The intention of Australian older workers to continue paid work: the impact of marital differences

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Abstract

This paper examines whether the impact of certain work-related factors on older workers' intention to continue paid work varies between couples and singles. Data were collected through a questionnaire survey of a sample of employees, aged 50 years and older, working in a large public sector organisation in Australia. Data analysis suggests that work-related factors that are significant for couples include 'interests outside of work', 'importance of work' and 'flexibility'. 'Interests outside of work' and 'flexibility' were also important factors for singles in their intentions to continue working. Analysis of the data demonstrated that a clearly identifiable work-related factor that provides a differentiation between couples and singles was 'importance of work' for couples. Given the ageing population and the issues related to future labour shortages (including the trend toward early retirement), there is a clear inference for management to develop new marital status specific policies and practices aimed expressly to increase the employment of older workers.

Keywords: mature workers, women and work, work and family, work/family balance, work/life balance

In the past two decades, population ageing has become a widely recognised feature in the demographics of most industrialised nations, with implications for labour supply and economic growth prospects (OECD 2003). In Australia, for instance, the population and thereby the workforce is ageing and there is also a shortage of skilled labour (Productivity Commission 2005). This trend is the result of a continuous decline in birth rates since the 1960s, coupled with an increase in life expectancy (Productivity Commission 2006). Evidence suggests that an increase in life expectancy has caused some older workers to delay their retirement in order to ensure their financial security in old age (Lee & Law 2004), particularly older women (Olsberg 2005). In addition to the issues related to population ageing, labour shortage and increasing longevity, many Australian older workers, in a countervailing trend, are retiring early, before the age of 65 (Australian Bureau of Statistics 2004; Productivity Commission 2006). These issues, taken together, suggest that Australia will need older workers to increase their labour force participation and extend their working lives (Harpaz 2002; OECD 2003; Phillipson 2004; Platman 2004; Productivity Commission 2005; Reday-Mulvey & Taylor 1996). Encouraging Australian older workers to remain working as long as possible will be increasingly important to the Australian economy (Costello 2004; Productivity Commission 2005).

A significant amount of research, therefore, has been undertaken to explore the retirement behaviour of older workers. The conceptual framework used to examine older workers in the workforce has traditionally been based on retirement patterns and there is a significant amount of research into why

people leave the workforce or retire (for example, Australian Bureau of Statistics 2006a; Feldman & Turnley 1995; Hayward, Friedman & Chen 1998; Muchinsky & Morrow 1980). However, there is no model or framework to explain why people make the choice to stay at work (Lee & Mitchell 1994) and there is little understanding about the factors influencing older workers' intentions to continue paid work.

Marital status may play an important role in analysing retirement behaviour, particularly because of the influence of family-related factors on the retirement decision-making process, especially in terms of retiring or delaying retirement. In 2001, 447,000 (40%) older Australians (75 years and over) were living with a partner, while 383,000 (34%) were living alone (Australian Bureau of Statistics 2004). By 2026, it is predicted that the proportion of older Australians (75 years and over) living with a partner will increased to nearly 50% (1.2 million people) while nearly a million older Australians (an increase of around 40%) will be living alone (Australian Bureau of Statistics 2004). The majority of studies exploring marital status has focused on the decision to retire, with strong emphasis on the related behaviours of husbands and wives (Blau 1998; Coile 2000; Henretta, O'Rand & Chan 1993; Pienta & Hayward 2002; Smith & Moen 1998). Research suggests that retirement issues for couples are different to those affecting singles (for example, Warner 2004). However, there is limited research exploring the employment implications of marital status for couples and singles (except, for example, Haider & Loughran 1995; Lee 2005; Warner 2004). In addition, the emphasis of most of these studies was on retirement and not on the intention to continue in paid work. Therefore, it is not yet clear which work-related factors affect older couples' and singles' intentions to continue working. What has been largely overlooked in the literature is an investigation of whether certain work-related factors influencing older workers' intentions to continue paid work are similar or different for couples and singles. Accordingly, the objective of this paper is to examine such possible differences. Therefore, the primary research question is:

RQ₁ Does the impact of perceptions of work-related factors (attachment to work, importance of working, autonomy, flexibility, interpersonal relationships, interests outside of work and work environment) on older workers' intentions to continue paid work vary between couples and singles?

