

Work and retirement attitudes of 50- to 64-year-old people at work and on pension

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The increase in the average age of workers is the dominant change in the structure of the labor force in industrialized countries in the 1990s. In addition changing values and attitudes of workers and pensioners toward work and retirement have been pointed out. Flexible modes of retirement offer new possibilities to retire. During middle and late adulthood, significant individual differences exist for life history, work experiences, aspirations, and health conditions. Changes at work have both positive and negative impacts on stress and well-being (1). At the ages between 50 and 65 years individuals make decisions concerning work and retirement. These decisions have impact on both manpower and social and productivity issues at the societal and company level.

Changes in the quality of work and the work environment can have a pushing effect toward early retirement. On the other hand, motivation and possibilities to continue work after the age of retirement vary. Retirement is a time-consuming process affected by both personal and environmental factors. It proceeds through the stages of preference to retire, decision to retire, and act of retirement (2). Studies are lacking which analyze this process and the factors connected with it.

As the starting point for a multidisciplinary research project concerning the aging worker (3), an interview study was carried out dealing with the attitudes of people toward work and retirement (4). The study was conducted among both a sample of 1000 Finnish workers over 35 years of age and a parallel sample of persons already retired.

The following three questions are discussed in this paper: (i) how many persons in the work force and on pension are interested in still working once retired; (ii) how do work-motivated groups and retirement-motivated groups differ as regards physical capacity and mental resources; and (iii) what, in general, are the prerequisites for continuing to work up until retirement age, and what are the personal prerequisites for taking part in worklife once on early retirement?

Subjects and methods

The data were collected in telephone interviews in connection with the Labour Force Survey compiled by the Central Statistical Office of Finland in 1990. The first study sample comprised 879 workers over 35 years of age, who represented the Finnish labor force. The second sample consisted of 836 persons already retired.

For the present report, two study groups of the total cohort were extracted, both being between the ages of 50 and 65 years. Group W consisted of workers ($N=239$, 54% female, 46% male) with a mean age of 54.7 years. Group R included those in the retirement sample who were on early pension ($N=272$, 81% of all pensioners in the aforementioned age group); 51% of the group being women and 49% men, with a mean age of 59.6 years.

Groups W and R were further divided into work-motivated [W^W ($N=120$) and R^W ($N=49$)] and retirement-motivated [W^R ($N=96$) and R^R ($N=222$)] subgroups.

Intentions to continue to work after retirement were determined in group W (those still working) by the following question: "What do you think your attitude toward work might be when you reach retirement age?" The group's responses were as follows: (i) "I would stop paid work immediately" 38%, (ii) "I would accept some nonpermanent work" 46%, (iii) "I would like to have a permanent part-time job" 6%, (iv) "I would like to continue in a permanent full-time job after retirement" 4%, and (v) "I am probably going to retire early" or cannot say 6%. These alternatives were used to classify the group further into subgroups W^W (alternatives ii, iii and iv, $N=120$) and W^R (alternatives i and v, $N=96$).

The participation of retired persons in worklife was determined by the question: "Have you thought of the possibility of somehow still taking part in worklife?" The group's responses were as follows: (i) "I have not thought about it" 82%, (ii) "I have thought about it sometimes" 14%, (iii) "I am thinking continuously about it" 1%, and (iv) "I am already working within the limits of regulations (eg, right to pension, taxation, amount of pension)" 3%. These alternatives were used to divide the group further into subgroup R^W (alternatives ii, iii and iv, $N=49$) and subgroup R^R (alternative i, $N=222$).

Mental resources were analyzed by standardized scales used in earlier studies of The Finnish Institute

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Table 1. Mental resources and physical and work capacity of the work group by type of motivation. (W^W=work-motivated, N = 120; W^R=retirement-motivated, N = 94; NS = not significant)

	W ^W		W ^R		P-value
	Mean	SD	Mean	SD	
Mental resources	8.45	2.30	8.43	2.59	NS
Physical capacity ^a	2.65	0.96	2.54	0.94	NS
Work capacity	7.91	1.19	7.61	1.98	NS

^a Low value = high capacity.**Table 2.** Mental resources and physical and work capacity of the retirement group by type of motivation (R^W=work-motivated, N = 48; R^R=retirement-motivated, N = 212; NS = not significant)

	R ^W		R ^R		P-value
	Mean	SD	Mean	SD	
Mental resources	8.37	2.56	7.56	2.85	NS
Physical capacity ^a	3.06	1.05	3.61	1.20	0.005
Work capacity	5.44	2.43	4.22	2.70	0.005

^a Low value = high capacity.**Table 3.** Mental resources and physical and work capacity of the work-motivated groups still working and already retired (W^W=still working; N = 120, R^W=retired, N = 49; NS = not significant)

