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An exploration of the relationship between retirement reasons and retirement congruency

by

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Abstract

Research has typically regarded retirement as forced or chosen, but the retirement decision is not necessarily a dichotomous one. Researchers have identified a third choice, part forced/part wanted category (Schellenberg & Silver, 2004; Szinovacz & Davey, 2005). A study carried out by Schellenberg and Silver (2004) examined how retirement experiences corresponded with retirement preferences, which they referred to as retirement congruency (RC). Three RC categories are possible: (a) low (no choice), (b) moderate (restricted choice), and (c) high (choice), however to date, limited research has been carried out on moderate congruence retirees (retired voluntarily, but would have continued working if conditions had been different). Using a modified version of Szinovacz and Davey's (2005) perceptions of forced retirement model, the relationship between retirement reasons and an individual's assessment of their retirement congruency was explored.

Secondary data analysis of the 2007 General Social Survey was conducted on a sample of 1166 individuals who retired between the ages of 50 and 78 years. The percentages of individuals in the retirement congruency categories were: High: 30% ($n = 347$); Moderate: 53% ($n = 615$); and Low: 17% ($n = 204$). Multinomial logistic regression examined the factors that predicted RC membership. Eight variables (age at initial retirement, health, mandatory retirement, job loss, adequate income, early retirement plan, wanted to pursue leisure activities, and wanted to stop work) were significant in the low/high RC comparison (no choice versus choice). Nine variables (life satisfaction, age at initial retirement, job loss, discrimination, adequate income, early retirement plan, worked at an early age, wanted to pursue leisure activities, and wanted to stop work)

were significant in the low/moderate RC comparison (no choice versus restricted choice), of which three were unique to this comparison (life satisfaction, discrimination, and having worked at an early age). Six of the same variables (age at initial retirement, job loss, adequate income, early retirement plan, pursue leisure activities, and wanted to stop work) were significant in the low/high and low/moderate RC comparisons. Five variables (health issues, mandatory retirement policies, CPP/tax rules, work was stressful/physical, and wanted to change career/work part-time) were significant when comparing moderate RC (restricted choice) with high RC (choice), of which three were unique to this comparison (CPP/tax rules, work was stressful/physical, and wanted to change career/work part-time).

Overall, the results indicate that various factors lead to differing types of retirement congruency and that moderate RC is theoretically different from low and high RC. Furthermore, the results affirm that retirement decision making should be viewed along a continuum rather than as a dichotomous concept (forced versus chosen), as some retirement reasons are unique to moderate RC (part forced/part wanted) and have not been reported on in previous research. This study provides insight into what characteristics and conditions impact older workers' decision to retire, which will assist employers, unions, educators, policymakers and government officials in the development of strategies and policies that will benefit many individuals.

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Chapter 1: Introduction

Over the coming decade, it is anticipated that more Canadians will be making the transition from work to retirement. For the majority, the decision-making process and expectations will be shaped by their hopes, concerns, and circumstances (Schellenberg & Ostrovsky, 2008). Whether or not these plans and expectations come to fruition can be attributed in part to demographic, employment, and financial characteristics. There are also other considerations.

Canadians are healthier and living longer than ever before. This could mean that some may be retired for a longer period than they have been in the work force. This may have serious consequences if circumstances beyond an individual's control drive them out of employment before they are ready. It is imperative that we try to understand the contexts and reasons that influence older workers' decisions to retire so that policy makers and employers are made aware and policies can be changed.

Some researchers have viewed retirement as a mainly voluntary and employee-driven transition (Hanisch & Hulin, 1990; Hardy, 2002), whereas other studies have indicated that a substantial proportion of retirees (20% - 30%) perceive their retirement as forced or involuntary (Isaksson & Johansson, 2000; Shultz, Morton, & Weckerle, 1998; Szinovacz & Davey, 2005). Forced retirement has been linked to a reduction in well-being and poor adjustment to retirement (Shultz et al., 1998). However, retirement choice is often more than just an "either-or" decision. Researchers have identified a third choice, part forced/part wanted category (Schellenberg & Silver, 2004; Szinovacz & Davey, 2005), which could also result in negative retirement experiences. As the ability to follow one's preferences may have implications for a satisfying transition to retirement or a

positive working life beyond the socially recognized age of retirement, it is necessary to learn more about worker preferences and intentions regarding work and retirement (Beehr, 1986).

Schellenberg and Silver (2004) examined how retirement experiences corresponded with retirement preferences for men and women aged over 50 years of age. Using the 2002 General Social Survey (GSS), they identified four types of *retirement congruency* (RC): (a) high, (b) moderate, (c) low (type 1), and (d) low (type 2) (Figure 1). High congruence retirees (38%) were those who had retired voluntarily and would not have continued working had circumstances been different (e.g., adequate retirement finances). Moderate congruence retirees (36%) were individuals who had retired voluntarily, but would have preferred to continue working had circumstances been different, such as employment restructuring. Low congruence retirees consisted of two groups. The first group (3%) consisted of individuals who retired involuntarily, but would not have continued working had circumstances been different. The second group (24%) were those who had retired involuntarily and would have preferred to continue working had circumstances been different.

Figure 1

Retirement congruency

Retired voluntarily

		Yes	No
Would have preferred to continue working	No	High	Low 1
	Yes	Moderate	Low 2

To date, there has been limited attention given to those who perceived their retirement as part forced/part wanted (moderate retirement congruency). This study addresses this issue by including an intermediate level of retirement voluntariness - moderate RC. Schellenberg and Silver (2004) identified over a third of their sample as moderate congruence retirees (retired voluntarily, but would have preferred to continue doing paid work). As people are spending more time retired than ever before, coupled with increases in life expectancy (Kim & Moen, 2002), there is a need to learn more about the characteristics and conditions that create opportunities and barriers that will help moderate congruence retirees to realize a harmonious retirement. Additionally, more research is needed on retirement decision making under conditions that are neither forced nor completely voluntary, as this could have implications for an individual's adjustment and satisfaction in retirement, and their interpretations of retirement choice. Feldman and Beehr (2011) suggest that this could be accomplished by thinking about retirement

"voluntariness" along a continuum.

Furthermore, multivariate analyses have not been conducted on retirement congruency. In this study, a modified version of Szinovacz and Davey's (2005) theoretical model about perceptions of forced retirement was used to investigate what factors increased the probability of experiencing low, moderate, and high retirement congruency, with an emphasis on reasons affecting choice. The main question in this study asked: What retirement reasons are related to retirement congruency for recently retired individuals?

Chapter 2: Theoretical Model

Research has shown that retirement decisions emanate from two factors: choice and motivation (Barnes-Farrell, 2003; Szinovacz, 2003). Choice can provide opportunities or impose constraints on a worker's ability to carry out a preferred course of action (Barnes-Farrell, 2003). However, the degree of choice concerning continued work and labour force withdrawal can vary greatly among workers. Workers who have good health, employment opportunities, and adequate retirement income expectations experience a high degree of choice (Gomez & Gunderson, 2005). Workers experiencing constraining factors such as outdated skills will have limitations placed on their freedom to choose. However, some workers may experience multiple factors, such as a combination of ill health and no employment opportunities, which can lead to a perception of no choice. Szinovacz and Davey (2005) found these conditions increased perceptions of forced retirement. Motivation involves the inclination to retire and usually involves the consideration of costs and benefits associated with the transition (Szinovacz & Davey, 2005). If working is more instrumental in meeting important needs, older workers will ultimately choose to continue working, but if retirement appears to be more beneficial in meeting the needs of older workers, they will ultimately choose to retire (Gobeski & Beehr, 2009). However, the benefits or costs of retiring become immaterial when there is no choice (Quinn & Burkhauser, 1990).

Choice and motivation are incorporated into a model of forced perceptions of retirement created by Szinovacz and Davey (2005) (see Appendix A). The model consists of three parts: (a) background factors, (b) retirement contexts, and (c) choice factors.

Background factors are demographics, human capital and finances, and work

contexts, and these act as control variables. Demographic factors consist of gender, race, marital status, and presence of children, as research had shown that many of these factors directly or indirectly influence work histories, health, and human capital. There are variations in the transition into retirement by gender (Flippen & Tienda, 2000), and marital status (Szinovacz & DeViney, 2000). Many couples try to time their retirement jointly, but if one spouse continues working, this can reduce the other spouse's incentive to retire. Human capital and finances includes education, income/assets, spouse employed and dependents, which have all been tied to retirement transitions through their impact on work histories and health. Individuals who have lower levels of education tend to be employed in unstable work environments that can lead to job displacement in later life (Flippen & Tienda, 2000). Furthermore, a worker's financial status prior to retirement will determine whether there is a need to continue working (Adams, 1999).

Work contexts can also influence retirement decision making as they influence perceptions of involuntary retirement. Although some occupations provide rewards that can motivate a worker to retire later (career opportunities) or retire early (early retirement plans), these choices are only usually available to those with a long service record and so retirement would probably be perceived as voluntary. Other occupations in which work conditions are more stressful or physically demanding can culminate in health problems and provoke involuntary retirement by restricting choice. Furthermore, occupations and industries that are more vulnerable to organization restructuring can also affect choice through job loss, although union affiliation could reduce the impact, as members are twice as likely to be covered by a pension plan (Galarneau, 1996). In Szinovacz and Davey's (2005) model, work contexts consist of occupation, industry, firm size, and

presence of a union.

Retirement contexts relating to pre-retirement employment can affect a worker's motivation (cost-benefit ratio) and agency in decision making and perceptions of forced retirement. The availability of an employer pension or other benefits, dependent on terms and conditions, could encourage or discourage a worker to leave employment. Retirement decisions are further influenced by timing. Being able to choose when to retire renders retirement a voluntary act, but age is linked to benefit eligibility (social security and public pensions). If a person is forced to retire before the normative age of retirement due to poor health, they may not qualify for benefits and pensions or may be penalized for claiming them early. As a result, retirement could therefore be perceived as involuntary. Retirement contexts in Szinovacz and Davey's (2005) model are work demands and attachment, benefits, retirement expectations, and retirement timing.

The final set of predictors of perceived forced retirement that Szinovacz and Davey (2005) describe is choice factors, or rather, "reasons for retirement". As discussed earlier, choice can provide opportunities or impose constraints on a worker's ability to carry out a preferred course of action (Barnes-Farrell, 2003). In this section, retirement reasons are differentiated between "no choice" and "restricted choice". No choice factors are those that prompt involuntary retirement, whereas restricted choice factors are those that constrain choice yet still permit some flexibility. Szinovacz and Davey (2005) suggest that two conditions may lead to forced retirement: poor health and job loss. This certainly can be the case for individuals whose health limits their ability to perform even the basic of tasks (Dwyer & Mitchell, 1999) or renders them unemployable (Chan & Stevens, 2001). Furthermore, one condition may lead to a restriction in choice (part

forced/part wanted), namely care obligations. Gender also plays a role in retirement decision-making. For women, care obligations can upset the work-life balance and prompt them to leave or retire from the workforce (Zimmerman, Mitchell, Wister, & Gutman, 2000). In contrast, for men it may motivate them to remain in employment to finance care needs (Dentinger & Clarkberg, 2002). Essentially, these three reasons for retirement have been attributed a level of choice based on research and their likely association with increased perceptions of forced retirement.

Szinovacz and Davey's (2005) theoretical model implies that the perception of forced retirement is dependent on five sets of predictors, namely: (a) demographics, (b) human capital and finances, (c) work context, (d) retirement contexts, and (e) choice over the retirement transition. Yet, only health, job loss, and care obligations were included in their research as conditions affecting choice in the original model. There are many other reasons why a person might retire, such as mandatory retirement policy, discrimination, lack of up-to-date skills, or wanting to work part-time, and each may reflect differing levels of choice.

