

The Influence of Work Environmental and Motivation Factors on Seniors' Attitudes to an Extended Working Life or to Retire. A Cross Sectional Study with Employees 55 - 74 Years of Age

Kerstin Nilsson^{1,2}

¹Division of Occupational and Environmental Medicine, Lund University, Lund, Sweden

²Department of Work Science, Business Economics & Environmental Psychology, Swedish University of Agricultural Sciences, Alnarp, Sweden

Email: kerstin.nilsson@med.lu.se, swage.research@gmail.com

How to cite this paper: Nilsson, K. (2017) The Influence of Work Environmental and Motivation Factors on Seniors' Attitudes to an Extended Working Life or to Retire. A Cross Sectional Study with Employees 55 - 74 Years of Age. *Open Journal of Social Sciences*, 5, 30-41.

<https://doi.org/10.4236/jss.2017.57003>

Received: May 9, 2017

Accepted: July 8, 2017

Published: July 11, 2017

Copyright © 2017 by author and Scientific Research Publishing Inc. This work is licensed under the Creative Commons Attribution International License (CC BY 4.0).

<http://creativecommons.org/licenses/by/4.0/>



Open Access

Abstract

Aim: The aim of this study was to investigate difference between whether individuals think they can work, and want to work until 65 years or not. **Methods:** A cross/sectional study including survey of 1949 employees aged 55 - 74 years. **Results:** Working environments were the most significant differences between the groups associated to if the respondents think they can work beyond 65 years or not. Motivation factors were the most significant differences between the groups associated with if the respondents want to work beyond 65 years or not. **Conclusions:** A satisfying work environment is important to whether people think they can work or not. Nevertheless, whether people want to work is depending on whether the employees are satisfied with the factors that promote their motivation for work. If society wants more people to work until an upper age, it is important to improve both work environmental factors and motivation factors in their work situation.

Keywords

Age, Ageing, Elderly Employees, Older Workers, Motivation, Work Environment, Working Conditions, Health, Age Management, Occupational Health, Health and Medical Care, Can Work, Want to Work

1. Introduction

The number of people aged 60 and above is currently increasing by more than

two million per year in the western world [1] [2]. The welfare system robustness is tested by the ageing population [3]. The challenges and opportunities posed by the demographic change are of special interest for sustainable societies. The population's increased life expectancy is positive, but also a challenge for the society. The working population is also ageing and the proportion of older workers in employment is increasing relatively to younger workers. Healthcare and health care professions will be especially burdened by more elderly people [2]. Previously many people employed in the sector cannot and will not go on and work until the proposed 69 years of age. There is also a shortage of educated people to recruit. There is insufficient knowledge about predictors of a long work life participation in health care today.

Societies require implementation of policies to help people stay healthy and active and work until an older age [4]. Personal finances and retirement incentives are often used to regulate people's retirement age [4] [5] [6]. For this it is important to investigate why some can and want to work until they are 65 years above when others do not. However, there is a difference between whether some think they can and whether they want to do something. It is not obvious that you want to do something even though you can do it, and vice versa.

Previous research has shown that health is very important to senior workers' options to continue to work to an older age [4]-[11]. Poor physical work environments or badly designed and demanding work conditions leave people worn out [4] [12]-[17]. Work-related stress is also negative for older workers' health [4] [14] [16] [18]. Older workers appear to need more rest time, a moderate pace of work and limited working hours to maintain good health [4] [7] [11] [19] [20] [21]. Decreased cognitive capacity among seniors often does not depend on growing old but on lack of motivation, lifestyle factors and negative expectations [4] [22] [23] [24]. However, increasing age does not decrease people's ability to work in general. Problems in the work environment can transform the dissatisfaction with the work environment to illness and ailment for the person in the extension and increase the longing to leave the working life. Earlier research has also shown the fact that people who feel that the organisation shows attention to them see their work as worthwhile and satisfactory [4] [5] [11] [19] [25] [26] [27]. The attitude of managers and organisations to older workers has a significant impact on that [4] [18] [19] [27] [28]. Upcoming problems could often be solved by further education, work adjustments, shorter and more frequent breaks, and regular health controls [5]. Individuals retirement plans also effects of if they want to spend more time with relatives or in leisure pursuits [4] [19] [29] [30] [31]. People are less likely to continue working if their partner has already retired and many couples plan their retirement together [32].

