inscriptions, as those classified within such categories may create unintended norms and/or unsought-for practices (Coe and Alber 2018). Coe gives the example of such unintended practices from Ghanaian care workers in the United States, noting how they use the moment when they receive Social Security benefits from the state as their official retirement (2022), demonstrating how an institutional or state process can shape one's relationship to, and experience of, retirement. However,

left unexplored is this process in reverse, how an individual's age inscription can frame, perceive, or (re)constitute the state.

Defining the state requires delicacy, as the state can be seen as both an emic category and an etic term (see Millar 2022, 2024). It includes an array of diverse institutions and actors presented and imagined as a single totality. Such a totality of the state is constructed through a fetishizing or "mystification" process (Taussig 1992, 132) which masks the fragmented nature of state institutions (Abrams 1988) while simultaneously granting actors who act on behalf of the state legitimized use of domination or power (Scott 1990). In this paper, I build upon Thelen, Vetters, and Benda-Beckmann's "stategraphy" (2017, 7) which defines the state as a relational setting where "ideas of legitimate power" are reaffirmed with state images and "concrete practices." In this sense, the state has diverse relational modalities depending on who is interacting with it and when, denoting how "past experiences in structural environments […]" can "translate into contingent expectations for the future" (2017, 7). Moreover, their approach clarifies who and what belongs to the state and when. Such "boundary work" (8) is the ongoing process of creating, maintaining and navigating the boundaries between state and non-state actors. It moves away from rigid state representation and instead explores how it is shaped in relational settings. While their approach demonstrates processual formation of the state and how one's relative position to the state and its actors may change over time, it does not incorporate how one's age or age inscriptions can contribute to an individual's experience of the state across the life course.

To remedy this, I use the term *ageing states* to describe how the state can be perceived, framed, and/or (re)constituted according to one's age. Building upon the concept of "age inscriptions" (Coe and Alber 2018) and "stategraphy" (Thelen et al. 2017), I argue that the state is not a temporally static experience but one's perception of and relationship to it can change according to one's perceived stage along the life course. A person's relative position along their life course or institutionally defined age inscription can bring different relations, practices, resources, and expectations of the state. From childhood to later life, the state is interacted with differently; yet past experiences with the state are not simply forgotten but rather contribute to constructing one's relationship to the state through a reflective process that changes and is shaped over time along the life course. For example, one's past experiences of education, military service, or migratory status shape how one perceives or expects to interact with the state. Through retrospective memory work and changing relations with state actors at different moments along the life course, the state can be (re)constituted transitionally and/or according to marked institutional moments. This means that certain generations can have specific expectations and experiences of the state that may not correspond with other generations. However, an individual's relative position to the state (as with John), be it past or present, is also important in shaping how the state is perceived. For example, migrant interactions with the states in Europe are often encoded with racism and violence, resulting in attempts to avoid the state entirely or involve regular contact for the purpose of naturalization (Pellander 2018). In sum, *ageing states* foregrounds the relative positioning of individuals and their memory work, creating space for their biographical accounts to understand how age can contribute to how the state is constituted across the life course.

Methodology and Fieldwork

In 2023, I conducted six months of ethnographic research in Southern Finland, exploring experiences of later life and transnational elderhood among East African migrants living in Finland. For the research, I primarily spoke English but occasionally used other languages used such as Swahili and Arabic. My knowledge of such languages helped me gain access to the South Sudanese and Ugandan communities living in Southern Finland. However, my lack of proficient Finnish limited my access to Finnish state services, causing me to primarily focus on individual experiences, while forgoing official or specialist interviews. Despite this, I was able to explore the diminishing role of so-called elders within many East African communities. Yet, as the research unfolded, other themes emerged as more apparent or

important to my research participants, such as identity, belonging, and experiences with the state in later life. As with all ethnographic fieldwork, serendipitous encounters shape research interests and themes, such as my meeting with John.

I first met John at an anti-racism protest in central Helsinki. It was there, along the march against the proposed policies of the newly formed right-wing government, that John agreed to be a part of my ongoing research on transnational elderhood. My serendipitous encounter with John would develop into a close friendship, and after my six months of fieldwork in Helsinki concluded, we have maintained close ties. The relationship we share has helped me understand his remarkable position in Finland, detailing his life history, and allowing me to understand what it is like for a migrant to retire in Finland.