Thus, for this study the model was adapted in three main ways (see Figure 2). First, it was modified to predict retirement congruency, a multi-level concept developed by Schellenberg and Silver (2004), as opposed to perceptions of forced retirement, which classified retirement choice in a dichotomous manner (voluntary versus involuntary). Research carried out by Beehr (1986) recommended that retirement should be developed into a more continuous variable and consideration given to the retirees' perception of the degree to which they retired voluntarily. He suggested this could be achieved by looking at the capacity of the retiree to continue working as a measure of voluntary versus

involuntary retirement. This continuum of "voluntariness" was captured by the three categories of retirement congruency (low, moderate, and high). Second, more reasons for retiring were added to gain a fuller picture of what reasons predict low, moderate, and high retirement congruency. In the original model the three retirement reasons were located under no choice and restricted choice. In my model they are placed under a section entitled "Reasons for retirement." As with the original model, background factors served as controls in the analyses, and the retirement contexts were examined to see what motivational effect they had on an employee's decision to leave or rejoin the labour force. Third, the model was revised to include life satisfaction as a control variable, which was analyzed in Schellenberg and Silver's (2004) study, and found to have an association with retirement congruency, with implications for adjustment in retirement (Hanisch, 1994).

Figure 2

Theoretical model (adapted from Szinovacz & Davey, 2005)

Background factors

| Life satisfaction | **Demographics** Gender* Marital status* Immigrant status | **Human capital and finances** Education* Income* | **Work contexts** Type of occupation* Unionization* |

Reasons for retirement

Health issues*
Mandatory retirement policy
Job loss*
Discrimination
Canadian pension plan and tax rules

Care obligations*
Skills issues
Work stressful/physical
Did not enjoy work

Adequate income
Early retirement plan
Want to change career/work part-
  time
Worked at an early age
Want to pursue leisure activities
Want to stop work

Retirement contexts

Employer pension
Age at initial retirement*
Paid work after retirement

Retirement Congruency (low, moderate, high)

*Variables used in the original model

Chapter 3: Literature Review

To date, retirement research has mainly concentrated on a dichotomous response to retirement choice, namely *forced* or *wanted* (Szinovacz & Davey, 2005), with little regard for a third group of individuals referred to by Szinovacz and Davey (2005) as *part forced/part wanted*. However, a study carried out by Schellenberg and Silver (2004) on differences between retirement preferences and experiences categorized recent retirees into three groups of retirement congruency (low, moderate, or high). In this section I review factors related to perceptions of retirement choice and/or retirement congruency according to the main sections of my revised version of Szinovacz and Davey's (2005) model: (a) background factors, (b) retirement contexts, and (c) reasons for retirement.

Background factors

Life satisfaction is used as a determinant of adjustment in retirement (Hanisch, 1994; Palmore, Burchett, Fillenbaum, George, & Wallman, 1985). Factors such as health (Kim & Moen, 2002) and financial resources (Gallo, Bradley, Siegel, & Kasl, 2000) are also viewed as important for adjustment to retirement and life satisfaction. Schellenberg and Silver (2004) looked at life satisfaction in the three groups of retirement congruency and found that poor health and lack of sufficient retirement income influenced life dissatisfaction in low congruent retirees, whereas self-rated good health has been associated with higher life satisfaction (Shultz et al., 1998) and higher levels of physical and psychological well-being (Heckhausen & Schulz, 1995). Life satisfaction was not used as a control in Szinovacz and Davey's (2005) model. However, it was included in this adapted model to explore whether there was any association with retirement congruency, as an individual's current life satisfaction could affect how they

retrospectively interpret satisfaction with past retirement decisions.

Gender, marital status, and immigrant status have impacted work experiences and retirement decisions (Szinovacz & Davey, 2005), however men and women had similar levels of retirement congruency (Schellenberg & Silver, 2004). This is interesting because although retirement is typically viewed as a major transition for both men and women, employment histories and life experiences can have differing outcomes on this transition (Kim & Moen, 2002). Women have historically made less money than men, as they have played a greater role in raising children, providing eldercare for parents, and caring for spouses in ill health, resulting in career interruptions due to care obligations (Van Solinge & Henkens, 2007). As such, women have greater financial incentives to remain in the workforce longer (Talaga & Beehr, 1995). Nevertheless, gender was not found to be significant for retirement congruency (Schellenberg & Silver, 2004) or for predicting perceptions of forced retirement when controlling for other variables (Szinovacz & Davey, 2005). Marital status, however, was a predictor of perceptions of forced retirement, as unmarried men and women and men who remarried were less likely to view their retirement as forced, compared to other groups (Szinovacz & Davey, 2005). Similarly, unmarried individuals were found to have low RC in Schellenberg & Silver's (2004) study. They suggested that this could be due to retirement uncertainties and financial concerns.

Immigrants, too, were more likely than Canadian-born individuals to be low-congruence retirees, which may reflect less opportunity to prepare financially for retirement (Schellenberg & Silver, 2004), as the exact amount of a person's public pension is dependent upon how much and for how long they contribute. This, of course,

would have a greater impact on older workers immigrating to Canada. Furthermore, older working-aged immigrants, regardless of their education levels, tend to have lower employment rates, and are more likely to be working in the unskilled services sector and in temporary jobs (Organisation for Economic Co-operation and Development [OECD], 2006). Reasons given for this include a lack of recognition for foreign qualifications, discrimination, language problems, and a lack of domestic labour market experience (OECD, 2006). As a result, the earnings of immigrants tend to be lower than native-born men and women, which can reduce their capacity to build up funds in an employer-pension, private pension, or personal savings, especially if they have migrated at an older age through their adult working years (Ginn, 2003). Access to government transfers such as Canada's Old Age Security pension (OAS) can also be restricted for immigrants. To be eligible for OAS, a newcomer is required to have a minimum of 10 years residency to collect any amount and 40 years residency for a full pension, which depending when they migrated to Canada may restrict pension accumulation (Service Canada, 2011).

Human capital and finances are concepts that are measured by education and income. Human capital is measured by educational level, as education has been associated with the accumulation of wealth, job prospects, and choices. Those with more education are more likely to work in higher paying occupations with pension coverage, and were less likely to view retirement as forced (Szinovacz & Davey, 2005). Holding a university degree was associated with high RC (Schellenberg & Silver, 2004).

There may be two positive retirement transitions for highly educated people (Lee, 2005). First, those with higher educational attainment were more likely to be covered by pension programs and have greater economic resources, which could promote an earlier

exit from the work place. Second, educated individuals were also more likely to have higher wages, derive more benefits from work, which could equally lead them to postpone retirement. Whichever pathway is taken, both transitions invoke perceptions of voluntary retirement and choice.

Finances is measured by income, as financial status has been tied to retirement transitions (Szinovacz & Davey, 2005). Not unexpectedly, those with less financial resources (pensions and household income of less than $30,000) were more likely to be low congruence retirees (Schellenberg & Silver, 2004). However, Szinovacz and Davey (2005) found gender differences regarding financial matters in perceptions of forced retirement. Men felt forced into retirement if they were not in receipt of additional pension benefits, although this perception changed if their spouse had health insurance or a pension plan. However, women's perceptions were not affected by pension benefits, although they were less likely to perceive their retirement as forced if they were covered by health insurance while working or after retirement.

Pre-retirement occupation and unionization are also important background factors. The type of occupation prior to retirement has been shown to have an effect on the availability of choices and retirement timing. Managers and professionals are more likely to choose to delay retirement because intrinsic rewards tend to lower the desire to leave paid employment. Conversely, workers in the service industry are more likely to retire earlier (Reitzes, Mutran, & Fernandez, 1998), although it is uncertain whether their decision was voluntary or not. Pre-retirement occupations have been shown to influence retirement congruency; Schellenberg and Silver (2004) concluded that professional and technical workers were more likely than others to experience high congruency, possibly

due to financial security. However, Szinovacz and Davey (2005) did not find that pre-retirement occupations were significantly related to perceptions of forced retirement. Concerning unionization, union coverage in the workplace seemed to provide an element of protection against perceptions of forced retirement, but only for men (Szinovacz & Davey, 2005).

Retirement contexts

Contextual information such as age at retirement, workplace benefits such as employer pension availability and returning to paid work after retirement are important factors to consider in understanding retirement congruency. Age is an important factor in perceptions of forced retirement as both men and women were more likely to perceive their retirement as forced if they retired before their preferred/anticipated age of retirement, compared to those who retired "on time" (Szinovacz & Davey, 2005). This could be due to the fact that the age at which one retires can also have a serious effect on that person's standard of living (Johnson, 2009). Receiving an employer-sponsored pension was more likely to produce feelings of high RC (Schellenberg & Silver, 2004), which is probably linked to financial security in retirement, especially if an employee is able to choose when to retire and thereby optimize their pension fund (Szinovacz & Davey, 2005). Indeed men who did not receive additional pension benefits in retirement perceived their retirement as forced (Szinovacz & Davey, 2005). Returning to work after retirement may also be a significant predictor of the *mismatch* between retirement preferences and experiences, represented by a third of moderate and a third of low congruence retirees, compared to only 16% of high congruence retirees, who returned to work (Schellenberg & Silver, 2004).

Reasons for retirement

Although many other reasons for retirement exist, typically only health and job loss are studied. For example, Szinovacz and Davey's (2005) model of perceptions of forced retirement only included health, job loss, and caregiving responsibilities. Szinovacz and Davey (2005) characterized health and job loss as no choice and care obligations as restricted choice in relation to perceptions of forced retirement. Schellenberg and Silver (2004) did explore more retirement reasons, compared to Szinovacz and Davey (2005), but these reasons were only examined using descriptive and bivariate analyses. Similar to Szinovacz and Davey (2005) they included health, job loss due to job downsizing or unemployment, and caregiving, but they also included mandatory retirement policies, early retirement incentives, pension eligibility and adequate retirement income. Additional reasons for retiring could include workplace discrimination, stressful/physically demanding work conditions, and wanting to pursue hobbies or leisure activities. These factors may reflect varying levels of choice: choice, no choice, and constrained choice.

No choice is a recognized push factor that could force the decision to retire (Shultz et al., 1998). Reasons for retiring that may be associated with negative considerations and lack of choice could include health issues, mandatory retirement policy, job loss, discrimination, and Canadian pension and tax rules. Health is reported in many studies as a major influence on retirement transition. For example, retiring due to health issues can reduce choice, as those who are in better health tend to have more control over the timing of their retirement than those who are in poorer health (Taylor & Shore, 1995). Retiring due to health problems was more prevalent in low congruency

retirees (Schellenberg & Silver, 2004), and increased the likelihood of entering retirement earlier than expected (McGarry, 2004). Indeed, a recent study by Schirle (2010) found that poor health raises the probability of entering retirement by 24%, relative to an individual who was not in poor health. Perceptions of forced retirement were also positively associated with poor health and job displacement (Szinovacz & Davey, 2005). Similarly, mandatory retirement, and job loss in the form of organization restructuring (downsizing or staff lay-offs) created unwanted retirement for low congruence retirees. This was indicated by 32% of both low and moderate congruence retirees returning to paid labour, compared with only 16% of high congruence retirees in Schellenberg and Silver's (2004) study. However, for some people, the inability to re-enter the work force could produce discouraged workers, who may regard retirement as an option forced upon them (Neill & Schirle, 2009). This could infer no choice or restricted choice.