The aim of this present study was to investigate what distinguishes the ones with the ability and wish to work until an age of 65 years or older and the ones who do not. Is there a difference between if people want to and if they think they can work until an upper age? What factors effect if people want to work until an upper age? What factors effect if people think they can work until an upper age?

2. Method

2.1. Study Population

The study population was people with employment in the medical health care service, 55 years of age or older and within the occupations: physician, nurse, nursing assistant, physiotherapist, occupational therapist, psychologist, welfare officer and medical secretary. Psychologist, welfare officer, occupational therapist and physiotherapist were sorted together in the occupation list of the employer, and therefore the eight occupations gave five occupational groups. To get equal groups 600 individuals were randomly selected from each of the five occupational groups. Due to that there totally only were 542 individuals employed in the group psychologist, welfare officer, occupational therapist and physiotherapist at the right age they were questioned by the total number. Finally 2942 individuals were randomly selected to the study population.

To take care of the ethic responsibility each respondent had to sign an information letter about the study and by that give permission to be included in the study. This letter was immediately removed from the questionnaire when it arrived. 45 questionnaires arrived without an ethic permission letter and were therefore not included in the result.

1949 people answered the questionnaire after two reminders which gave an answer frequency of 66%. The ages of the study population were 55 - 74 years, with a median of 59 years. Due to the fact that there are mostly women working in the health and medical care service sector, 83% of the respondents in this study were women. However, there work more women than men in this sector in Sweden, and the study population mirrored this gender differences correctly. The final study group consisted of 19% physicians, 20% nurses, 20% nursing assistants, 19% medicine secretaries and 19% from the group of psychologists, welfare officers, occupational therapists and physiotherapists. The remaining 3% did not state their occupations.

2.2. Methods and Statistics

In the questionnaire there were two questions about the age of leaving the work force. One question was "I Can work until ...". The other question was "I Want to work until ...". It was 55 % that stated they could work until 65 years or above, while 41 % stated the want to work until 65 years or above (**Figure 1**).

The population group was divided into four new groups based on their answers of the two questions.

- Group number 1 (42%): Those who cannot and does not want to work until the age of 65 or above. Median 58 years of age and mostly women.
- Group number 2 (37%): Those who can and want to work until the age of 65 or above. Median 60 years of age and mostly men
- Group number 3 (17%): Those who can but does not want to work until the age of 65 or above. Median 59 years of age and mostly women.
- Group number 4 (3%): Those who cannot but want to work until the age of 65 or above. Median 58 years of age and without any gender differences. This

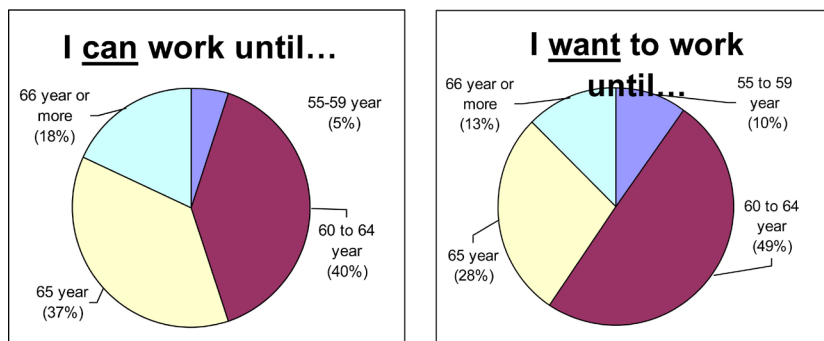


Figure 1. Percentage distributions for when the respondents think they are able to work until compared to when they wish to leave for pension.

group was decided to be too small to be included in the statistical analyzes.