John was somewhat of an anomaly in my research, being the only informant from West Africa and officially retiring during my period of fieldwork. While many of my East African informants had experienced extended periods without Finnish citizenship and/or debt, it was John's prolonged experience with both, and actively going through the process of retirement and debt relief, that made his case distinctive. As such, John's case takes precedence in this article due to my ability to gain a closer account of his biographical life trajectory. However, accounts from other research participants of similar life course trajectories are included throughout to give weight to the theoretical findings of this paper.

John was incredibly open to the research and through my extended use of participant observation with him we quickly developed a friendship. This friendship created a scenario where research could not be simply "switched off" (Nordquest 2007); while the field diary might be put away, the relationship developed during the field is lasting. This partly came from being a fellow *mamu* (Finnish for immigrant/outlander) as we both shared similar experiences being an immigrant to Finland. Yet, as an Irishman, my Europeanness disconnected me from fully appreciating his position as an African in Finland. Despite this, our close friendship enabled me to spend extensive periods of time conducting participant observation with John by attending his regular English classes in the community centre, accompanying him to the swimming hall where we went for sauna, or the bar where we watched sport games, played pool and bingo, and drank beer. In addition, I also conducted two interviews with John, collecting his life history and personal perspectives. Such interviews generated the biographical account of his life course trajectory from Sierra Leone to Finland.

John's Life Course

In this section, I draw upon John's biographical account, focusing on his life course trajectory in Finland, and where relevant, include other research participant accounts. I primarily focus on John's biographical account, contextualizing his mobility from Sierra Leone to Finland, how he negotiated legal belonging through marriage, and his initial attempts to obtain citizenship. Where relevant, I demonstrate the diverse state institutions John encountered and utilized, as well as how those institutions shaped John's early experiences of the Finnish state, but ultimately, I show how John found belonging with the onset of retirement.

John was born in 1960 in Port Loko, Sierra Leone, before moving to the capital Freetown with his family. He initially lived with his grandparents, but then, at the age of seven, moved in with an uncle whose position in the military could grant him free access to primary and secondary education. After completing secondary school, he received a three-year scholarship to study the French language at the French Cultural Centre in Freetown. In 1980, John found work as a tourist guide for a hotel in Freetown. During his work at the hotel, John met with a Finnish architect who was in Sierra Leone working on a project to build a university. "They told me about Finland", John explained, "about the possibilities for tourism and [that] if I was interested to continue my studies [in Finland], they could assist me. So, I said, why not!"

In the winter of 1982, at the age of 22, John arrived in Finland through a student visa, the same year as President Kekkonen's resignation and prior to the first Alien Act of 1983. Initially, John enrolled on a six-month intensive Finnish language course and worked in washing dishes in central Helsinki, with the plan of starting a course in tourism afterwards. However, after the initial six months of Finnish language, John was not proficient enough to study tourism. John changed to a vocational school that offered courses in draughtsmanship. In 1985, after two years of studying at the vocational school, John was informed by the Immigration Office that he was required to leave Finland as he was denied an extension to his student visa.

"I had few options to stay", John explained, "to continue my studies, I had to get married." A state actor, a teacher, at the vocational school advised him to "find a Finnish lady and get married." John followed the advice of his teacher, and at the age of 26 got married to his then girlfriend. This was a common strategy described by some of my other research participants, for instance, one Ugandan participant noted that to marry a Finnish partner sometimes felt like the only way to stay in the country. After getting married and completing his course in draughtsmanship, John found work in the rapidly expanding construction sector. For many African migrants, the state institution of marriage was a means to circumvent the Immigration Office and the short-term visas, allowing John, as he described, "to live a normal life," especially after the birth of his son in the late 1980s.

While marriage offered some sense of protection it did not stop the consistent need to have John's residency renewed every six months. The frequency at which he had to renew his status in Finland was already "a problem" and "racist", John reflected. It was not the frequency of the visa renewals themselves; rather experience of racism he experienced while renewing it. On one occasion, John remembered being "screamed at" by one police officer when collecting his renewed permit for having "dirty trousers" after a day's work on a construction site. "This is why things are challenging", John detailed, "to get things from the official side. And even when you got it, like the permit, you could feel like you were not welcome." Here, John reflected, how even having official status in Finland as a resident did not matter to the Police or Immigration Office during the renewal process, as his encounters with them were racialized, treating him like the dirt on his trousers.