Mandatory retirement policies have been banned in all the provinces and territories in Canada (except New Brunswick) since 2009, with the exception of occupations that were deemed to have a *bona fide* requirement (Canadian Association of Retired Persons [CARP], 2008). However, this study investigates retirement reasons given by respondents who retired between 1997 and 2007, a time when such policies were still being enforced by provinces. Interestingly research on mandatory retirement policy provided mixed findings. On one hand, it is depicted as a form of age discrimination if workers viewed their job separation as involuntary (Johnson & Neumark, 1997), which was confirmed by more low congruence retirees retiring for this reasons than moderate and high congruence retirees (Schellenberg & Silver, 2004). On the other hand, retiring due to mandatory retirement policies was also associated with

more advantaged workers (Gomez & Gunderson, 2005), those who have been linked with having more choice, namely persons with higher education, better health, full-time work and higher income households. Therefore, retiring due to mandatory retirement policies may not necessarily mean that the decision to retire was involuntary, as the mandatory retirement date could correspond with the employee's preferred age of retirement (Gomez & Gunderson, 2009) or with being in receipt of private pension monies that may soften the impact (Gray & Finnie, 2009). In order to see if mandatory retirement impacts on retirement congruency as shown in the work carried out by Schellenberg and Silver (2004), retirement age and receipt of pension monies will need to be statistically controlled.

Related to mandatory retirement is discrimination of older workers in the workplace, another factor that can impact retirement congruency. Age-based discrimination can restrict or deny employment, training, or advancement opportunities (Roscigno, Mong, Byron, & Tester, 2007), which have been associated with involuntary withdrawal from the workforce. Negative stereotyping due to social-normative beliefs of employers and personnel about the appropriate retirement age have also been found to be a predictor of age discrimination (Desmette & Gaillard, 2008; Roscigno et al., 2007). Being a potential target of age discrimination may influence older workers to leave employment (Feldman & Beehr, 2011), but to date no research has looked at whether discrimination affects retirement congruency.

A final reason for retiring that could reduce choice is the Canadian/Quebec Pension Plan (C/QPP) and tax rules. At the time the respondents retired, the benchmark age for benefit calculation was 65, although benefits could commence as early as 60 with

a 30% penalty or as late as 70 with a 30% bonus. For individuals with adequate savings or available private pension income, it may not be an issue if they retire voluntarily or involuntarily before 65 years. However, workers who are more reliant on C/QPP income in retirement are less likely to choose to leave the workforce before 65, and could regard an early exit from paid work as forced. Furthermore, C/QPP legislation required contributors aged 60 to 64 not to work at any job during the first month in which they first collected benefits. This period of unemployment may sever ties with the job market and make it more difficult to return (Baker, Gruber & Milligan, 2003; Wannell, 2007a). Although no research has examined the relationship between C/QPP and tax rules and retirement congruency, the fact that some respondents gave this as their reason for retiring in the 2007 GSS must be an indication of its potential impact on retirement decision making and ultimately individuals' perceptions of their retirement congruency.

Some reasons for retirement may suggest a more complex notion of choice, namely restricted choice (Szinovacz & Davey, 2005). Restricted choice can offer a degree of control, as there may be some choice in retirement timing, but events beyond an individual's control can prompt the decision to retire (Szinovacz, 2003; Szinovacz & Davey, 2005). Although Szinovacz and Davey (2005) only included care obligations as a restricted choice in their model (see Appendix A), restrictions can stem from other personal, family, organizational, or societal circumstances (Van Solinge & Henkens, 2007). For example, work conditions such as having outdated skills and finding work too stressful may also be types of restricted choice.

Retiring from work to provide care to someone might initially appear to indicate a degree of personal choice. However, caution should be exercised here as societal norms

(breadwinner and nurturer) still exist and can restrict choice. In their bivariate analysis, Schellenberg and Silver (2004) found similar percentages (roughly 8%) of high, moderate and low congruence retirees reporting their reason for retiring as caring for a family member. However, Szinovacz and Davey (2005) found that ceasing work for family care reasons was significant for women, when controlling for health and job loss. One reason for this may be that men are more likely to stay in the work force to provide financial support, whereas women are more likely to leave paid work to provide care (Dentinger & Clarkberg, 2002). A more recent article by Humble, Keefe, and Auton (2012) found a positive association between retiring to give care and moderate RC, but this research only looked at middle-aged caregivers providing unpaid eldercare.

Certain types of work conditions can give rise to a lack of job satisfaction and restrict choice. Some workers may feel forced to leave the workforce off-time, when they may need to continue working due to financial needs. They may also fear that job opportunities are restricted due to age, limited transferable work skills, and the possibility of similar work environments elsewhere. Although the person could choose, these work-related reasons for retiring are to some degree out of the control of the individual, and may therefore be seen as restricted choice. For instance, in the case of skills issues, an employer may not be in a financial position to retrain its staff or a worker may not feel comfortable going back to the classroom to gain additional training. The respondent may then choose or feel forced to retire due to a perception of declining work effectiveness (Adams, 1999) or a perceived image as an incompetent worker (Barnes-Farrell, 2003). They may even be released from their workplace because of skill obsolescence (Beehr, 1986). This is particularly prevalent in jobs characterized by rapid technological change.

Work being too stressful or physically demanding may also be regarded as a form of restricted choice, because it can provoke an increased intention to retire (Barnes-Farrell, 2003). Although a person's work environment, such as physical labouring work, may not change much over time, a worker's ability to deal with their environment may do so, and to such an extent that an older worker may feel compelled to leave (Kanfer & Ackerman, 2004). Workers in physically strenuous occupations were more inclined to retire earlier than were those in less demanding jobs, but it is unknown whether they viewed their retirement as fully chosen or not (Chirikos & Nestel, 1991). However, when comparing men and women, Szinovacz and Davey (2005) found that men did not indicate any association with stressful work conditions and perceptions of forced retirement, whereas women's perceptions of forced retirement were positively related to stressful work conditions, but only when controlling for health factors. Managers, professionals, and technical staff who suffered from occupational stress were much more likely to retire early compared to those who did not (Turcotte & Schellenberg, 2005). Additionally, working in a repetitive or non-challenging job, which can prompt a lack of enjoyment at work, has also been demonstrated to influence early exits from the workforce (Reitzes et al., 1998). Although it is unclear from either of these two studies how much control these employees perceived they had over their decision to retire early, having limited control over their work environment is regarded as a restriction on choice.

Some retirement reasons may represent more of a "full choice" or a *pull factor*, attracting a preferred transition to retirement (Shultz et al., 1998). This is because choice has been shown to encompass positive reasons to retire, which could include reasons such as wishing to pursue leisure activities (Beehr, 1986), wanting to stop work, having an

adequate income or an early retirement plan, wanting to work part-time, and having worked from an early age. It could be argued that these reasons reflect a greater sense of agency. Retirement decisions can also be derived from motivational factors (Barnes-Farrell, 2003) that can enable choice, especially when the outcome is seen as beneficial (Szinovacz & Davey, 2005). For instance, if retirement appears to be more instrumental in meeting important needs, older workers will ultimately choose to retire (Gobeski & Beehr, 2009). High congruence retirees were typified as those who had accumulated sufficient funds to retire (Schellenberg & Silver, 2004). Anticipated financial security in retirement has been linked to a positive transition to retirement. It can provide a worker with the freedom to choose an earlier retirement (Beehr, Glazer, Nielson, & Farmer, 2000) or a more planned retirement (Dwyer & Hu, 2000; Gustman & Steinmeier, 2005) by initiating an early retirement plan. Adequate retirement income can promote lifestyle choices, for example to pursue leisure activities and hobbies (Shultz et al., 1998). However, the relationship between retiring to pursue hobbies and retirement congruency or perceptions of forced retirement has not been examined.

Conclusion

Although some researchers have recognized that retirement decision making does not take place in isolation and that choice is not as clear cut as chosen or not chosen, little research has gone beyond this point, particularly in multivariate analyses. Personal factors related to retirement (health and economic well-being) and undesirable job characteristics (physically demanding work) are factors that may function as a "push" on the worker to leave the workforce, whereas the availability of sufficient retirement income through pensions and benefits to enable the pursuit of leisure interests (non-work

activities) may act as a "pull" toward retirement (Beehr, 1986). The extent to which a retirement decision is dominated by push forces as opposed to pull forces should have consequences for the perception of retirement congruency.

This study will expand on the bivariate analysis work carried out by Schellenberg and Silver (2004) on retirement congruency by using multivariate analysis to explore in greater depth what factors are associated with retirement congruency. Additionally, this study will adapt the model on predictors of forced retirement developed by Szinovacz and Davey's (2005) by adding more reasons for retiring (choice factors) to enhance our understanding of how these factors are related to retirement congruency.

Chapter 4: Method

Data and Sample

After receiving approval from Statistics Canada to access the master file data at the Atlantic Research Data Centre, secondary data analysis of Statistics Canada's 2007 General Social Survey, cycle 21, *Family, Social Support, and Retirement* was performed. Cycle 21 surveyed older Canadians on their experiences of moving from work to retirement. Data from the Random Digit Dialling (RDD) sample of the main file was used as it provided a specific module on the work conditions and retirement experiences at the point of the respondent's initial retirement. This sample consisted of 13,001 respondents aged 45 and over, living in the 10 provinces. Residents of Nunavut, the Yukon, and Northwest Territories, as well as full-time residents of institutions were excluded from this survey.

A number of steps were followed to determine the final sample (see Figure 3). The 2007 GSS used a subjective definition of retirement and several questions were used to determine retirees. This cohort was regarded as retired if they had answered "yes" to the following questions: (a) their main activity in the last 12 months was retired, (b) "Have you ever retired?", (c) "Have you ever retired from a job or business?", and (d) "Have you ever worked at a job or business for a period of six months or longer?" As some respondents had retired more than once, data was only used from their initial retirement. The sample was further limited to those who had first retired at the age of 50 and over and first retired between 1997 and 2007. This enabled a focus on the characteristics and experiences of individuals who made their initial transition into retirement in recent years. The sample also excluded proxy respondents and those who

were self-employed, because self-employed individuals would have more opportunity to

adjust work patterns and have a degree of control over the preferences and experiences of

retirement, and work conditions (Schellenberg & Silver, 2004), which in turn could affect

retirement congruency findings. Respondents who had indicated that their main reason

for retiring was "wanting to stop work" were also excluded from the sample as these

individuals were not asked in the survey if they had retired voluntarily. Finally,

respondents who had not provided an answer to the question, "Was your retirement

voluntary (i.e., did you want to retire)?" were also removed. Based on these criteria, the

final sample size was 1,166.

Figure 3

Selection of the sample for the study

Total number of respondents		*N* = 13,001
Ever retired vs. Never retired	5,090	7,911
50+ vs. Under 50 years	4,187	903
Retired after 1997 vs. Retired before 1997	2,195	1,992
Non-proxy vs. Proxy	2,118	77
Paid worker vs. Other	1,828	290
Main reason: Not wanting to stop work vs. Wanting to stop work	1,464	364
Missing values removed: Retired voluntarily	1,166	298
Total number of sub sample	*n* = 1,166	

Measures

   Dependent variable*. Retirement congruency* was developed from two questions. First, respondents were asked, "Was your retirement voluntary (i.e., did you want to retire)?" Second, they were asked, "At the time of your retirement, would you have continued to do paid work if ..." This retrospective question consisted of a series of twelve conditions that could have persuaded the respondent to carry on in the workforce or consider delaying retirement. The first six conditions were: (a) had been able to work fewer hours without affecting pension, (b) vacation leave had been increased without

affecting pension, (c) could have worked part-time, (d) could have worked part year, (e) had the opportunity to do more interesting work, and (f) other reasons. For these questions, respondents were given the option to answer *yes* or *no*. The second set of six conditions were: (a) mandatory retirement policies had not existed, (b) health had been better, (c) could have found a job, (d) employer had raised pay, (e) had found suitable caregiving arrangements for dependents, and (f) job had been less stressful/less physically demanding. Respondents were given the option to answer *yes*, *no*, or *not applicable* to these questions. The option of *not applicable* was offered in some of the questions if there was a possibility that the reason did not apply to the respondent's circumstances, such as in the case of mandatory retirement. In view of this, all responses of *no* and *not applicable* to these conditions were recoded as *no*.

