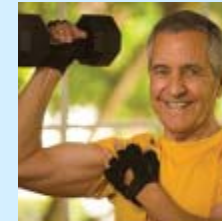


# The ways health influences retirement: Impairment, maximising healthy years, & protecting health



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# Background



Ageing population constructed as a looming economic crisis.

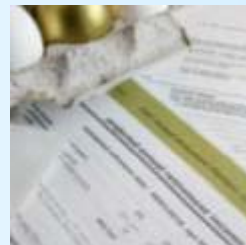
Social policy now discourages early retirement & encourages extended work force participation.

Positive ageing strategy emphasises a positive view of ageing, self-reliance, independence, and active & productive participation in society.

# Previous research findings

Work & retirement decision influenced by:

- Health (i.e., poor health)
- Job satisfaction
- Attitude towards retirement
- Financial obligations and security
- Superannuation eligibility



# Research gap

Magee (2004) states there is a need to probe more deeply into the processes linking health and illness to retirement

McDonough & Amick (2001) suggest that the social meanings that people attach to health deserve greater attention.

# Our research project examined:

The relationship between health, work, and retirement from a qualitative perspective

The different ways that health and illness impact on retirement using older workers' and retirees' accounts and explanations

The social meanings that older people attach to health within work and retirement decisions.

# Participants

60 women & men

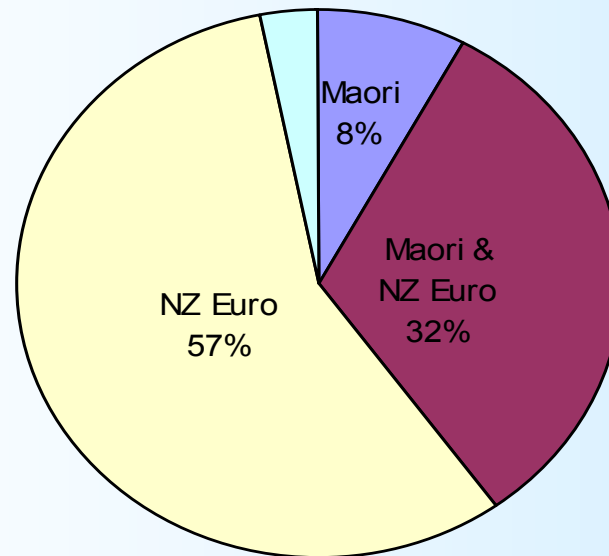
55-70 years

Retired and working; diverse vocations

Health status: poor to excellent

SES: significant hardship to high standard of living

Ethnicity:





# First way health influenced retirement



Impaired health -  
health problems  
and disability  
impair  
performance,  
comfort, & ability  
to function at  
work

# Impairment



**Interviewer:** What effect did that have on your life, the major heart attack and the stroke?

**Edward:** ... I tried going back to work, part time... The neural damage wasn't immediately apparent... That following year I struggled... All the work I had previously known, the technical work, I would be referring to a book or my colleagues. "Oh, I can't remember how to do this"... Believe me, it took me nearly a year to come to terms with the fact that it wasn't going to happen... Whether I wanted to or not, the practical reality is I do have health limitations. I'm not commercially viable in my old profession and I couldn't sustain full time work anyway, purely for health reasons.



# Impairment: Other examples

Awhina: repetitive strain injury and bronchitis (age 59)

Joe: fell and badly injured back at work (age 60)

Ruth: work-related poisoning caused a stroke (age 62)

Carol: persistent pain from previous car accident (age 57)

Ngaire: back injury from lifting clients (age 67)

# Second way health influenced retirement

Maximising healthy finite years - retiring whilst healthy so one has time to fulfil other important goals during remainder of life





# Maximising healthy finite years

**Donna:** I expect to be retiring on 31 January 2007.

**Interviewer:** Oh, right. What sorts of factors have influenced you at arriving at that decision?

**Donna:** Probably the chief one is I don't know how long I'm going to live and therefore I would like some time to do something other than work before I die. Probably that sums it up quite well for me.



## *Maximising good health whilst you have it*

**Interviewer:** Now what led to your decision to retire at 59?

**Thomas:** There were probably three things: um, one was that at that stage, and we still are, we were both fit, healthy, and well, and we felt that we probably had 5 or 6 really good years ahead of us and our preference would be to spend them doing the things we want to do rather than doing the things for other people and working and so on. So, I mean that's the first decision you make is what is it you want to do? And we really felt there were a lot of things we wanted to do. And we still had time to do it. If we continued to work, you know we ran the risk of getting to the point where we couldn't do them.