This paper provides an extensive review of the literature from which the hypothesis emerges, and then describes the sample and methods used to test the hypothesis. The results from a regression analysis of relevant data follow and the discussion section involves pattern-matching with relevant past research, finishing with the conclusions of the paper.

THEORETICAL BACKGROUND

Work-related Factors Influencing Intention to Continue Working

The approach to examining older workers' intentions to continue paid work uses as its foundations some of the same factors identified as significant in the decision to retire. There appear to be two dominant variables influencing older workers' decisions to retire: (a) health (American Association of Retired Persons 2002; Gustman & Steinmeier 1994; Humphrey, Costigan, Pickering, Stratford & Barnes 2003) and (b) financial circumstances (Patrickson & Clarke 2001; Rosenman & McDonald 1995). Previous research has identified additional factors as also relevant to the decision to retire: negative influences on the decision to retire, such as attachment to, or passion for, work (Barnes, Parry & Taylor 2004; Patrickson & Ranzijn 2004), and positive influences on the decision to retire, such as outside interests (Phillipson & Smith 2005) and caring responsibilities (Evandrou & Glaser 2004; Loretto, Vickerstaff & White, 2005; Mooney & Stratham 2002). However, as previously mentioned, the majority of this research was concerned with the decision to retire, not the intention to continue working.

In contrast, Shacklock (2005; 2006a; 2006b) identified specific work-related factors that influenced persons aged 50 years and older in terms of their intentions to continue paid work. These work-related factors, apart from the anticipated factors of health and financial circumstances, were: (a) attachment to (passion for) work; (b) importance of working to the individual; (c) perception of personal autonomy at work; (d) flexible work arrangements; (e) interpersonal contact at work; (f) interests outside of work; and (g) management and organisational factors, such as supervision, bureaucracy and work environment. These seven factors affecting older workers' intention to continue paid work have received limited attention in previous research about intentions to continue paid work. There is a clear need, given the labour shortages in most OECD countries today, to examine all these factors within the context of the intention to continue paid work. However, it is unclear how these work-related factors affect older couples' and singles' intentions to continue paid work.

(a) Attachment to work

The literature confirms the role of work "passion" or attachment to work in the desire to continue working (Barnes et al. 2004). Positive views about work were found to influence well-being and identity, encouraging older people to consider the extension to their working lives into later ages. In the retirement decision literature, psychological factors such as reduced commitment and job satisfaction, dissatisfaction with career attainment, and anxieties about leaving the workplace, were influential (Ekert & DeViney 1993), as well as the negative perception of changing from work to retirement when strong attachments to jobs were evident (Barnes & Parry 2003).

(b) Importance of work to the individual

According to Meaning of Working International Research Team (MOWIRT) (1987), work is very important to people as a part of their lives, and was found to be second only to the factor of "family" in most western countries. Without work, people may feel unfulfilled, low in self-esteem, or even lost in terms of their identity (Probert & McDonald 1996). The use of the well-known "lottery question" has shown that 65-95 per cent of respondents, from representative samples from different countries, and representing a variety of occupations, ages and both genders would continue to work even if financially they did not need to ever work again (Harpaz 2002; MOWIRT 1987; Warr 1987). In turn, the importance of working for older workers impact upon their intentions to continue working or to leave the workforce (Shacklock 2005).

(c) Perception of personal autonomy at work

One factor that may affect employees' decisions to retire is perceptions about their level of autonomy in the decision-making at work (Friedmann & Havighurst 1977; Phillipson & Smith 2005). Employees' autonomy in the workplace refers to their ability to make decisions about how and when to undertake workplace tasks (De Jonge 1995). However, the issue is as relevant to employees considering whether to continue working. As evidence of such a relationship, early retirement (the opposite of continuing to work) was related to low levels of autonomy in job tasks among males in Norway (Blekesaune & Solem 2005). Moreover, Hansson, DeKoekkoek, Neece and Patterson (1997) and Salter (2003) argued the decision to retire was related to the choice to retire rather than being forced to retire.