The dichotomous responses to this set of conditions were converted into a new variable, s*tillwrk*, whereby if the respondent had answered affirmatively to any of the work conditions, they were placed in the *yes* category, and if they had answered *no* to all of the conditions, they were placed in the *no* category. These responses were then combined with the question, "Was your retirement voluntary (i.e., did you want to retire)?" to form the four RC categories: high RC, moderate RC, and two categories of low RC. Similar to Schellenberg and Silver (2004), there was a small percentage ($n = 17$, 1%) in the first low retirement category (retired involuntarily, but would not have continued doing paid work). Due to the small number, both low groups, representing all those who retired involuntarily, were combined.

Independent variables. As a result of data availability, low cell counts, or high missing values, some of the variables presented in the original model by Szinovacz and

Davey (2005) (see Appendix A) were omitted or replaced with a similar variable. In the background section, children and dependents were omitted because very few respondents still had children living at home. Spouse employed was also excluded from the model because too many individuals in the subsample were not asked this question. Under work context, both industry and occupation were included in the original model. However, in view of the large amount of variables chosen for the modified model and limitations in terms of the number of independent variables that could be included, only type of occupation was included. Details of firm size were not available. Race was replaced with immigrant status (Canadian born or not), which was used by Schellenberg and Silver (2004). Highest level of educational attainment, a categorical variable, was used instead of the number of years in education as educational attainment had less missing data.

Under retirement contexts, in the original model (see Appendix A), work demands and attachment included such factors as stressful working conditions and reasons for leaving work. These were represented in the adapted model, but placed under reasons for retirement. Benefits was replaced with employer pension because data on health insurance was not available. Retirement timing was represented by age at initial retirement. Two other variables taken from Schellenberg and Silver's (2004) study were added to the model. First, life satisfaction at the time of the survey was included under background factors to provide an extra control measure. Second, carrying out paid work after retirement was placed in retirement contexts, as it may be one indication of the mismatch (congruence) between a person's experiences and retirement expectations.

The operationalization of all independent variables (see Appendix B) is now described, with reference groups identified for the multivariate analyses. "No" was

chosen as the reference groups for the dichotomous categorical variables to maintain

consistency and for ease of interpretation. The reference groups of all the remaining

categorical variables were chosen on the basis of their expected positive association with

high RC.

Life satisfaction was based on the question, "How do you feel about your life as a

whole right now?" and was an interval measure. This question captured individuals'

feelings of life satisfaction in retirement. The question provided 11 possible responses on

a scale 1 to 11, (1 = *very dissatisfied*, 10 = *very satisfied,* and 11 = *no opinion*). The

respondents who answered "no opinion" were recoded as "don't know", and the

responses ranging from 1 to 10 were left unchanged.

Demographics consisted of *gender*, *marital status*, and *immigrant status*. Gender

was categorized as *male* or *female* (reference group). Marital status was coded as *not

married* (separated, divorced, widowed or never married) or *married* (reference group),

which included those who were married or in a common-law partnerships. Immigrant

status was derived from respondents who were born outside of Canada answering the

question, "Are you or have you ever been a landed immigrant in Canada?" Those who

answered *yes* were coded *immigrant* and all others were coded *Canadian born* (reference

group).

Human capital and finances included *education* and *income*. Education provided

details of the individual's highest level of educational attainment. It was originally

measured with the following categories: (a) doctorate/master's or bachelor's degree; (b)

diploma or certificate from a community, trade, or technical college; (c) some university

or community college; (d) high school diploma; and (e) no schooling, some elementary,

or secondary education. This variable was recoded to reflect an increasing level of education: 0 = no schooling, some elementary, or secondary education; 1 = high school diploma; 2 = some university or community college; 3 = diploma or certificate from a community, trade or technical college; and 4 = doctorate/master's or bachelor's degree (reference group). The continuous variable of personal income had missing data (n = 252, 22%). The issue of missing data is discussed in greater detail in the next section.

Work contexts variables were *type of occupation* and *unionization*. The data used for occupation type was based on the respondent's first retired job and originally had eight categories: (a) management; (b) professional; (c) technologists, technicians, and technical; (d) clerical; (e) sales and services; (f) trades, transport, and equipment operators, and related occupations; (g) occupations unique to primary industries; and (h) occupations unique to processing, manufacturing, and utilities. Due to low cell counts, these were recoded into four categories: (a) trades, utilities, manufacturing, or processing; (b) sales and services; (c) clerical; and (d) management, professional, or technical (reference group). For unionization, respondents were asked, "Were you a union member or covered by a union contract or collective agreement?" Respondents were able to answer *yes* or *no* (reference group).

Retirement contexts variables included *employer pension*, *paid work after retirement*, and *age at initial retirement*. Employer pension was coded *yes* or *no* (reference group). Participating in paid work after retirement was also coded *yes* or *no* (reference group). Age at initial retirement was a continuous variable.

Reasons for retirement. Reasons given for retiring were: (a) health issues, (b) mandatory retirement policy, (c) being unemployed and not being able to find a job, (d)

job was downsized, (e) discrimination, (f) Canadian pension plan and tax rules, (g) care obligations, (h) skill sets were outdated, (i) lagging behind in how to use new technologies, (j) work stressful/physical, (k) did not enjoy work, (l) adequate income, (m) early retirement plan, (n) wanted to change career/work part-time, (o) worked from an early age, (p) wanted to pursue leisure activities, and (q) wanted to stop work. The following reasons were combined as they had low cell counts. "Being unemployed and not being able to find a job" was merged with "job was downsized" to create a new variable called *job loss*. Similarly, "skill sets were outdated" was combined with "lagging behind in how to use new technologies" to create *skills issues*. All responses were *yes* or *no* (reference group).

Missing Data

As stated earlier personal income had missing data ($n = 252$, 22%). This is not uncommon as participants do not always wish to answer questions about their income (Acock, 2005). To decide on the best method of handling this missing data, it was necessary to look at a range of respondent characteristics to identify any similarities and to determine whether the data was missing at random or not. This would help determine whether the missing data could be imputed.

The first step in analysis was to identify the patterns and the frequency distributions of the missing data on personal income (see Appendix C). Those who provided a response were compared to those who did not on certain characteristics. Age, gender, education, and occupation have all been associated with income (Allison, 2002; Penn, 2007). Thus, these covariates were checked for statistical significance with income. They were found to be moderately to highly correlated. As such, age at initial retirement,

gender, education, and occupation variables were chosen from the data set to run comparisons and to evaluate if the assumption of missing completely at random (Little, 1988) held in this study.

Patterns of missing data (presented in Appendix C) indicated that in relation to age, respondents were very similar in their response rates when comparing those who did and those who did not respond. Penn (2007) reported that older respondents were less likely to report their income, however as the sample respondents were all over 50, it was not possible to compare their responses with younger individuals. Patterns also showed that non-responders were more likely to be women or respondents who worked in management, professional or technical positions. Other differences existed in educational level. Respondents who did not provide a response either had no schooling, some elementary/secondary education, or had attained a doctorate/masters or bachelors degree.

The next step was to evaluate how the data was missing. This involved performing a statistical test using SPSS's Missing Value Analysis in SPSS. The test is known as Little's Missing Completely at Random (MCAR) test (Little, 1988), and assumes that the data will be missing completely at random (null hypothesis). There was fairly strong evidence for the alternate hypothesis, that the data were not missing completely at random (Little's MCAR chi-square was equal to 18.50 with 11 degrees of freedom, and the associated p-value was $p = 0.07$).

Deleting these missing income observations would eliminate a disproportionate share of the data and could lead to a bias by eliminating those cases. Thus, multiple imputation was used to handle the missing values. The use of multiple imputation is supported as one of the most efficient methods of handling missing values (Tabachnick &

Fidell, 2007). In order to optimize the efficiency of the parameter estimates, the same

covariates (age at initial retirement, gender, education, and occupation) were used in the

model. The missing values were multiply imputed using a normal linear regression

imputation method and performed through the statistical software package Stata, version

11. As recommended in the Stata multiple-imputation reference manual, release 11,

analysis consisted of 20 model imputations to reduce the sampling error due to

imputations (StataCorp, 2009).

Data analysis

Version 17 of the Statistical Package for the Social Sciences (SPSS) was used to

perform descriptives, chi square, and correlational analysis. Regression analysis was

carried out using STATA, version 11. Weighting provided by Statistics Canada were

utilized to ensure that the findings were representative of the Canadian population and to

enable the production of more accurate results. An analysis of weighted data was

conducted in three ways. First, univariate analyses were performed to determine relevant

descriptive analyses such as frequencies and means. Second, bivariate analyses in the

form of cross tabulations and ANOVAs were carried out to examine relationships

between the independent variables and retirement congruency. Correlations, tolerance,

and Variance Inflation Factors were examined to check for high correlations between

pairs of coefficients. Tolerance levels ranged from 0.61 to 0.94, indicating that there were

no issues with collinearity. Third, once the data had been multiply imputed, multinomial

logistic regression was conducted to examine what reasons for retirement increased the

odds of a retiree's membership in one or more group of retirement congruency.

Multinomial logistic regression was chosen to explore relationships between

reasons and RC. It is an appropriate method of analysis because there were more than two outcome categories for the dependent variable (low, moderate, and high congruency), and the categories were nominal and unordered (Agresti, 1996; Hosmer & Lemeshow 2000; Tabachnick & Fidell, 2007). Multinomial logistic regression can provide a more intuitive interpretation of the model, particularly when there are both categorical and continuous independent variables being examined with a dependent variable (Tabachnick & Fidell, 2007). Furthermore, as multinomial logistic regression allows comparison to a baseline category (Long, 1997), this procedure allowed the examination of what retirement reasons increased the odds of a person's membership in one or more group of retirement congruency. The regression results are presented as Relative Risk Ratios (RRR), which indicate the probability of being in one outcome category over another category. Multinomial logistic regression was performed twice. In the first run, high RC provided the basis for comparison to the other two groups. In the second run, moderate RC was compared to low RC.

Ethical considerations

In general, all identifying factors are removed from the survey data provided by Statistics Canada. However, the Microdata Research Contract issued by Statistics Canada to researchers includes regulations on the disclosure of confidential information and guidelines regarding the removal of data from the ARDC. Data management was carried out following these guidelines to maintain confidentiality. One such stipulation was that all data released from the ARDC should be weighted and no cell should have less than five respondents. An application to the Mount Saint Vincent University Research Ethics Board for secondary data analysis was also made and approval received.

Chapter 5: Results

The sample consisted of 1166 respondents aged between 50 and 88, with a mean age of 63 years ($SD = 5.44$). At the time of their initial retirement, respondents were between 50 and 78 years old (M: 58.62, SD: 4.89), and they had been retired on average 4.5 years (M: 4.61, SD: 3.12). The gender composition was 52% male ($n = 610$) and 48% female ($n = 556$). Approximately three-quarters ($n = 879$) were married or in a common-law relationship, and the majority of the sample were Canadian born (82%, $n = 953$). The highest level of education attained was bachelor/masters, or doctorate (29%, $n = 336$), followed by college diploma or certificate (24%, $n = 282$), and no schooling, or some elementary, or secondary education (22%, $n = 258$). The average personal income was $38,109 for these recent retirees. Just over 40% ($n = 472$) retired from managerial, professional, and technical positions, and roughly 20% from each of the other three job categories. The average length of service in their pre-retirement job was 23.15 years ($SD = 11.34$). Whether or not their employment was unionized was evenly split (yes: 51%, $n = 587$; no: 49%, $n = 563$). Union membership was more prevalent in management, professional, or technical jobs (45%, $n = 265$), and trades, utilities, manufacturing, or processing (25%, $n = 143$) jobs than the other occupation categories. Receiving an employer-sponsored pension was enjoyed by 71% ($n = 828$), and just over a third ($n = 401$) had returned to paid work after retirement. On a scale 1 to 10, their average life satisfaction was 8.37 ($SD = 1.5$).