## *Maximising a finite life after a health scare*

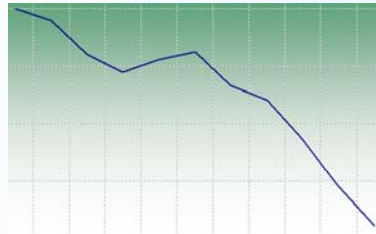
**Douglas:** When I got cancer myself, that was the first wakeup call that, you know, there has to be more to life than working your guts out to earn the high salary and have the best job.

**Douglas:** It gave me that wakeup call that life is perhaps a bit more precious... you don't know what the future holds and if you don't do some of the things that you've always been promising yourself you will do now, you may not actually get the opportunity to do them... You do need to think about the possibility that as you get older, you could have a problem and could be gone in a few months so if there's things in life you want to do, you need to get on with them.



# Maximising healthy finite years

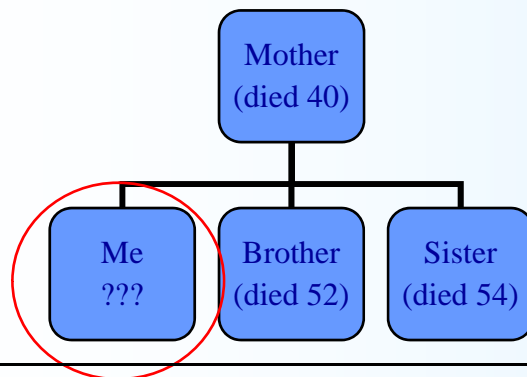
Inevitable decline with age



Health & life is precarious



Family health histories



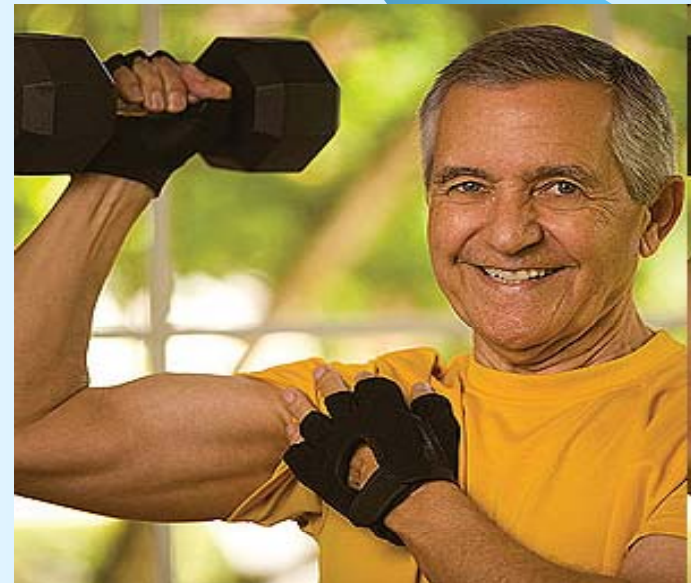
Work competes with life



Dependent on financial security

# Third way health influenced retirement

Protecting health - work and retirement decisions motivated by protecting and promoting health.





# Protecting health from stress

**Jerry:** When I did have my heart attack, I was in hospital and they said “Listen, your mental health contributes so much towards it. You create these stresses for yourself and hey, forget it.” And this is one reason when I left the golf club [job], I was creating these mental stresses for myself and I had to remind myself that hey, there’s better things to do out there, I should retire.

# Protecting health – stress & keeping fit



**Interviewer:** People retire for all sorts of reasons. What influenced your decision?

**James:** Okay. I think, one, recognition that I didn't need to do that financially. Secondly, probably recognising that it does take a toll that I didn't need to impose on myself... I'm being selective, recognising that stress is not a good thing to have at my age... Also, I think keeping fit is probably more of a priority for me than it's been in the past and that will have a bearing on time I put into employment or work... I think the priority is to stay as fit and healthy as you can.

# Summary: Three health influences

Impairment



Maximising healthy finite years

Positive ageing discourse



Protecting health

Health promotion discourse



## Also note:



Some participants' retirement decisions were impacted by more than one of the identified health influencers.

Health-related factors worked together with other factors to influence retirement (e.g., caring for grandchildren, financial security, eligibility for pension).

Retirement was a fluid and dynamic process. People's retirement/work status & intentions changed over time.

# Thoughts for social policy:

Bodily impairment impacts on many middle-older aged adults' ability to work up to and beyond age 65



Unhealthy, stressful working conditions are not conducive to extending working lives



Middle-older aged adults have diverse aspirations in this stage of life