(d) Flexible work arrangements

Work-life balance as a concept has been well researched in recent years and is a key issue for employers, employees and social policy makers. This is because the context within which today's workers are employed has markedly changed, due to globalisation and the uptake of cheaper off-shore labour markets, increases in technology enabling working from a number of situations not limited to an office, and the ever-increasing pace of change and consumer demand for service (Woodward 2007). Moreover, the greater participation rate of women in the labour force over recent times (Australian Bureau of Statistics 2006a) has driven the demand for improved balance between the demands of work with the obligations of family and home. In particular, there is some consensus that older workers want flexibility in their work arrangements if they are to continue working (Patrickson 2003; Phillipson 2004; Productivity Commission 2005; Rolland 2004).

(e) Interpersonal interaction at work

The opportunity to interact with others while at work was found to be attractive to older workers; and those who had retired and were no longer working missed such interaction (Shacklock 2006a). Further, social interaction at work was found to be an important factor in working, particularly later in life (Choo 1999), and after the traditional age of retirement (Smeaton & McKay 2003). However, the

impact of the opportunity for social interaction at work on the intention to continue working has not been tested.

(f) Interests outside of work

A majority (83%) of those who intended to retire early reported they would do so in order to "enjoy life while they were still fit and young" (Phillipson & Smith 2005: 28). Similarly, Laslett (1989) argued that retirement allows more time for generally pursuing life goals. MOWIRT (1987) found that there were certain interests outside of work that affected individual's meaning of working, including: family, friends, spiritual development, community, hobbies, and leisure. However, the research has not identified which factors impact the intention of older people to continue paid work.

(g) Management and organisational factors (supervision, bureaucracy and work environment) Organisational policies have traditionally been of little support in encouraging employees to stay working beyond the traditional age of retirement. Drucker (2001) argues that it is the responsibility of human resources managers to develop policies aimed at encouraging older workers to remain working past the traditional retirement age. Instead, the experience of older workers is that the majority retired for reasons beyond their control (81 percent of men and 64 percent of women), with the majority of these citing "significant employment problems" prior to their retirement (Sheen 1999: 8). Further, Platman (2004) found that the type and characteristics of work and the working environment was important to older workers when considering their working futures.

Marital Differences

There is a well-documented tendency for couples (married and de facto) towards joint decisions about when they plan to retire (Henkens 1999; Svinovack, Ekerdt & Vinick 1992; Szinovack & De Vincy 2000). Some studies indicate that couples often retire within a short time of each other (Blau 1998; Johnson & Favreault 2001; Kim & Feldman 2000). Other studies suggest that the health status of the partner/spouse or other family members affects the trend towards joint retirement decision behavior, particularly for women, given the traditional role of women in taking responsibility for family caregiving (Mathews & Brown 1987; Skirboll & Silverman 1992; Talaga & Beehr 1995; Wolcott 1998). Findings from Cobb-Clark and Stillman's (2005) study suggest that having a partner (or losing a partner) decreases (increases) expected retirement age for Australians aged between 45 and 55 years. Findings from a study conducted by Knox (2003), based on a sample of Australians workers aged 45 to 54 years, suggest that the lack of a partner is likely to encourage a longer work life. This is particularly relevant for women, given their increased life expectancy, limited financial resources and the interrupted nature of their working lives.

Today, Australian women can expect to live longer than men and well into their 80s and 90s (Australian Bureau of Statistics 2006b). Additionally, almost five times more widowed women lived

alone (414,000) than widowed men (86,000); a consequence of the greater life expectancy of women (Australian Bureau of Statistics 1997). Studies examining women's retirement suggest that women, particularly those living without a partner, have limited financial resources to support themselves in retirement and therefore are more prone to live on a low income in retirement (Claire 2001; Donath 1998; Jefferson 2005; Olsberg 2005). Research indicates that married women have shorter working lives and a higher likelihood of early retirement than divorced, widowed and never married women (Blekesaune & Solem 2005; Phillipson & Smith 2005; Smeaton & McKay 2003; Warner 2004).