Retirement congruency

Retirement congruency was the combined data on retiring voluntarily and the motivation to have continued working. Seventeen percent ($n = 204$) of all respondents

stated that they did not retire voluntarily, and 69% ($n = 802$) answered "yes" to at least one of the 12 hypothetical questions regarding which conditions would have persuaded them to continue working (see Table 1). The combined data resulted in the measure of retirement congruency. Group membership was (a) 30% high RC, (b) 53% moderate RC, (c) 1% low 1 RC, and (d) 16% low 2 RC. In view of the low percentage of retirees who retired involuntarily but would not have continued working (low 1 RC), all involuntary retirees (low 1 RC and low 2 RC) were combined into a single group. This combined low RC group thus accounted for 17% of recent retirees.

Almost 70% of the recent retirees had indicated that they would have been willing to continue working if certain circumstances had been different. Therefore, it is important to understand what conditions affected their decision making. Health was a major consideration in the respondents' decision to retire. Just under one in five of the recent retirees would have either continued in paid work if they had better health or if their job had been less physical or less stressful, which can also be related to health issues. Workplace policy and work arrangements were also factors. For example, 17% of respondents may have stayed in the labour force if mandatory policies had not existed. However, receiving a pay rise, gaining extra vacation leave, or finding suitable care were not major considerations.

Table 1

Circumstances to continue working

Would have continued to paid work if....	Yes (%)
Health had been better	19
Job was less stressful/physically demanding	18
Mandatory retirement policy had not existed	17
Could have worked part year	16
Could have worked part-time	15
Could work fewer hours without affecting pension	14
Had opportunity to do more interesting work	12
Had found a job	10
Employer raised pay	6
Could increase vacation leave without affecting pension	6
Found suitable care arrangements	2
Other reason	9

Note. Respondents could report more than one reason.

Bivariate analyses

Table 2 shows the bivariate associations between the independent variables and retirement congruency. Chi square analysis and analysis of variance explored relationships between the independent variables and retirement congruency.

Recent retirees in the three groups were different in terms of life satisfaction, education, type of occupation, employer pension, and paid work after retirement. When comparing life satisfaction, high congruence retirees were the most satisfied of the three groups (*M*: 8.70, *SD*: 1.21), followed by moderate congruence retirees (*M*: 8.26, *SD*: 1.65), and low congruence retirees (*M*: 8.13, *SD*: 1.58). Scheffé post-hoc comparisons of the three groups indicated that the life satisfaction of high RC individuals was significantly higher than the other two groups. Differing retirement congruency membership was reflected in education and pre-retirement occupation. The attainment of a university degree was represented more by recent retirees in the high RC and moderate RC groups, whereas no schooling, some elementary, or some secondary level of education was more common with low RC membership. High and moderate congruence retirees were more likely to be employed in management, professional, or technical work than low congruence retirees. In contrast, low RC respondents were more likely than the other two categories to be previously employed in trades, utilities, manufacturing, or processing. Moderate and high RC respondents were more likely to have an employer-sponsored pension compared to low congruence retirees. Finally, low and moderate RC retirees were more likely to have returned to paid work after retirement compared to high RC retirees. Additional analysis revealed that of these respondents, 55% of the moderate congruence retirees and 68% of the low congruence retirees cited financial reasons as

their main reason for returning to work.

Bivariate analyses also indicated significant associations between retirement congruency and 14 of the 15 reasons for retiring (having care obligations was the only non-significant variable). Comparing all three groups, health issues was more common in both low and moderate RC, whereas mandatory retirement policy, job loss, discrimination, and skills issues were more common with low RC. CPP/tax rules, work being stressful/physically demanding, not enjoying work and wanting to change career or work part-time were reasons found more often with moderate RC than with the other two groups. Finally, having adequate income, having an early retirement plan, having worked from an early age, wanting to pursue hobbies and leisure activities, and wanting to stop work were more common reasons for retiring given by members of moderate and high RC in comparison to low RC.

Table 2

Relationships between independent variables and retirement congruency

	Retirement congruency (%) or mean				
	Total	Low	Mod	High	Test
Background factors					
Life satisfaction	8.37	8.13$_b$	8.26$_b$	8.70$_a$	$F(2, 1156) = 11.92^{***}$
Demographics					
Male	52	55	52	51	$\chi^2(2, n = 1166) = 0.70$
Female	48	45	48	49	
Married	75	72	76	76	$\chi^2(2, n = 1166) = 1.95$
Not married	25	28	24	24	
Canadian born	82	82	81	83	$\chi^2(2, n = 1166) = 0.61$
Immigrant	18	18	19	17	
Human capital and finances					
No schooling, some elementary/secondary	22	29	21	20	$\chi^2(2, n = 1160) = 20.83^{**}$
High school diploma	16	18	15	18	
Some university/ community college	8	9	8	8	
College diploma/ certificate	24	27	25	21	
Bachelor's/master's/ doctorate degree	29	17	30	33	
Personal annual income ($)[a]	39,067	33,552	40,262	40,091	$F(2, 910) = 2.02$
Personal annual income ($)[b]	38,109	33,004	39,031	39,450	

(Table 2 continues)

	Retirement congruency (%) or mean				
	Total	Low	Mod	High	Test
Work contexts					
Trades, utilities, manufacturing, or processing	20	29	18	18	$\chi^2(2, n = 1146) = 17.54^{**}$
Sales and services	19	22	19	17	
Clerical	20	17	20	22	
Management, professional, or technical	41	32	43	43	
Unionized	51	44	52	54	$\chi^2(2, n = 1150) = 5.35$
Not unionized	49	56	48	46	
Retirement contexts					
Employer pension	71	58	74	73	$\chi^2(2, n = 1165) = 19.72^{***}$
No employer pension	29	42	26	27	
Age at initial retirement	58.62	58.80	58.56	58.61	$F(2, 1162) = 0.19$
Did paid work after retirement	35	35	38	28	$\chi^2(2, n = 1162) = 9.82^{**}$
Did not do paid work after retirement	65	65	62	72	
Retirement reasons[c, d]					
Health issues	28	34	36	9	$\chi^2(2, n = 1164) = 85.08^{***}$
Mandatory retirement policy	11	27	10	6	$\chi^2(2, n = 1164) = 58.45^{***}$
Job loss	18	46	13	10	$\chi^2(2, n = 1166) = 133.35^{***}$
Discrimination	6	16	4	3	$\chi^2(2, n = 1159) = 53.88^{***}$

(Table 2 continues)

	Retirement congruency (%) or mean				
	Total	Low	Mod	High	Test
Canadian pension plan and tax rules	8	7	11	4	$\chi^2(2, n = 1157) = 13.13^{**}$
Care obligations	10	8	11	11	$\chi^2(2, n = 1166) = 2.04$
Skills issues	14	19	15	10	$\chi^2(2, n = 1159) = 9.25^{*}$
Work stressful/ physical	33	25	45	17	$\chi^2(2, n = 1161) = 83.69^{***}$
Did not enjoy work	13	7	17	8	$\chi^2(2, n = 1161) = 20.00^{***}$
Adequate income	52	26	54	64	$\chi^2(2, n = 1158) = 76.83^{***}$
Early retirement plan	41	20	44	50	$\chi^2(2, n = 1161) = 49.75^{***}$
Change career/ Work part-time	17	12	23	10	$\chi^2(2, n = 1161) = 28.47^{***}$
Worked at an early age	39	23	42	43	$\chi^2(2, n = 1160) = 27.18^{***}$
Pursue leisure activities	50	15	54	66	$\chi^2(2, n = 1161) = 135.78^{***}$
Wanting to stop work	65	20	70	80	$\chi^2(2, n = 1158) = 216.36^{***}$

Note. The mean differences at $p < .05$ in the Scheffé pairwise comparison.

[a] Personal income (original variable). [b] Personal income (multiple imputation; ANOVA not possible). [c] Respondents could report multiple reasons for retiring. [d] Only "yes" responses are reported.

$^{*}p < .05.$ $^{**}p < .01.$ $^{***}p < .001.$

Multivariate analyses

Group membership was further explored using multinomial logistic regression. Factors were examined to determine what predicted membership in (a) low RC compared with high RC (reference group), (b) moderate RC compared to high RC (reference group), and (c) low RC compared to moderate RC (reference group). Table 3 shows the relative risk ratios (RRR) and 95% confidence intervals. Multivariate analysis indicated that education, occupation, receiving an employer pension, returning to paid work, and two retirement reasons (skills issues and not enjoying work) were not associated with retirement congruency in any of the comparisons.

Job loss, discrimination, and health were the strongest predictors of group membership. Job loss had the strongest effect, increasing the odds of being a member of low RC group by a factor of 5.70 when compared to high RC. This factor lessened when comparing low and moderate RC (RRR = 3.72). Discrimination was the second most influential reason for retiring, and was only significant in the low/moderate RC comparison. Retiring because of discrimination increased the likelihood of having low RC by over 5 times, compared to moderate RC. The third strongest effect was health. Health issues increased the odds of being a member of moderate RC by over 4 times compared to high RC, and increased the odds by a factor of 3.01 of being low RC compared to high RC.

Eight variables were significant when comparing low RC with high RC. These variables were age at initial retirement (retirement context) and seven retirement reasons (health issues, mandatory retirement policy, job loss, adequate retirement income, early retirement plan, pursue leisure activities and wanting to stop work). With each increase in

age at retirement, the odds of being a member of low RC reduced by 9% compared to high RC membership. Of the seven retirement reasons, three of these: health (RRR = 3.01), mandatory retirement policy (RRR = 3.81), and job loss (RRR = 5.70) increased the likelihood of being a member of low RC compared to high RC. The other four reasons reduced the likelihood of being a member of low RC.

Five reasons for retirement were significant when comparing moderate RC with high RC. Reasons that distinguished between moderate and high RC were health issues (RRR = 4.16), mandatory retirement policy (RRR = 2.42), CPP and tax rules (RRR = 2.42), work being stressful/physical (RRR = 2.75), and wanting to change career/work part-time (RRR = 2.86). All of these increased the likelihood of having moderate RC, compared to high RC.

Nine variables were significant when comparing low RC with moderate RC. The regression analysis showed that life satisfaction and age at initial retirement were significant. With regard to life satisfaction, respondents were 17% more likely to be in the low RC group than moderate RC group, and with each increase in age at initial retirement the odds of being a low congruence retiree were reduced by 8%. Seven retirement reasons were also significant. Two reasons (job loss and discrimination) increased the likelihood of being a low congruence retiree compared to a moderate congruence retiree, whereas adequate retirement income (RRR = 0.53), having an early retirement plan (RRR = 0.33), working at an early age (RRR = 0.56), wanting to pursue leisure activities (RRR = 0.32), and wanting to stop work (RRR = 0.20) reduced the odds of being a low congruence retiree compared to a moderate congruence retiree.

A comparison of the three regressions showed that moderate RC was similar to

low RC rather than high RC, yet sometimes it was uniquely different, especially when comparing moderate RC with high RC. Three variables (life satisfaction, discrimination, and working at an early age) were exclusive to the low/moderate RC comparison. Life satisfaction (RRR = 1.17) and discrimination (RRR = 5.07) increased the odds and working at an early age (RRR = 0.56) reduced the odds of being a low congruence retiree. Three different variables (CPP and tax rules, work being stressful or physical, and wanting to change career/work part-time) were also unique to the moderate versus high RC comparison, and all increased the odds of having moderate RC.