Many African migrants who lived in Finland in the 1970s and 80s noted how such early encounters with Finnish state actors were racist. For example, one Ugandan informant described how he also experienced racism from the Police, but also noted that other state welfare institutions such as KELA (Finland's Social Security Institution) used to provide "everything… you never were stuck if something was wrong." While past experiences of the state were encoded with memories of racism, such memory work shows that it was associated with particular state institutions such as the Police or Immigration Office. As such, the diverse institutions framed as belonging to the Finnish state totality all become encoded with a sense of racism as a direct result of the relational settings created by the Finnish Police and Immigration Office.

While state actors such as the Police and Immigration Office projected John as a racial outsider, not all encounters with state actors were remembered as racist for John. In fact, it was John's teacher at the vocational school that helped him circumvent deportation, by advising him to get married. The teacher's advice on developing kinship through marriage was suggested as a possible way to navigate visa irregularities. Marriage and a child tethered him to Finland, and even if he did not have permanent residence, it granted him some sense of agency and manoeuvrability to negotiate his belonging to Finland. Despite this, it was his encounters with the Police and Immigration Office that would define his earliest experiences with the state, despite engaging with a diverse array of state actors and

institutions, the racism experienced during his residency renewal process would leave a lasting impression on the state for John.

Such an impression would be reinforced during John's attempts at applying for citizenship. The first time John applied for Finnish citizenship was when he was married and working in construction at the age of 29, in 1989. His application was rejected on the grounds that he had to backpay undeclared income to the tax office. In the early 1990s, divorce and irregular employment following the economic crash made John's status in Finland increasingly precarious, prompting him to apply for Finnish citizenship again. However, John's citizenship application was again rejected on the grounds of minor debts, but he also suspected that the decision was racially motivated. Having to pay for the high cost of the process (contributing to his debt), and most importantly receiving his permanent residency in the mid-1990s discouraged John from applying for citizenship again. "Since then," he explained, "I never thought about applying for Finnish citizenship again until now… aside from voting, I get all the advantages a Finnish person gets." Debt relations, be it in the form of unpaid taxes with the Finnish state or owing credit to a bank, have consistently inhibited John's access to citizenship. For John, citizenship and debt converged as a disciplinary device, denying him access to political participation in Finnish elections.

Despite repeated rejections for citizenship, his divorce, and repeated experiences of racism from state actors, John notes how having his son and meeting his long-term girlfriend, Lena, prompted him to stay in Finland. "She was my angel" John recounted; Lena was an "older" woman he had met after his divorce with his wife. "She fought [for] and helped me in all kinds of ways. […] She was someone who not only treats you as a girlfriend [should], but also like a mother, like a protector, a shield, especially during the rough days as I said, with my ex[-wife] always on my neck." John recollected how Lena helped him retain his visitation rights with his son, assisted with some debts, and defended him in court after he had been assaulted in a racist attack instigated by her neighbours. "She helped me rebuild my life," John reflected, noting how she helped him through the hardship of the recession. Supported by Lena, John became active in football coaching, studying, and travelling, and found lasting employment as a kindergarten teacher. However, in the early 2000s, Lena passed away.

In 2003 at the age of 43, John moved out of Lena's former home as he could no-longer afford to live there, and into social housing in the *lähiö* where he resides in today. However, only after his hip surgeries in 2013, and again in 2014, did he profess a sense of belonging to the *lähiö*. John had to give up working, playing football, and coaching while he was recovering from surgery. This period was a low point for John; without Lena and unemployed, he needed a way to feel belonging once again. Only once he began taking up volunteer activities such as an English teacher at the *lähiö* community centre did he start to feel "retired." This transitional or "early retirement," as he called it, marked the beginning of a transformation in John's sense of belonging and his relationship with the state, which I explain in the following section.