In terms of behavior associated with financial resources of couples and singles, women living without a partner are very concerned about financial security and therefore tend to have a longer paid working life, compared to partnered women and single men (Hatch 1992; Knox 2003; Warren 2004). Findings from a study conducted with Australians aged 45 years and over suggest single women enter retirement with lower savings compared to single men and couples are financially better off than single people (Warren 2004). In addition, marital dissolution often reduces women's retirement income substantially so that they often must work to an older age (Parsons 1995). For many such older single women approaching retirement, their financial resources may be insufficient and extensions to working lives are a necessity rather than a choice. Substantial numbers of retired older women have interrupted careers, particularly because of family demands/childbearing (Luce, van Zwanenberg, Firth-Cozens & Tinwell 2002; O'Rand, Henretta & Krecker 1992) as well as the care of older family members (Hatch & Thompson 1992). These results suggest that the intentions to retire of couples and singles may differ. However, we know little about the impact of certain work-related factors influencing the intention to continue paid work for couples and singles and this paper contributes to our understanding of such factors. The hypothesis that emerges from the literature is:

 H_1 - The impact of perceptions of work-related factors (attachment to work, importance of working, autonomy, flexibility, interpersonal relationships, interests outside of work and work environment) on older workers' intention to continue paid work varies between couples and singles.

METHODS

The one-shot experimental design was used to gather data to test whether certain work-related factors influence Australian older workers' intentions to continue paid work. Once all completed questionnaires were collected and analysed, the results were compared to past research (Babbie 2004).

Measures

A questionnaire was developed using a 7-point Likert-type scale ranging from 1 (strongly agree) to 7 (strongly disagree) for each of 41 statements. The statements were based on each of the seven

variables and sought responses in relation to the impact each would have on the respondent's intention to continue working.

Dependent variable. 'Intention to continue working' was measured using 5 items, based on a study conducted by Shacklock (2005).

Independent Variables. 'Autonomy' was measured using 5 items, based on a study conducted by Shacklock and Brunetto (2005). 'Interpersonal relations' was measured using 6 items, based on an instrument validated by Rubin, Perse and Barbato (1988). 'Work environment' was measured using 3 items, based on a study conducted by Shacklock (2005). 'Flexibility' was measured using 3 items, based on an instrument validated by Netemeyer, Boles and McMurrian (1996). 'Attachment to work', 'importance of working' and 'interests outside of work' were measured by an instrument validated by MOWIRT (1987). These latter variables were measured using 2, 2 and 7 items, respectively.

Sample

Purposeful sampling underpins all sampling decisions (Babbie 2004) and this research focused on employees in a large public sector organisation. Respondents were therefore sought from all employees aged 50 years and older, representing those closest to decisions about retirement. The organisation identified that over 1000 employees met this criterion and sent an anonymous survey and return-addressed envelope to each suitable employee. A total of 1012 questionnaires was distributed and 379 were returned, providing a response rate of almost 38%.

RESULTS

Sample Demographics

Of the 379 respondents, 67.3% were male and 31.9% female. Examination of age group showed the greatest number of respondents (47.9%) were in the 50-54 years age group, followed by 55-59 (33.2%), 60-64 (14.9%), 65-69 (3.7%) and 1 respondent was aged 70 years or over. The vast majority of respondents were either married or living with a partner (a total of 72.1%) with 27% reporting being single, divorced, separated or widowed (See Table 1).

[Insert Table 1 here]

Results from quantitative analysis

Stepwise regression analysis was used to analyse the data. The means, standard deviations, correlations and reliability of the data in this study are reported in Table 2. Coefficient alphas were all acceptable, ranging from .76 to .89, except importance of work (.66). However, this latter variable is from a previously validated instrument and thus it was used in this study. The findings indicate that the intention to continue paid work is significantly correlated to several variables: the importance of work, autonomy at work, flexibility at work, the work environment and interests outside of work.