In the comparison between low RC membership with moderate and high RC, analysis revealed that six common variables differentiated between them. These variables were age at initial retirement, job loss, adequate retirement income, early retirement plan, wishing to pursue leisure activities, and wanting to stop work. Job loss increased the odds of being a low congruence retiree, whereas the other five (age at initial retirement, adequate retirement income, early retirement plan, pursue leisure activities and wanting to stop work) lessened the odds.

When comparing high RC with low and moderate RC, two factors (health issues and mandatory retirement policy) were less likely to be reasons given by high congruence retirees. Retiring because of health issues or mandatory retirement policies increased the odds of having both low and moderate RC, compared to high RC.

Across all comparisons, personal income had no effect, with an RRR value of 1.00 in every comparison. However, additional bivariate analysis did reveal that recent retirees received their income from differing sources. High congruence (58%, $n = 192$) and moderate congruence retirees (53%, $n = 312$) received income from private pensions

and annuities. Just over a third ($n = 68$) of low congruence retirees relied on private pensions and annuities, and a quarter of them ($n = 48$) indicated that C/QPP was their main source of income.

Table 3

Multinomial logistic regression of retirement congruency (*n* = 1080)

Independent variable	Retirement congruency					
	Low vs. High		Moderate vs. High		Low vs. Moderate	
	RRR	95% CI	RRR	95% CI	RRR	95% CI
Background factors						
Life satisfaction	1.05	[0.88, 1.25]	0.89	[0.79, 1.01]	1.17[*]	[1.00, 1.36]
Demographics						
Male	0.82	[0.44, 1.54]	0.77	[0.51, 1.16]	1.07	[0.61, 1.89]
Not married	1.00	[0.54, 1.85]	0.84	[0.56, 1.28]	1.19	[0.70, 2.01]
Immigrant	0.83	[0.41, 1.69]	1.08	[0.69, 1.72]	0.77	[0.40, 1.48]
Human capital and finances						
No schooling, some elementary/ secondary	0.97	[0.33, 2.83]	0.89	[0.47, 1.69]	1.09	[0.41, 2.87]
High school diploma	0.82	[0.33, 2.02]	0.60	[0.33, 1.07]	1.38	[0.59, 3.19]
Some university/community college	0.87	[0.29, 2.62]	0.93	[0.45, 1.94]	0.93	[0.35, 2.47]
College diploma/certificate	1.51	[0.64, 3.53]	1.13	[0.70, 1.84]	1.33	[0.60, 2.93]
Personal income	1.00	[1.00, 1.00]	1.00	[1.00, 1.00]	1.00	[1.00, 1.00]

(Table 3 continues)

Independent variable	Retirement congruency					
	Low vs. High		Moderate vs. High		Low vs. Moderate	
	RRR	95% CI	RRR	95% CI	RRR	95% CI
Work contexts						
Trades, utilities, manufacturing or processing	2.07	[0.89, 4.78]	1.32	[0.72, 2.39]	1.57	[0.74, 3.34]
Sales and services	1.03	[0.45, 2.35]	1.05	[0.61, 1.82]	0.98	[0.47, 2.04]
Clerical	0.57	[0.21, 1.51]	1.18	[0.70, 1.99]	0.48	[0.19, 1.18]
Unionized	1.09	[0.59, 2.04]	0.93	[0.61, 1.42]	1.17	[0.69, 1.99]
Retirement contexts						
Employer pension	0.85	[0.41, 1.76]	1.37	[0.83, 2.25]	0.62	[0.34, 1.14]
Age at initial retirement	0.91**	[0.86, 0.97]	0.99	[0.95, 1.03]	0.92**	[0.87, 0.98]
Paid work after retirement	1.64	[086, 3.14]	1.39	[0.92, 2.10]	1.18	[0.66, 2.09]
Retirement reasons						
Health issues	3.01**	[1.39, 6.53]	4.16***	[2.44, 7.07]	0.72	[0.40, 1.32]
Mandatory retirement policy	3.81**	[1.55, 9.36]	2.42*	[1.17, 5.01]	1.57	[0.77, 3.19]
Job loss	5.70***	[2.72, 11.96]	1.53	[0.85, 2.77]	3.72***	[2.06, 6.73]
Discrimination	3.43	[0.86, 13.56]	0.67	[0.20, 2.25]	5.07***	[2.10, 12.23]

Independent variable	Retirement congruency					
	Low vs. High		Moderate vs. High		Low vs. Moderate	
	RRR	95% CI	RRR	95% CI	RRR	95% CI
Canadian Pension Plan/Tax rules	2.76	[0.89, 8.57]	2.42[*]	[1.13, 5.17]	1.14	[0.44, 2.92]
Care obligations	0.76	[0.33, 1.77]	0.94	[0.50, 1.79]	0.81	[0.40, 1.64]
Skills issues	0.98	[0.40, 2.39]	1.33	[0.74, 2.41]	0.73	[0.35, 1.54]
Work stressful/physical	1.80	[0.93, 3.48]	2.75[***]	[1.73, 4.37]	0.65	[0.38, 1.13]
Did not enjoy work	0.66	[0.24, 1.83]	1.26	[0.65, 2.44]	0.52	[0.22, 1.22]
Adequate retirement income	0.46[*]	[0.24, 0.85]	0.86	[0.58, 1.28]	0.53[*]	[0.30, 0.94]
Early retirement plan	0.24[***]	[0.12, 0.45]	0.73	[0.48, 1.09]	0.33[***]	[0.18, 0.59]
Change career/work part-time	1.42	[0.62, 3.29]	2.86[***]	[1.61, 5.10]	0.50	[0.24, 1.02]
Worked at an early age	0.59	[0.33, 1.06]	1.06	[0.72, 1.55]	0.56[*]	[0.33, 0.94]
Pursue leisure activities	0.25[***]	[0.12, 0.50]	0.78	[0.52, 1.17]	0.32[***]	[0.17, 0.60]
Wanting to stop work	0.16[***]	[0.88, 2.94]	0.82	[0.53, 1.26]	0.20[***]	[0.11, 0.33]

Note. RRR = Relative risk ratios; CI = confidence interval. Reference groups: Female, married, Canadian born, bachelor's/

master's/doctorate and management/professional/technical. Unionized, employer pension, paid work after retirement and

retirement reasons = no. [*]$p < .05$. [**]$p < .01$. [***]$p < .001$.

Chapter 6: Discussion

The purpose of this study was to examine how retirement reasons are related to retirement congruency using multivariate analysis, and which reasons could be perceived as opportunities or barriers to realizing a more harmonious retirement. Through the use of multinomial logistic regression, this study was able to compare group membership between the three models: low RC (no choice) versus high RC (choice), moderate RC (restricted choice) versus high RC (choice), and low RC (no choice) versus moderate RC (restricted choice). The findings increase our understanding of which reasons push or pull individuals into retirement, and specifically those who are classified as moderate RC.

This study extends the findings provided by previous research. Unlike Szinovacz and Davey (2005), this study had sufficient numbers to include those retirees who perceived their retirement as part forced/part wanted (moderate RC), which allowed for an examination of individuals who indicated that they retired voluntarily but would have preferred to continue working. The proportion of moderate congruence retirees (53%) was higher than those in the two other groups, and it also differed from Schellenberg and Silver's (2004) study in which 36% was found. This could imply that this group of retirees is increasing because factors at the time of retirement restricted the choices available, or that since retiring their circumstances may have changed and made them reconsider their initial decision to retire. However, whatever reason for the increase, the findings indicate that individuals in the moderate RC group are different from the other two groups, and should not be ignored.

That almost 70% of the respondents said "yes" to conditions that may have provided motivation to stay in the workplace is noteworthy, although with more recent

changes in workplace policies, the number of respondents specifying certain conditions such as mandatory retirement may be lower in future surveys. Similar to Schellenberg and Silver's (2004) findings using the 2002 GSS, the importance of work arrangements was indicated by many recent retirees as a barrier to remaining in the work force. These results continue to provide evidence of a desire for more employment flexibility for older workers. This has implications for Canada's labour supply, especially as the baby boomers started turning 65 in 2011 and the availability of younger workers to take their places is diminishing (Johnson, 2009).

Bivariate analysis demonstrated that life satisfaction, education, type of occupation, receiving an employer pension, and carrying out paid work after retirement were significantly associated with retirement congruency. However, only life satisfaction remained associated with retirement congruency in the multivariate analysis, and in only one of the three comparisons. Life satisfaction at the time of the survey was introduced into the model as a control because an individual's current level of life satisfaction could have affected how they responded to the retrospective questions about past retirement decisions and pre-retirement conditions. On a scale of 1 to 10, the average scores given by recent retirees were over 8 in all three RC groups. This suggests that they were all enjoying a high degree of life satisfaction at the time of the survey, and so their responses to the retrospective questions should not be a reflection of poor adjustment to retirement or a lack of well-being (Hanisch, 1994; Palmore et al., 1985). However, the regression analysis provided evidence that life satisfaction increased the likelihood of being a low congruence retiree compared to a moderate congruence retiree. This result corroborates previous research that had found an association between life satisfaction and low RC

(Schellenberg & Silver, 2004), which has been attributed to health issues (Kim & Moen, 2002) or lack of financial resources (Gallo et al., 2000).

The age at which the respondents retired from their first job was a significant predictor when comparing low with high and moderate RC. However, timing of retirement, which was found to be a strong indicator of perceptions of forced retirement in Szinovacz and Davey's (2005) work, is not supported in this study. Age at initial retirement is a factor less likely to be given by low congruence retirees, when compared with both moderate and high congruence retirees. Moderate and high congruence retirees are individuals who retired voluntarily, which is possibly reflected in the fact that the average retirement age was just below 59 years.

Although bivariate results found that 14 out of 15 retirement reasons were significantly associated with retirement congruency, only twelve of these reasons remained significant in the multinomial logistic regression. Skills issues and not enjoying work no longer predicted RC membership. Unlike studies carried out by Humble et al., (2012) and Szinovacz and Davey (2005), care obligations was not a significant reason given by any of the three congruency groups, in either bivariate or multivariate analysis. This could be due to the low number of people who retired to give care to dependents in the data set.

In comparison with both moderate and high RC, low congruence retirees offered several negative considerations (push factors), which have been linked to a reduction in well-being and poor adjustment to retirement (Shultz et al., 1998). Retiring because of discrimination increased the odds of having low RC by over five times, compared to moderate RC. This could indicate that these individuals did not perceive they had a high

degree of choice at the time they left work, and may be due to negative social norms held by employers (Desmette & Gaillard, 2008) or restricted training and advancement opportunities (Roscigno et al., 2007). Compared to high RC, low congruence retirees gave health, mandatory retirement policy, and job loss as reasons for retiring, reflecting no choice. These findings share some similarities with those reported by Szinovacz and Davey (2005) and Schellenberg and Silver (2004), in that health and job loss (job displacement and downsizing) were both significant no choice factors in their decision to withdraw from the labour force for low congruence retirees.

Interestingly, health issues and mandatory retirement policy increased the odds of having low and moderate RC compared to high RC. However, with regard to health, the odds were slightly higher when comparing moderate versus high RC than between low and high RC. This result may reveal that health was regarded more as a restriction on choice rather than a no choice factor (Taylor & Shore, 1995).

Mandatory retirement had been represented with two differing viewpoints in previous literature. On the one hand, it was viewed as age discrimination and an involuntary transition into retirement (Johnson & Neumark, 1997). On the other hand it was portrayed more positively, especially if the retirement date corresponded with the employee's preferred age of retirement (Gomez & Gunderson, 2009). The results in this study reflected the findings of Johnson and Neumark (1997), as they showed that the execution of mandatory retirement by the individual's employer either forced individuals to retire (low versus high RC) or restricted their choice (moderate versus high RC).