Taking a biographical approach demonstrates the gradual and transitional way retirement unfolds along the life course. For John, his hip operation marked a momentary change to his body (Lynch and Danely 2013), which had a lasting impact on his life course as it forced him to turn his attention away from wage labour to volunteer activities. However, prior to his transitional retirement, and the sense of belonging it brought with it, John faced extensive experiences of racism from Finnish state actors like the Police and Immigration Office. In a subtle turn, it was also the work of another state actor – his teacher from the vocational school – that helped him navigate these attempts by other state institutions to exclude and ultimately deport John. As a result of such advice, his first marriage, his son, and later Lena, all helped John find a sense of belonging to Finland through kinship. Not only does John's life course trajectory in Finland set the scene for his understanding of the state in the contemporary, and

demonstrating the state's inherent fractured formation, but it also shows how belonging to a place may change over time. For instance, his gradual loss of belonging with his divorce and later the death of Lena, ultimately made him turn to the *lähiö* for belonging.

Transitional Retirement and Belonging to the *Lähiö*

In this section, I demonstrate how John cultivated a sense of belonging to his *lähiö* through his transitional, "early," or "unofficial" retirement. By attending the *lähiö*'s bars, sports facilities, and the community centre, John was able to cultivate a sense of belonging to the *lähiö* during his transitional retirement (Luborsky 1994). While John did express a sense of "stuckedness" (Hage 2009) to the *lähiö*, he was not without agency, but rather settled to the place and actively projected his future towards its locality. Simultaneously, the transitional practices of early retirement introduced a new relational setting with the state, allowing for past experiences to be challenged and reimagined.

Close to Christmas holidays in late 2023, I attended an English class John was leading. Taking a coffee from the community centre's free café, I joined the class noting that most of the students had come laden with Christmas gifts. One noted she had a gift for John, but complained he was late again. Just as I was about to call him, John came through the door apologizing. "I was at a Christmas party", he explained, "at the local bar last night". John, notably hungover, took to his usual seat with a cup of tea.

The conversation quickly turned to Finland's Independence Day which had happened the week prior. Everyone took turns noting what they had done. Many had visited families or stayed home watching TV. When it came to John's turn, he noted how he watches every year "The Unknown Solider", a 1950s classic, depicting a group of Finnish soldiers during Finland's conflict with the Soviet Union during the Second World War. "You can't imagine", John explains, "a black man from Africa watching the Unknown Soldier." Many in the class laughed at his comment. "My tradition…" John continued "is to watch it every year, then I watch the parades and marches, I like to see the latest weapons we have. I want to do intelligence; I want to see what Putin can see."

This depiction of Finnish nationalism aligned with John's joke and self-identification as an "African." Yet despite his effort to cast himself as an African outsider in a humorous context, it was the relationships he cultivated within the *lähiö*, from joining the pub's Christmas party to receiving gifts at the community center, that ultimately generated a sense of belonging. Such early transitional retirement activities helped John cultivate a sense of belonging to Finland through mutual engagement with others and performative nationalist displays, demonstrated his changing position within the "imagined community" (Anderson 1991) of Finland; yet it maintained a self-prescribed racial quality, marking himself as distinct or not a fully realized Finn or citizen.

This changing position within the imaginary of Finland coincided with many African migrants' changing relationship with state actors. This was a common experience among many of my older African informants. One Ethiopian woman noted how she received far less racism as she got older, noting that it was perhaps "younger generation of Finns" who were less racist now "worked in government buildings." Prior to John's retirement, he noted how his experience with state actors was still characterized by a "temporal racism" (Mulinari 2024) relating to his work history. For example, when John first met his current social worker, he noted how he "[…] thought I was one of those foreigners abusing the system." At first, John noted how his social worker "interrogated" him, "kept asking me questions […] then started seeing how I have contributed to the Finnish society, he started to see I was one of them." Such questioning made John feel like his life history being racialized. This experience was shared with another South Sudanese informant, who described how his relations to social workers changed when he detailed his long career outside of Finland working in Norway and the United Kingdom before returning to Finland to retire. To avoid this discrimination, John, and other

older African migrants I worked with, had to demonstrate a sense of deservingness to state social services and care through reciting their work history.

For John, it was not enough to simply recite his work history, he only felt a change of relationship with his social worker when he started to do volunteer activities in his *lähiö.* When he reflected upon his upcoming retirement, John stated "It doesn't mean that work life is over… I was recently asked to coach a woman's football team". When John's social worker found out that he would be coaching football team he asked John to find children in the community of low income who needed support purchasing football gear. "He wants me to find kids who cannot afford to pay for football… so the government will pay for their kits." In his *lähiö* John reached out to different families asking around if anyone needed help; while he was not as "successful" as he had hoped, such state work coalesced with his transitional retirement practices. As a volunteer, John embedded himself within the state's 'boundary work' (Thelen et al. 2017) and its 'work' that constituted its formbecoming the "chief of the *lähiö*," a powerful, yet racialized figure to his social worker.