[Insert Table 2 here]

To address Hypothesis 1, the first step of the stepwise multiple regression involves testing only the variable that has the highest correlation with the dependent variable ('Intention to continue paid work') for 'couples'. In this case, the variable was 'Interests outside of work' (Model 1, Table 3) which had the strongest impact on the 'intention to continue paid work' explaining 16% (F = 48.09. p<.000) of the variance. The next step was that the second strongest correlation (semi-partial correlations - achieved by firstly removing the correlation with the first predictor variable) was entered as the next predictor variable (evident because it has the highest semi-partial correlation). The variable identified via this process was 'Importance of work' (F= 7.74, p<.000) explaining a further 2.5% of the variance. In this case, the combined variances of the two variables 'Interests outside of work' and 'Importance of work' explained 18.7 % of the 'Intention to continue paid work' for couples. The process was repeated again until no further explanation of the 'intention to continue paid work' for couples emerged. The third variable identified using this process was 'Flexibility' explaining a further 1.6 % (F=4.98, p<.000) of the variance. These steps were repeated for 'singles' to test the work-related factors affecting their intention to continue paid work. The two variables identified were 'Interests outside of work' explaining 42.8% (F=68.99, p<.000) and 'Flexibility' explaining a further 4.5% (F=7.74, p<.000) of the variance. The variance of these two variables explained 43% of the 'intention to continue paid work' for singles. These results suggest that Hypothesis 1 should be accepted because the work-related factors influencing the intention to continue paid work are slightly different for couples and singles (See Table 3).

[Insert Table 3 here]

DISCUSSION

The intention of this research was to examine whether there are any significant differences between older couples and singles, in terms of work-related factors, affecting their intentions to continue paid work. Findings from this research suggest that there are some significant differences. Work-related factors which are significant for couples include 'interests outside of work', 'importance of work' and 'flexibility'. For singles, 'Interests outside of work' and 'flexibility' were the important factors in their intentions to continue in paid work. Previous studies also have found that 'flexibility' (Phillipson 2004; Productivity Commission 2005; Rolland 2004) and 'interests outside of work' (Ginn & Arber 2005; Phillipson & Smith 2005) were important to older workers' when considering retirement. In terms of the intention to continue paid work, the present paper supports previous research conducted by Shacklock (2005; 2006a; 2006b) which demonstrated that factors that impact upon an older individual's intention to continue paid work, irrespective of marital status, included 'importance of

work', 'flexibility' and 'interests outside of work'. Interestingly, these three factors are the same as for couples. However, the findings from the present research have demonstrated that 'importance of work' is relevant for couples but not for singles.

It is clear that significant numbers of couples and singles want to continue paid work but their decisions are based on the employer providing flexible work arrangements, presumably as suggested by this research to cater for non-work interests. The data also suggests that 'importance of work' is the only work-related factor that showed some level of differentiation between couples and singles. Previous studies suggest that singles, particularly women, often have limited financial resources when approaching retirement and therefore, they tend to work longer compared to couples and single men (Claire 2001; Donath 1998; Know 2003). The issue of insufficient financial resources suggests that the intention to continue paid work for older singles, particularly women, is a necessity rather than a choice. Given that many older couples are usually financially better off than older single people, particularly women (Warren 2004), those couples who decide to continue in paid work may choose to earn money to support their non-work interests (e.g. travel) rather than for financial necessity. Such couples are more likely to continue to work because of their interests outside work, because of flexibility in their work arrangements or because they enjoy working, and find it to be important to them.

The present study has a number of limitations. First, the study is limited to a single large public sector organisation located in Queensland. This study therefore needs to be replicated to test the validity of the findings in different organisational contexts, for example in small and medium enterprises and in organisations in the private sector. A second limitation is related to non-examination of the impact of children and grandchildren on older workers' intentions to continue paid work. The questionnaire did not ask whether or not couples and singles have children or grandchildren or elderly dependents or how this affects their intentions. Further research examining marital differences in the intentions of older workers to continue in paid work needs to address the children issues. A third limitation relates to common methods bias in relation to the self-reporting techniques used to gather information in the survey that was used to collect the data. However, self-reporting methodology was useful for the present research, because it provided trends that in turn provided an understanding about employees' feelings and perceptions, given that the literature review supported the inferences and interpretations of the data (Spector 1994: 386). A fourth limitation is that the study is restricted to the intentions of those who are still employed, not retirees' reasons for potentially wanting to return to work, which could be rather different, especially with regard to the issue of dissatisfaction with the quality of the work environment.