	W ^W		R ^W		P-value
	Mean	SD	Mean	SD	
Mental resources	8.45	2.30	8.37	2.56	NS
Physical capacity ^a	2.65	0.96	3.06	1.05	0.02
Work capacity	7.91	1.19	5.44	2.43	0.0001

^a Low value = high capacity.**Table 4.** Mental resources and physical and work capacity of the retirement-motivated groups still working and already retired (W^R=still working, N = 96; R^R=retired, N = 212)

	W ^R		R ^R		P-value
	Mean	SD	Mean	SD	
Mental resources	8.43	2.59	7.56	2.85	0.02
Physical capacity ^a	2.54	0.94	3.61	1.20	0.0001
Work capacity	7.61	1.98	4.22	2.70	0.0001

^a Low value = high capacity.

of Occupational Health. A sum scale of mental resources was based on the following three questions: (i) "have you enjoyed your daily routines recently," (ii) "have you been active and energetic recently," and (iii) "have you felt yourself optimistic as regards the future recently?" The alternatives were 4 = very often, 3 = often, 2 = every now and then, 1 = seldom, and 0 = never. The reliability of the sum scale was 0.67 (Cronbach's alpha) with a range of 0–12.

Physical capacity was measured by a five-point scale on which subjects evaluated their physical capacity in

comparison with that of others in the same age group. The scale for work capacity varied from 0 to 10, and the subjects compared their current work capacity with their "best ever" capacity.

A list of 10 items of possible improvement was given to those still belonging to the labor force, and they were asked to state whether they thought the presented issue would be an important factor in reducing unnecessary early retirement. Personal prerequisites for taking part in worklife were asked of those who were already retired and had thought of work. These persons were presented with a list of 11 items with the following alternatives on each item: 1 = is important as a prerequisite to taking part in worklife, 2 = is not important as a prerequisite to taking part in worklife.

The statistical analyses for this study were based on frequency distributions, tables, and means. The significance of the differences between the two samples was tested with the chi-square test and the t-test.

Results

Only 28% (N = 239) of the 50- to 64-year-old workers had no thoughts of retirement, 44% had thought about it sometimes, and 28% were seriously considering it ("I am thinking continuously" or "have made an application for").

The W^W and W^R subgroups of the working group did not differ from each other as regards mental resources, physical capacity, and work capacity (table 1).

Physical capacity and work capacity were connected with work and retirement motivation in the retirement sample (table 2), as could be expected. Mental resources, on the other hand, were not significantly higher in the R^W subgroup than in the R^R subgroup.

When the work-motivated subgroups were compared, those already on retirement had a significantly lower physical and work capacity (table 3). The differences between the retirement-motivated groups were, however, also significant for mental resources (table 4).

The proportion of group W which rated the suggested possibilities to improve worklife as important to a reduction in unnecessary early retirement was as follows: (i) the amount and haste of work 78%, (ii) possibilities for rehabilitation 78%, (iii) improvement in the work environment 70%, (iv) flexible workhours 69%, (v) occupational health services 62%, (vi) wages 61%, (vii) work content 56%, (viii) leadership styles 58%, (ix) a sabbatical year 49%, and (x) training possibilities 45%. The proportion of positive ratings given by group R^W with respect to the personal prerequisites for taking part in worklife were as follows: (i) good health 85%, (ii) changes in the regulations of pension systems and taxation 83%, (iii) suitable job locally available 71%, (iv) autonomous work schedule 66%, (v) part-time job 61%, (vi) better wages 41%, (vii) possibilities to influence the work 34%, (viii) improvement in work content 32%, (ix) improvement in

leadership style 29%, (x) improvement in the work environment 27%, and (xi) change in family situation 15%. Both groups considered flexible workhours to be important targets as regards participation in work-life. Those still working emphasized more, in general, improvements in the work environment and in leadership style. They placed also more stress on wages and work content.

Discussion

The interviews of people at work and on early retirement between the ages of 50 and 64 years revealed that interest in taking part in worklife after retirement was much higher in the group still working than among those already retired. The comparison of the mental resources and physical and work capacity of the groups has led to a tentative conclusion that individual resources and capacity influence work and retirement motivation more when people are on early retirement than when they are still at work. Aspects other than health or loss of it are more important for those still working.

When conclusions are drawn, it should be kept in mind that those persons who are still working between the ages of 50 and 64 years are representative of the "healthy worker effect." Most of those who have already retired at these ages have done so more or less because of poor health or a low work capacity.

In order to ensure more individual choice between work and other life activities for people in the age

group of 50–64 years, work conditions, regulations, and individual capabilities and personal resources must be developed. The prerequisites for continuing to work after retirement were very personal issues for the pensioners. Those still working evaluated the work environment as a more important target in order to limit unnecessary early retirement. It should be noted, however, that personal prerequisites were not asked from the group of workers.

Further analyses will be made on the basis of both the survey data presented in this paper and new survey data, which will be collected with the same instrument in the same size study populations of workers and pensioners in 1992.

References

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