John expressed a strong sense of belonging or more precisely being "settled" in the *lähiö* and Finland. On one occasion, when asking John about his upcoming retirement, he noted how he felt "settled." When I probed him what he meant by settled, he said, "In Finland, I feel settled […] I am more settled in Helsinki, where in Helsinki? Here in the *lähiö*! Take for example my friend Ben an Englishman […] He feels more secure here, he goes to England for holidays, and he is just seen as an outsider. […] Each time you feel you want to do something, fishing, a holiday, you will feel like you want to do it here." This sense of settled carried with it a sense of belonging to people, the state and the retirement practices that tied him to the *lähiö*.

Such connection to the *lähiö* and practices of belonging John engaged in emerged from a sense of "stuckedness" (Hage, 2009). 'Stuckedness' (ibid) is a specific experience of waiting, commonly associated with immobility, where one's aspirations for the future is characterized by uncertainty. When I probed John about the possibility of ever returning to Sierra Leone, he stated "I am *helsinkiläinen* [a Helsinki person], but mainly I am a *lähiöläinen* [*lähiö* person], I feel so locked up with this village. […] I do feel so much belonging to this village here. Talking about moving away from here, I don't see it. I would never move back to Sierra Leone, especially with the current political situation." While John did not arrive through a resettlement program like many other African migrants, he was unable to return to Sierra Leone due to the political instability and lack of social protection. This prompted John to project his future-oriented belonging and retirement towards the *lähiö* and the welfare protection of the Finnish state.

The transitional retirement practices and relations John engaged in cultivated relations within the *lähiö* and embedded him within the state. While he did portray a sense of belonging to Finnish state, it was not this belonging that prompted him to stay in *lähiö*, as he described he was settled in the place. However, he did not express this sense of immobility as inherently negative, instead it was an acceptance of place and an active choice in creating belonging when mobility was limited. As a result, the sense of feeling settled not only emerged from his "early" or transitional retirement but his changing engagement with the state. Illustrating how the state is not a static experience, but a processual one, that unfolds in diverse ways along the life course.

Institutional Retirement and Debt

In this section, I discuss how John's institutional (official) retirement had unintentional consequences for his debt relief and how he perceived the state. Despite Finland's longstanding strict immigration policies, welfare nationalism, and the gradual neo-liberalization of its state programs since the 1990s (Näre 2016; Bendixsen and Näre 2024), John was able to navigate beyond the debt relationship he had

with the state. In this section, I will detail how institutional retirement and the end of debt transformed John's relations with the Finnish state in a way that not only enabled him to imagine the possibility of Finnish citizenship, but also created an aspiration to be a municipal representative. Retirement was akin to a state fetish; it created new social relations through a "totality" with subjective qualities (Graeber 2005). In this case, the state takes on that imaginary totality and retirement contract where the reclassification of his status as a retired person granted John the power to consider citizenship and and to aspire to become a municipal representative.

In contrast to John, many of my East African informants came to Finland via refugee protection, which entails structured and shorter pathways to citizenship compared to other migrants. Many of those who received citizenship through such pathways never expressed much difference in state relations prior to or after retirement. One informant of South Sudanese origin noted that while he did need a social worker to help access retirement, as he worked a long period abroad, he never expressed a notable repositioning with the state. In contrast, for many migrants without Finnish citizenship, like John, becoming classified as a retiree enables greater access to social services, healthcare, and rights. Without citizenship, many migrants do not share the same rights and resources as naturalized citizens. However, retirement often circumvented the need for citizenship to access these state resources. These include, but are not limited to, housing allowance, reduced public transport fares, and a care allowance for healthcare costs. For John, one benefit of retiring was the access to the debt adjustment programme. As John's official retirement drew closer, he noted that his relationship with his social worker changed, stating "… you could feel in that moment how trust had been built in two people." John noted how his social worker provided all necessary paperwork for his retirement and the debt relief program. On occasion, John would receive calls from his social worker to his private phone, updating him on the process. As John became officially retired, his relationship with his social worker improved. This is because John's institutional age inscription changed and therefore repositioned his status with the state.