Conclusion

The Australian government is urging the continuing employment of older workers (Costello 2004; Productivity Commission 2005). The findings from this study made a contribution to the literature in terms of the influence of marital status on the impact of work-related factors on older workers' intentions to continue in paid work. Analysis of the data demonstrated that a clearly identifiable workrelated factor, which provides a differentiation between couples and singles, was 'importance of work' for couples. The results reported within this paper, including this differentiation for couples, have the potential to make a significant contribution in both theoretical and practical terms, particularly in understanding the different attitudes and behaviours between couples and singles, especially women, in their intentions to continue in paid work. The results emphasise an apparent need to provide extra support to older singles, particularly women, who form a specific cohort in the ageing population. Further research is needed to replicate and extend these results, as well as to examine the impact of work-related factors on older workers' intentions to continue paid work in other settings. It is also evident that both couples and singles require flexibility in working arrangements to support their intentions to continue in paid work, not just to support non-work interests, but also to provide life-style adaptation. The results also indicate that the provision of interesting and significant work for employees with a partner will be an important factor influencing their intentions to continue in paid work. This provision appears to be not so significant, in itself, for single people. The implications for management are indeed significant. Management will need to consider these important work-related factors in addressing attrition and turnover data and formulating human resource forecasts and marital status specific strategies for retention of older workers, particularly couples and single men. Given the ageing population and the issues related to future labour shortages (including the trend toward early retirement), there is a clear inference for management to develop new policies and practices aimed specifically to increase employment of older workers.

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Table 1: Demographics

	Male	Females	Employees	Percent
	S		(N = 379)	(%)
Marital Status				
Couples: (Married or	205	68	273	72.1%
de facto)				
Singles: (Separated,				
divorced,	50	52	102	26.6%
widowed or				
never married)				
Total	255	120	375	98.7%

Table 2: Means, Standard Deviations, Correlations and Cronbach's Alpha Reliability

Variable	M	SD	1	2	3	4	5	6	7	8	9	10
1. Attach to work	4.15	1.34	(.76)									
2. Import work	2.70	1.36	.30**	(.66)								
3. Interpersonal interaction	3.79	1.25	.30**	.33**	(.81)							
4. Autonomy	4.83	1.43	.09	.07	.34**	(.87)						
5. Flexibility	4.82	1.84	.15**	04	.22**	.30**	(.89)					
6. Work environment	5.32	1.56	03	06	.24**	.52**	.33**	(.81)				
7. Interests out of work	3.45	1.37	.09	07	.15**	.27**	.37**	.37**	(.85)			
8. Future work	4.46	1.27	.01	20**	.07	.21**	.33**	.30**	.49**	(.82)		
9. Marital Status	1.27	.44	.03	.08	01	03	06	14**	28**	27**	1	
10. Area work for (Control variable)	.99	.10	05	08	05	28	00	.03	02	02	00	1

^a N = 379. Numbers in parentheses on the diagonal are the Cronbach's alpha coefficients of the composite scales.

^{**} Correlation is significant at the 0.01 level (2-tailed).
* Correlation is significant at the 0.05 level (2-tailed).

Table 3: Results from stepwise regression analysis of intentions to continue paid work against work-related factors for 'couples' and 'singles' (Statistically significant beta scores)

Independent variables	Older workers' intentions to continue paid work					
	Model 1 ^a	Model 2 ^b	Model 3 ^c			
Couples						
Interests outside of work	.40**	.39**	.34**			
Importance of work		15*	16*			
Flexibility			.13*			
\mathbb{R}^2	16.2%	18.7%	20.3%			
Singles						
Interests outside of work	.65**	.55**	-			
Flexibility		.23*	-			
\mathbb{R}^2	42.8%	4.5%	-			
Couples	Singles					
^a Model 1 Predictors : (constant	^a Model 1 Predictors: (constant)					
1. Interests outside of work		1. Interests outside of work				
^b Model 2 Predictors: (constant	^b Model 1 Predictor	Model 1 Predictors: (constant)				
1. Interests outside of work	Interests outside	1. Interests outside of work				
2. Importance of work	2. Flexibility	2. Flexibility				
^c Model 3 Predictors: (constant)					
1. Interests outside of work						
2. Importance of work						
3. Flexibility						

Note: *p<.05, **p<.01