Policy and Labour market impacts on older workers:  
*Findings from the 2013 HWR survey*

**Aspirations and preferences of older workers**

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**Health, Work and Retirement Study**

**2006**
- HWR Cross sectional  
  *N* = 6657  
  (aged 55 to 70)  
- Longitudinal  
  *N* = 38

**2007**
- HWR Longitudinal  
  *N* = 2471

**2008**
- HWR Opt back  
  *N* = 148

**2009**
- NZLSA Pilot  
  *N* = 445

**2010**
- Retirement Planning Study  
  *N* = 247
- New Recruits  
  *N* = 570

**2012**
- NZLSA Longitudinal  
  *N* = 846

**2013**
- HWR Longitudinal  
  *N* = 1330
- NZLSA Longitudinal  
  *N* = 466

**2014**
- HWR Longitudinal  
  *N* = 2234
- NZLSA Longitudinal  
  *N* = 846
- HWR Partner Panel  
  *N* = 148  
  (aged 55 to 65)
Themes

Looking at (a) influences and (b) the views and experiences of research participants

a) What factors influence decisions about workforce participation?
   b) Retirement expectations and retirement planning

a) Can older people achieve the level of workforce participation and workplace flexibility which they desire?
   b) Actual and preferred work status
   b) Views and experiences of flexible work arrangements

a) How do caring responsibilities affect workforce decisions and work patterns?
   b) Experiences as working carers

What factors influence decisions about workforce participation and retirement?

Personal attributes
- Health status
- Attitudes to change, to their occupation and to retirement
- Expectations of when people should retire
- Wanting to do other things – leisure, time with family

Social context
- Family circumstances
- Caring responsibilities to older parents/relatives and to grandchildren
- Work/retirement of spouse/partner

Economic context - Financial circumstances
- Facilitator - adequate retirement income - choose not to work
- Barrier - lack of means to fund retirement, loss/erosion of savings
What factors influence decisions about workforce participation and retirement?

- **Work environment - either a pull or a push**
  - Quality of working conditions – flexibility, stress, workloads, quality of management
  - Satisfaction - sense of control and purpose, feeling valued by employers and colleagues
  - Access to training

- **Employers’ motivations and practice**
  - Willingness to meet the needs of older workers.
  - Commercial pressures
  - Policy-based requirements and incentives

- **Availability of work**

- **Policy incentives affecting workers and employers**
  - Age of eligibility for NZS
  - Action against age discrimination – no compulsory retirement
  - Encouragement or otherwise to prolong participation
  - Access to training and re-training

Vickerstaff (2006) *Entering the Retirement Zone: How much choice to individuals have?* concluded:

“The individual brings into the retirement zone a particular set of individual circumstances and dispositions, in terms of health, finances, domestic circumstances, job satisfaction and non-work life interests. These individual attributes are not fixed but may change according to personal, family or organisational dynamics. Individuals also face specific organisational pressures, encouragements or discouragements surrounding retirement. **Thus the decision is not an individual one, but results from interaction between individual preferences and choices and employer’s policy and practice.”
Workers cf. Retirees 2013

- Younger
- Higher Education
- Higher ELS
- Higher Income
- Better Health
Workers in 2006 → Still working in 2013

- Professional Occupation
- Better health
- Higher Career Commitment
- Lower Anticipated Retirement Adjustment

At what age do you intend to fully retire?

<table>
<thead>
<tr>
<th>Intended Retirement Age</th>
<th>Percent</th>
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<tbody>
<tr>
<td>Less than 65</td>
<td>15</td>
</tr>
<tr>
<td>65</td>
<td>10</td>
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<tr>
<td>66-69</td>
<td>20</td>
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<td>70</td>
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<td>71-74</td>
<td>10</td>
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<tr>
<td>75</td>
<td>5</td>
</tr>
<tr>
<td>75+</td>
<td>5</td>
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</tbody>
</table>
Aged < 65: Participants who intended retiring after 65 years

- Older
- Higher Job Satisfaction
- Lower Job Stress
- Longer work hours
- Lower work/family conflict
- Non-carer
- "Can’t afford to retire"
- Better health

Can older people achieve the level of workforce participation which they desire?

Barriers and sources of encouragement similar to influences on retirement decisions

- Personal circumstances and attributes
- Policies of employers and government - flexible working conditions, pension policies
- Attitudes in Society – action on age discrimination

Although the government can create an environment encouraging for older people to remain in paid work, through its policies, legislation and regulation, it is ultimately up to employers to make workplaces attractive
Flexible work arrangements

- Working hours
- Part-time work or job sharing
- Longer or flexible leave (including caring leave)
- Telecommuting or home based work
- Phased retirement - abrupt break becoming less common

- Benefits to workers – prolonging work, transition to retirement
- Benefits to business – using skills, mentoring, succession

Work Adaptation – FINPAW Model
Ilmarinen and Louhevaara 1999

![Graph showing work demands and functional capacity over age](image1)

![Graph showing work demands and functional capacity over age](image2)
Mismatched (27%)
Younger
Non-partnered
Lower Education
Non-professionals
Lower ELS
Poorer Health
Lower Job & Career Satisfaction
Higher Job Stress
Higher Work/Family Conflict

Have you requested any of the following work arrangements?
Why did you make this request?

Work Practices: % Extremely Important/Important

Importance and Availability of Work Practices

- Financial incentives to continue employment
- Training to update or learn new skills
- Access to new technology
- Challenging or meaningful tasks or assignments
- Recognition of experience, knowledge, skills and expertise

Does your employer offer these?
Work Practices by Gender and Age

- Work practices women rated more highly:
  - Job sharing, Unpaid leave and Recognition of Experience

- Work Practices Older Workers (65+) rated more highly:
  - Reduced work hours
**How do caring responsibilities affect workforce decisions and work patterns?**

**Issues for working carers - Linked to all other themes**

- Getting flexible working conditions
- Re-entering the labour force - loss of workforce skills and age discrimination.
- Adverse health and social impacts
- Financial implications - disrupted work histories and ability to save adequately for retirement
- Access to relevant and accurate information on services, support and how to manage work and care
How do caring responsibilities affect workforce decisions and work patterns?

Issues for employers

- More open discussion of interface between employment and caring. Leave provisions more explicit and relevant
- Individual counselling and practical support
- Opportunities for working carers to share experiences and to explore information on services
- Options such as “caregiving sabbaticals” or shared support for care and information

Government Policy? Relevance to employment law

Work and Care

13% (N=168) of the sample identified as carers

Mean age = 67 years, 69% women, 46% cared for partner, 19% cared for parent/in-law, 21% cared for family member, 10% cared for a friend

39% (N=65) in paid employment

28% working carers aware of right to request flexible work arrangements

Part-time, Flexitime, Reduced Hours
57% provided help during crisis for care recipient in previous 12 months

Median of 4 crises in previous 12 months

Median of 14 days away from work due to crises in past 12 months

Methods for Providing Help and Support to Care Recipient

- Arranged or provided care in work time
- Arranged for family member to provide care
- Paid someone else to provide care
- Taken time in lieu or worked flexitime
- Used own sick leave
- Taken annual leave
- Taken leave without pay