To date, no multivariate research has explored retirement reasons with moderate RC. This study indicated that moderate RC is theoretically different from the other two

groups. Reasons unique to moderate versus high RC were CPP and tax rules, work conditions being stressful or physically demanding, and wanting to change career or work part-time, which suggests that they could have constrained choice. It may be that the recent retirees in this study were not greatly affected by C/QPP regulations, as their average age at the time of their initial retirement was 58.6 years and at the time of the survey they had been retired for an average of 4.6 years. However, it may be that other tax rules restricted their choices, as private pension plan members become eligible for retirement at relatively younger ages (Schellenberg & Silver, 2004; Wannell, 2007b). Interestingly, Szinovacz and Davey (2005) only found an association between stressful work conditions and perceptions of forced retirement (indicating no choice) for women, when controlling for health factors. However, other research has shown that stressful or physically demanding work conditions have increased the intention to retire (Barnes-Farrell, 2003; Chirikos & Nestel, 1991; Kanfer & Ackerman, 2004). Such work conditions may be regarded as a restriction of choice especially if the individual felt provoked or if changes within the workplace such as organizational downsizing placed more pressure on workers (Szinovacz & Davey, 2005). Wishing to change career or work part-time could be regarded as a pull factor, as it could reflect a preferred transition to retirement (Shultz et al., 1998), a decision based on motivational factors (Barnes-Farrell, 2003) or a beneficial outcome (Szinovacz & Davey, 2005). However, the results revealed that this option was restricted as this reason increased the odds of being moderate RC, compared to high RC. This could be attributed to an employer not providing flexible work arrangements. All of these reasons infer restricted choice, or a discord between experiences and expectations of retirement (retirement congruency), which must impact

an individual's well-being and adjustment in retirement (Hanisch, 1994). Overall these findings indicate that moderate RC membership is theoretically different from both low and high RC, and that many of the retirement reasons given by moderate congruence retirees are markedly different from the other two groups. This affirms that retirement decision making should be viewed along a continuum rather than a dichotomous variable (forced versus chosen), as some retirement reasons are unique to moderate RC (part forced/part wanted) and have not been reported on in previous research.

High retirement congruency represents the most desired transition into retirement as members of this group retired voluntarily and would not have wanted to continue working (Schellenberg & Silver, 2004). Therefore, as anticipated, high congruence retirees were more likely to suggest positive motivations to retire (pull factors), and as such should enjoy a greater level of well-being and adjustment in retirement (Shultz et al., 1998). Analysis revealed that compared to low RC, the reasons given by members of high RC were more likely to reflect considerably more choice (age at initial retirement, having adequate income, and an early retirement plan, wishing to pursue leisure activities, and wanting to stop work). Furthermore, as expected high congruence retirees were less likely to give reasons such as health issues, mandatory retirement policy, and job loss compared to low congruence retirees. Having adequate income in retirement (Gomez & Gunderson, 2005; Schellenberg & Silver, 2004) and a planned early retirement (Beehr et al., 2000; Dwyer & Hu, 2000; Gustman & Steinmeier, 2005) have both been associated with increased opportunities and choice. For example, having adequate retirement income has been shown to promote lifestyle choices in the form of being able to pursue leisure activities and hobbies (Shultz et al., 1998).

Interestingly, similar reasons given by high congruence retirees in the low/high RC comparison (age at initial retirement, adequate income, having an early retirement plan, wishing to pursue leisure activities, and wanting to stop work) also increased the likelihood of having moderate RC, when compared to low RC. This could be attributed to the fact that both moderate and high congruence retirees voluntarily retired. On the one hand, these findings may suggest that retirement has not met the expectations of moderate congruence retirees. On the other hand, it could suggest that their options were either limited or not viable (Schellenberg & Silver, 2004).

Implications and recommendations

Given the interests of low and moderate congruence retirees to continue in the labour force, and the benefit of their continued employment to the economy, policy makers could address issues that would remove barriers and provide incentives for older workers to extend their working lives. This would enable these individuals to achieve greater retirement congruency by having more choice and control in their decision-making. As intimated by Schellenberg and Silver (2004), high congruence retirees could be regarded as having the best-case retirement scenario. In 2005, a Policy Research Initiative (PRI) report recommended providing more choice in the timing of retirement, including programs for phased retirement, and improving working conditions that fit older workers' needs.

Over recent years, some Canadian organizations have introduced changes to workplace policies such as the termination of early retirement incentives and the abolishment of mandatory retirement policies. These changes have contributed to the rise in the retirement age in many industrial countries (Burtless, 2008; Carrière & Galarneau,

2011). More recently, there have been adjustments to the CPP regulations. Individuals who wish to continue working beyond the current recognized retirement age of 65 are now permitted to claim benefits and contribute to the plan simultaneously and the contributions will increase CPP payments at full retirement. These policy changes should go some way to addressing choice, flexibility, and the mismatch between retirement preferences and experiences (retirement congruency) in the timing of retirement. However, the government's recent announcement to increase the qualifying age for Old Age Security (OAS) from 65 to 67 may affect timing for individuals born after April 01, 1958. Additionally, research has shown that other reasons may be given for retiring in the future. A recent study suggests that there may be an increase in older workers retiring due to cognitively demanding jobs due to technology changes in the work place (Johnson, Mermin, & Resseger, 2011), which have been associated with increasing stress levels.

Although some policy changes may impact retirement decisions, there are many other retirement reasons found to be related to retirement congruency and well-being, which still need to be addressed. This study found strong indications that work conditions impede the continuation of older workers in the workplace and impact retirement congruency. Moderate congruence retirees would have continued working if their work had been less stressful or physically demanding jobs, or work schedules were more flexible. There is therefore a need for employers and unions to look towards offering greater flexibility of working arrangements (Morissette, Schellenberg, & Silver, 2004; Wannell, 2007a), as losing older employees to retirement drains knowledge and expertise (Park, 2012; Timmons, Hall, Fesko, & Migliore, 2011). Offering better work conditions or greater flexibility could benefit both employers and employees (Human Resources and

Skills Development Canada [HRSDC], 2011). Employers would benefit by keeping experienced workers, who can pass on their skills or mentor younger entrants (HRSDC, 2011), and employees could enjoy work more if it was more suited to their capacities (Coté, 2005).

Similar to Schellenberg and Silver (2004), health issues was a reason given for retiring by low and moderate congruence retirees. In a HRSDC study, personal health was shown to be a significant barrier to an older worker's desire and ability to continue working (HRSDC, 2011). The report recognized that the risk of illness and injury increases with age, and therefore, there is a greater need for health benefits, supports and wellness programs to prevent injury. Many employers expressed concerns with the rising costs of health insurance costs and workers' compensation claims, but it was noted that investing in their employees in this manner could, for example, reduce the number of workers' compensation claims (HRSDC, 2011). Of course these incentives and supports will only improve the retirement congruency of those older workers who are physically and mentally able to continue working and who work full-time.

A strong predictor of low RC was retiring due to discrimination. Discrimination has been associated with negative stereotyping by co-workers and employers (Desmette & Gaillard, 2008; Roscigno et al., 2007). As more older workers consider continuing in the workforce beyond the socially recognized retirement age of 65, it will become increasingly important to change the attitudes in workplaces and society in general. Governmental public awareness campaigns to promote diversity in workplaces and in society can be one strategy (HRSDC, 2011). The campaign would promote the benefits of hiring and investing in older workers, for employers, and the economy.

Job loss due to downsizing or unemployment was also a reason for retiring. The inability to re-enter the workforce has been associated with forced retirement (Neill & Schirle, 2009; Szinovacz & Davey, 2005) and obsolete skills (Beehr, 1986). In view of the expected labour shortage and the reduced availability of younger generations to replenish the workforce (Johnson, 2009); it will become increasingly important to equip older workers with the necessary skills to take advantage of labour market opportunities that may exist (Coté, 2005; HRSDC, 2011; Park, 2012). As older employees and newly hired older workers (55 to 64 years) tend to have greater work tenure than younger cohorts (Picot, Heisz & Nakamura, 2001), employers should not be concerned with recouping the costs of training and employees may have more time to benefit from the training, in the form of continued employment. However, to ensure that skills do not become outdated over time, employers could be urged to introduce lifelong learning programs (Van Dalen, Henkens, & Schippers, 2010). This would enhance the skills of the entire workforce and would not be seen to discriminate against any particular age group. Alternatively, government funded employment or job retraining services and supports could be introduced to help older workers move into new occupations and/or meet the demands of the workplace (Johnson et al., 2011), and better match skills with employers (HRSDC, 2011). Whether training programs are provided by government or employers, having up-to-date work skills would improve the availability of choices and the degree of control over future decisions for older workers. For some this would improve retirement congruency, and for others it would enhance their financial well-being.

Like many other countries, Canada's older population is spending an increased amount of time in retirement than ever before, coupled with increases in average life

expectancy (Kim & Moen, 2002). These population changes could have serious implications not only for retirees but also for employers and the Canadian government as societal retirement expectations and experiences change. Strategies will need to be developed to meet these changes, both at a societal and an individual level. In 2004, a Policy Research Initiative report noted that one possible way Canada could deal with this phenomenon is by increasing the current recognized retirement age of 65. The report outlined that if people worked an average of three more years beyond 65, the effects of a labour shortage due to an aging workforce could be handled over a period of 20 years (PRI, 2004). Indeed, Canada has recently announced its intention to increase the qualifying age for Old Age Security from 65 to 67 by 2023, and countries such as the US and the UK have already done so (OECD, 2011). A major concern here, of course, is the workers who retire earlier than planned (the low and moderate congruency retirees) due to health issues or other factors. If they do not have any private pension provisions or savings and are not eligible for disability benefits, the financial impact could be quite significant by such a policy change.

From an individual perspective, in order to maintain a certain standard of living many people would need to have other types of income in retirement. Greater longevity also means that pensions must last longer, which requires having more wealth through savings or high returns on private pensions (Halliwell, 2009). In this study, moderate and high congruence retirees were more likely than low congruence retirees to indicate that they chose to retire because they had adequate income. This ability to make choices and to have agency have been associated with greater well being (Bender, 2004), happiness, and enjoyment of life (Calvo, Haverstick & Sass, 2009). To make informed financial

decisions, individuals will need to understand the intricacies of pension and retirement

planning. This could be achieved by employers and governments supporting work-

retirement transitions by providing programs or education about retirement benefits and

retirement planning (HRSDC, 2011) so that more individuals could enjoy greater

retirement congruency and well-being.

Limitations and directions for future research

Statistics Canada provides high quality data that has undergone rigorous sampling

procedures and has been collected by experienced researchers. As such this should have

reduced any validity or reliability issues. The User Guide for the 2007 GSS provided

details of how the data was collected, coded, and managed. Nevertheless, there were

some data issues that need to be mentioned.

First, the use of secondary data can impede analysis due to the absence of key

variables or key questions of interest and the need to recode variables. It was possible to

combine questions; however, during recoding some information was lost because of the

need to collapse categories due to low cell counts within some variables. For example,

marital status originally contained six categories: married, living common-law, widowed,

separated, divorced, and single (never married). Although acknowledging that widowed,

separated, divorced, and never-married women are not a homogeneous group (McDonald

& Robb, 2004), the six categories were collapsed into two categories (married and not

married) due to low cell counts. Furthermore, with secondary data the researcher is not

involved in forming interview questions and deciding how they are measured. For

example, one of the reasons given for retiring was "because of your health". There was

no indication whether this was due to poor or good health. However, later in the survey,

those who answered "yes" to this question were asked how their health had affected their ability to work. This clarified the meaning of the retirement reason; otherwise I may have had to make an assumption. Another retirement reason was "wanting to start a different career or work part-time." This could be interpreted as two very distinct options, and it is unclear how many respondents wanted to change career versus wanted to work part-time. Moreover, the majority of the questions in the data were closed-ended questions, that were answered either "yes" or "no". Although this enabled the survey to be answered quickly, by definition these dichotomous responses are restrictive. The use of multi-item measures tends to provide greater validity and reliability.