As John's official retirement drew closer, he began to receive multiple letters from the court demanding immediate payment of various debts he owed. After an English class at the community centre, John asked me to stay behind and read a letter he recently received from the court. It was the second court case that he had to contend with during my fieldwork. "Look," he said as he spread the contents of the letter out on the table. "This goes back to 2016, right after my hip operation." John noted he had ordered health supplements, but when he tried to cancel the repeated order over the phone, they kept sending him packages charging him every time. John felt cheated as an additional 50-euro surcharge had been added to the debt. The court, another state institution, had become an active participant on the side of the creditor, enacting further precarity to John's already precarious situation.

John challenged the court decision, but doing so often required writing an email to the court, which he felt inadequate to do. On one occasion, while visiting sauna with me, John openly discussed his ongoing dealings with the court, noting how he had gotten in touch with a staff member from the court through a phone call. He asked them if he could come to the court and explain his case orally "because my written Finnish is not good." The staff member said to John they would pass his message on and call him back if it were possible, but a callback was never received. "They are tricky," he complained, noting how his phone cannot call business accounts due to the cost.

Engaging with the court, John relied on state resources and relations from members of the *lähiö* community centre. To call the court, John was reliant on a phone provided at the community centre and his friend Elsa, who he called his "secretary of state" due to her ability to write well-worded emails. John was reliant on Elsa to communicate with the court on his behalf via email or listening in to his phone calls, giving him advice or speaking on his behalf. It was not that John could not engage with the state actors from the court himself: he spoke fluent Finnish. However, he noted that he was "not good

at bureaucracy," and that "she [Elsa] has very good Finnish and is always helping me." The gradual neoliberalization of Finnish state institutional services has led to the reduction of face-to-face services in favour of digitalization or limited phone services (see L. Kemppainen, Wrede, and Kouvonen 2023). This reorganization of state services not only impacts how different age groups or generations can interact with the state institutions, but also shapes the kind of practices actors like John can use when engaged with state institutional actors. As such, the "relational setting" (Thelen, Vetters, and Benda-Beckmann 2017) where a one can engage with the state, has consequences not only for how the state is perceived, but also age-related tactics available. For example, since John could not engage with the court in a face-to-face setting, John could not demonstrate his deservingness as a soon-to-be pensioner; instead he was marked as another quantifiable debtor.

John's pension was inadequate to pay off these debts, but thanks to the debt adjustment program, John had the chance to have these debts expunged and reconsider citizenship. "I need a clean shirt," John noted. "… The law enforcement is notified when you owe money. I know if I apply again [for citizenship], I will possibly be rejected, I owe the government, but if I correct my debts […] there is no way they could squeeze my throat. Especially now, I am going to go to retirement this year, I would like to have the Finnish nationality." For John, a clean shirt metaphor was symbolically tied to past experiences with the state. As previously noted, John was publicly abused by a police officer for entering a station with dirty trousers. In the same respect, you cannot apply for citizenship with debts. As such, the debt adjustment programme enabled him to wash his bureaucratic laundry and past experiences with the state, reconstituting a contemporary understanding of the state while respecting his past experiences of it.

John's consideration for entering the municipal elections was encouraged by those from the *lähiö* community centre. While having coffee together at the community centre, John introduced me to a close Finnish friend named Pekka. "He is getting me into politics," John said. Pekka noted John's involvement in the protests that had stopped the closure of the community centre several years prior. In an interview with John, I professed to him how I agreed with Pekka, that he would be an ideal municipal representative. "People have been saying this all the time," John replied "… But I don't want people to know I have issues with law enforcement, this is private. But immediately when I start my retirement, I will be repaying my debts. […] So, the next two years I will be cleaning my shirt. To come out with a clean white shirt, then I can decide my next project: I am going to be a councillor." In this sense, to have a clean shirt marked a transition when one was respectable enough to be officially embedded within the state's boundary and workings (Thelen et al. 2017), or in other words, he could be an elected "chief of the *lähiö*."