Second, the 2007 GSS data is based on retrospective data, thus the data was correlational in nature and causal relationships cannot be determined. Moreover, the use of responses from hypothetical questions to create the dependent variable should be viewed cautiously. Good or bad experiences of retirement and/or met or unmet expectations of retirement may influence the responses given to the questions on conditions that would have persuaded them to continue working and reasons given for retirement. It was therefore uncertain whether or not people's assessments of their reasons were accurate, but this was taken into account when interpreting the data. Controlling for current life satisfaction helped in this regard.

Third, as is common with many large-scale survey data sets, there are patterns of missing data based on question sequencing and skip patterns (Hofferth, 2005). Reasons given for this are because the question had no relevancy to the respondent and was not asked, the respondent refused to answer, or simply did not know. Indeed, individuals who indicated that their main reason for retiring was that they wanted to stop work were not

asked the question, "Was your retirement voluntary, (i.e., did you want to retire)?" Whether an individual retired voluntarily or not was one of the questions that was used to develop the concept of retirement congruency. As such, this skip pattern in the survey excluded these recent retirees from the analysis, which may have potentially deflated the percentage of high congruence retirees and inflated the percentage of moderate congruence retirees.

Additionally, this data set had missing data in respect of personal income. The method chosen to handle these missing values was multiple imputation, which is not without its problems. An issue with this statistical methodology is that different results are produced every time it is used because the imputed values are random draws (Allison, 2002). Another possible disadvantage to this deterministic method is that biased estimates of some parameters can be produced. In particular, missing data variances could be underestimated that will affect the regression coefficients. More problematic is the tendency of multiple imputation to underestimate standard errors, which can lead to the production of low p-values (Allison, 2002). It is understood that the more missing data there is, the more severe this problem could be. To check for any variances, multinomial logistic regression was carried out using two different methods: (a) mean substitution, and (b) linear regression multiple imputation. The parameters produced in the regression results were very similar, and the significant p-values remained consistent. A further drawback with multiple imputation is that although data can be analyzed using standard weights, bootstrap weights could not be applied for additional robustness.

Finally, with regard to analysis, although multinomial logistic regression does compute correlation measures to estimate the strength of the relationship (pseudo R

square measures, such as Nagelkerke's R^2), these correlation measures cannot determine cause and effect. They can only indicate a likelihood of membership.

Future research may want to incorporate other contextual factors that could impact retirement congruency for later cohorts. For example, family characteristics (living arrangements, divorce, dual earners, spousal influence), work characteristics (contract work, defined benefit, or defined contribution pension, and the reduction in employer pensions), and global influences (money markets and recession) on an individual's private pension and their ability to accumulate adequate retirement income. Depending on an individual's circumstances, many of these factors may affect retirement congruency, well-being, and retirement adjustment. Additionally, it is clear that people would prefer to leave work under terms and conditions of their own choosing. Future research should investigate some of the underlying factors that have been shown in this study to reduce the chances of experiencing both low and moderate retirement congruency, and assist more retirees to realize a harmonious retirement.

Chapter 7: Conclusion

The goal of this study was to gain a better understanding of what reasons were related to retirement congruency. This study was able to include more retirement reasons than other research, and the sample size allowed for multivariate analysis to be performed. The findings contribute to the literature by identifying the traits of recent retirees and the reasons for retiring that differentiate membership in the three groups of retirement congruency.

Research had suggested that retirement decision making should be viewed along a scale, rather than a dichotomous conceptualization (forced versus chosen) (Beehr, 1986; Feldman & Beehr, 2011). Thus, retirement "choice" was portrayed by three categories of retirement congruency (low, moderate, and high). This study illustrated the importance of this concept as the results showed that moderate RC was the most common group. In some cases the factors influencing moderate congruence retirees were similar to both low and high congruence retirees. However, several reasons were unique to moderate RC, when comparing with high RC.

Many studies treat older workers as a single homogenous group. However, retirement decisions are not insular. They are closely associated with an individual's sociodemographic, economic, and labour market characteristics. Likewise, the motivations to remain in employment vary according to the circumstances of older workers. By providing an analysis of the characteristics of recently retired respondents and their retirement congruency, a better understanding of what factors and conditions impact older workers may help inform employers, unions, educators, policymakers, and government officials develop strategies that better serve the needs of society, institutions,

and future retirees.

Over the past decade, there have been steps to provide more flexible avenues to withdraw from the labour market, such as bridge retirement/part-time work and multiple exits (McDonald & Donahue, 2000). However, for those who wish or need to stay in paid employment beyond the recognized age of retirement, flexible work arrangements are still inadequate, restricting choice. Recognition is increasing, and if changes to labour policies and programs intended to entice older workers to remain in the workforce are introduced, we may see a reduction in the numbers of low and moderate congruence retirees in the future.

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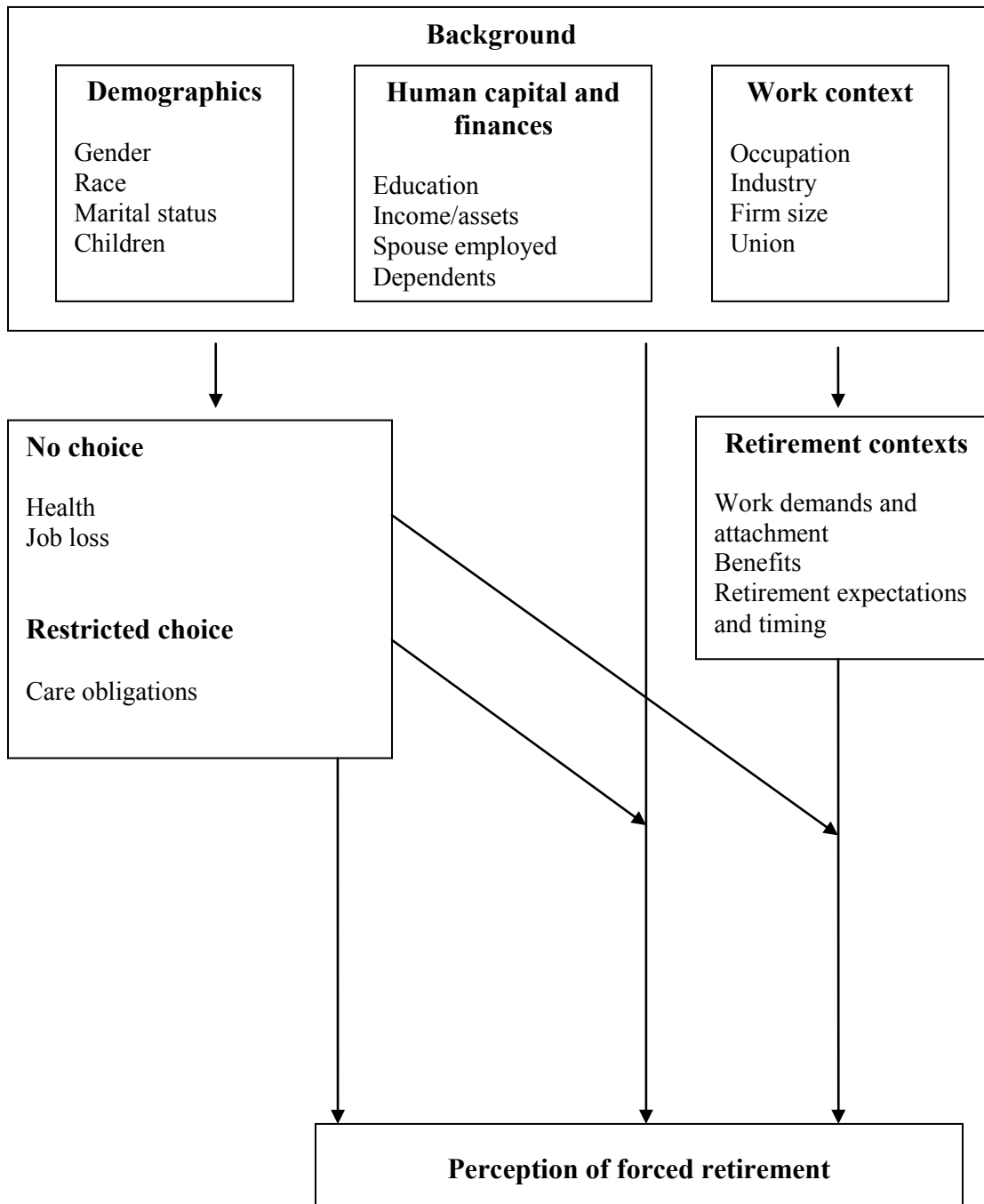
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Appendix A

Theoretical model of predictors of forced retirement perceptions
(Szinovacz & Davey, 2005)

Background

Demographics	**Human capital and finances**	**Work context**
Gender Race Marital status Children	Education Income/assets Spouse employed Dependents	Occupation Industry Firm size Union

No choice

Health
Job loss

Restricted choice

Care obligations

Retirement contexts

Work demands and
attachment
Benefits
Retirement expectations
and timing

Perception of forced retirement

Appendix B

Coding of independent variables for multivariate analysis

Independent variables	Coded
Life satisfaction	1 = very dissatisfied 10 = very satisfied
Gender	0 = male 1 = female[a]
Marital status	0 = not married 1 = married[a]
Immigrant status	0 = Canadian born[a] 1 = immigrant
Education	0 = no schooling/elementary/secondary 1 = high school diploma 2 = some university/community college 3 = diploma/certificate from college 4 = bachelor's/master's/doctorate degree[a]
Type of occupation	1 = trades, utilities, manufacturing or processing 2 = sales & services 3 = clerical 4 = management, professional, or technical[a]
Unionization	0 = yes 1 = no[a]
Employer pension	0 = yes 1 = no[a]
Paid work after retirement	0 = yes 1 = no[a]
Retirement reasons[b]	0 = yes 1 = no[a]

[a] Reference groups. [b] Health issues, mandatory retirement policy, job loss, discrimination, CPP/tax rules, care obligations, skills issues, work stressful/physical, did not enjoy work, adequate income, early retirement plan, change career/work part-time, worked at an early age, pursue leisure activities, wanting to stop work.

Appendix C

Distribution of complete and missing observations in personal income by respondent characteristics (Percentage by variable)

Characteristics	Missing Observations	Complete Observations
Age at initial retirement		
50 - 54	22% (*n* = 55)	20% (*n* = 179)
55 - 59	35% (*n* = 88)	39% (*n* = 358)
60 - 64	31% (*n* = 78)	27% (*n* = 245)
65+	13% (*n* = 32)	14% (*n* = 131)
Gender		
Male	42% (*n* = 105)	55% (*n* = 505)
Female	58% (*n* = 147)	45% (*n* = 409)
Education		
No schooling, some elementary/secondary	27% (*n* = 67)	21% (*n* = 190)
High school diploma	18% (*n* = 46)	16% (*n* = 143)
Some university/community college	8% (*n* = 19)	8% (*n* = 76)
College diploma/certificate	20% (*n* = 50)	25% (*n* = 231)
Bachelor's/master's/doctorate degree	25% (*n* = 62)	30% (*n* = 274)
Missing	3% (*n* = 8)	-
Occupation		
Trades, utilities, manufacturing, or processing	17% (*n* = 41)	21% (*n* = 188)
Sales and services	27% (*n* = 65)	17% (*n* = 153)
Clerical	21% (*n* = 50)	20% (*n* = 178)
Management, professional, or technical	36% (*n* = 87)	42% (*n* = 385)
Missing	4% (*n* = 9)	1% (*n* = 10)
N	252	914