For John, to become a state actor or even interact with one required special attention to outward appearance such as clothing and behaviour, but also his appearance to the state, such as debts and criminal records. The clean shirt metaphor is akin to matter out of place, not only the symbolic impurities of the dirty trousers and debts, but what John represented to state actors. From the police officer who belittled him for having dirty trousers, to his social worker's initial reaction, it was John's claims to belonging to the Finnish state that affectively threatened an ordered myth of an ethnic homogenous Finland (Näre 2020). John represented a danger to "sources of power" (Douglas 1966, 98–99), as state actors – albeit initially – perceived him as a undeserving, indebted, and racialized migrant. It is not John's dirty trousers that are matter out of place; rather, it is his continued claim to state belonging which threatened the perceived ethno-nationalist order fostered by the welfare nationalism of the Finnish state (Näre 2013; Hyökki 2022). However, John's retirement empowered his ability to forge relations that propelled him beyond these narratives. The institutional moment or age inscription of becoming a retired pensioner created a contract between him and the state, solidified his claims to

belonging, and transformed him into a deserving former worker who actively built the imaginary state by virtue of being entitled to a retirement.

John's newfound status as a retiree transformed his political agency in the face of state-debt relations. Moreover, John's retirement exposed the disjointed nature of the state, with the court demanding payment of his debts while his social worker simultaneously attempting to have them expunged. As an African migrant, institutional retirement transformed his agency during interactions with state actors more than it would have done for any citizen, granting him access to state programs and actors who he previously had no access to. John's case is illustrative of how retirement can be seen as creating a new type of citizen or social contract with the state (Alho and Sippola 2019). Yet, this argument would tend to still see the state as a fixed entity or static object. Instead I see retirement as how Graeber (2005) describes the fetish: as a contract that creates social relations between actors under an imagined totality. Thus, retirement can transform subjects by empowering their relations with state actors, with the state – guaranteeing both status and pension – emerging as the imagined totality that ultimately governs these relations. In sum, retirement, like many other age inscriptions, has the potential to be another potent social mechanism for constituting the state, as it not only allowed John to expunge his debts through a pension, but also enabled him to consider citizenship and running as a municipal representative. In this sense, retirement permits a new sense of belonging to the state.

Conclusion

In conclusion, retirement for John was a transitional phase and an institutional moment. Through my concept of *ageing states*, I illustrate how the state was reconstituted through these processes of retirement. The transitional practices John engaged in became entangled within state work at the community centre or in assisting his social worker, while his institutional retirement transformed his status with state actors. It illustrates how the state changes along temporal moments of the life course, demonstrating its multiplicity and disjointed form. When John became a classified pensioner, he was categorically redefined as deserving protection and care within an imagined community of the state.

The different temporal point one passes through state institutional processes have consequences for how the state is constituted at certain points along the life course. My point being, younger and older generations (combined with the intersections of gender, ethnicity, class, etc.) have radically different perceptions of the state, not just because of memory work and past experiences informing the present, but because the very institutions and contracts with the state change between generations. Neoliberalist dismantling of the welfare state however threatens younger generations access to retirement. While post-war generations are to some extent guaranteed retirement, this social protection for younger generations is increasingly under threat. Retirement has the power to transform actors' position with state actors. Not only does this reveal how the state is constituted as a process, but exemplifies the generational experiences and expectations of state. John's case helps reveal this process; racialized, indebted, and non-citizenry status highlight the contractual power bestowed to the status of retired.

While this paper focused on John's case, given our working friendship and his openness to share his biographical life history, many other African migrants of similar age to John shared similar experiences with the state. In short, John was used as a template to explore how one's experiences can constitute the state differently across the life course and at different institutional age inscriptions. Accounts from other research participants reveal how past experiences are not static, certain memories can be used to inform the present, but present situations may alter their meaning. A past memory used as an example of racism may be joked about, or as John noted, a clean shirt may no longer be a story about racism, but become a novel metaphor for becoming a municipal representative. As such, it is imperative that future works within the Anthropology of the State engage with age and memory. The conceptual framework of ageing states reveals this, demonstrating how memories and past experiences of the state can change

over time, with institutional moments or more gradually through transitional change along the life course. In sum, a life course or biographical approach to the state can reveal more than simply focusing on present perceptions of the state, contributing to how we as anthropologists understand the state, and how ageing can inform how the state is constituted across different generations.

Notes

1. The Soviet Union hosted exchange programs with Soviet-aligned African states. However, with the collapse of the Soviet Union by the late 1980s, students from Ethiopia and Somalia did not return to their home countries for fear they would be considered sympathetic with the former Soviet aligned regimes prompting many to seek asylum in neighbouring states such as Finland.

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