The new groups were analyzed in cross tables together with the 158 questions in the questionnaire. That discerned 124 variables where it was a distinguished variety between the groups. The next step in the process was to make a factor analysis of the questions to find out which ones contained the greatest information value. Another 35 variables were sorted out and 89 variables were left. Significant in factor analyses were controlled by Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO), Bartlett's Test of Sphericity and Kartell's scree test. This finally deployed 12 groups namely health, economics, working pace, working time, physic work environment, psychic work environment, work satisfaction, work motivation, attitude towards work, organization policy, competence, family and leisure.

Consistently the 12 final groups in the factor analysis showed that two components contain the greatest factual explanation value and were therefore used in analysis in Kartell's scree test. The KMO value was above 0.6 in every one and Bartlett's test showed a statistics significant at level 0.00. In the factor analysis the twelve groups deploy in 24 components, with two components in each group on the basis of the variables explanation value in the components.

Next step in the analysis process was to examine the three groups through discriminant investigation to see what types of factors were characteristic for each group. The analysis was made in the original group sizes and 76% of the total number of participants was correctly classified. That means if any people in the same circumstances would answer the same question it would be a 76% certainty for them to be placed the correct group. Each discriminant analysis was executed with Wilks's Lambda. All shown results from the examination are statistic significant at level 0.01 or 0.05 if not stated differently (**Table 1**).

3. Results

There is a difference between the ability to work until 65 years of age and the wish to do so. This is in one aspect probably tied to individual ability and attitude. It could be physical, psychical, social and cultural factors, that force, influence, prevent or hinder people. These results show some of those things affected by ability and attitude. By the discriminant analysis the three groups receive dif-

Table 1. Classifications result from discriminant analysis with group 1, 2 and 3.

		Groups	Expected number in each group			Total
			<u>1</u>	<u>2</u>	<u>3</u>	
Original (a)	<u>Number</u>	<u>1</u>	707	60	50	817
		<u>2</u>	56	636	32	724
		<u>3</u>	157	96	70	323
		<u>Not classified</u>	44	35	6	85
	<u>Percent</u>	<u>1</u>	86.5	7.3	6.1	100.0
		<u>2</u>	7.7	87.8	4.4	100.0
		<u>3</u>	48.6	29.7	21.7	100.0
<u>Not classified</u>		51.8	41.2	7.1	100.0	
Cross-validating (b)	<u>Number</u>	<u>1</u>	705	60	52	817
		<u>2</u>	56	636	32	724
		<u>3</u>	157	96	70	323
		<u>Percent</u>	<u>1</u>	86.3	7.3	6.4
	<u>2</u>	7.7	87.8	4.4	100.0	
	<u>3</u>	48.6	29.7	21.7	100.0	

a 75.8% of the original group correct classified. b 75.7% of the cross-validating individuals correctly classified in the groups. Cross validating of the ones who have been placed in one of the three groups. Through cross validating, each individual has been tested once at a time against the group function that has been created in the group except for the current examinee.

ferent centric values. These values positioned the groups at different places in a coordination system (**Figure 2**).

The analysis stated which factors influence the various groups' and made their positions in the coordination system different to each other.

Group 1 has a centred value relative to the other groups which placed them the negative dimension for both the motivations factors and the environment factors (**Figure 2**). The people in group 1 seemed to long for leaving their work if they only got the economic possibility. They hoped for offers from their managers about contract pension and also saved money to get an economic opportunity to leave early. They even seemed to want to leave their work at an early age despite that it would give a negative effect on their economic situation and their pension livelihood. The people in group 1 experience problems from their physical work environment. They have got occupations that are heavy and demanding for their bodies, which is exhausting. The people in this group suffered from diagnosed or not diagnosed ailments, which sometimes was caused by their work or hindered them in their work. Group 1 was distinguished by their working pace which stood out in the motivation factor as well as the environmental factor. They stated that the working pace was too rapid. They wished to work in a slower pace with more possibilities to have a break during the work. They wished for shorter working time and/or possibilities to an extra day off in the week. They were interested in a combination of part-time work/part-time pen-

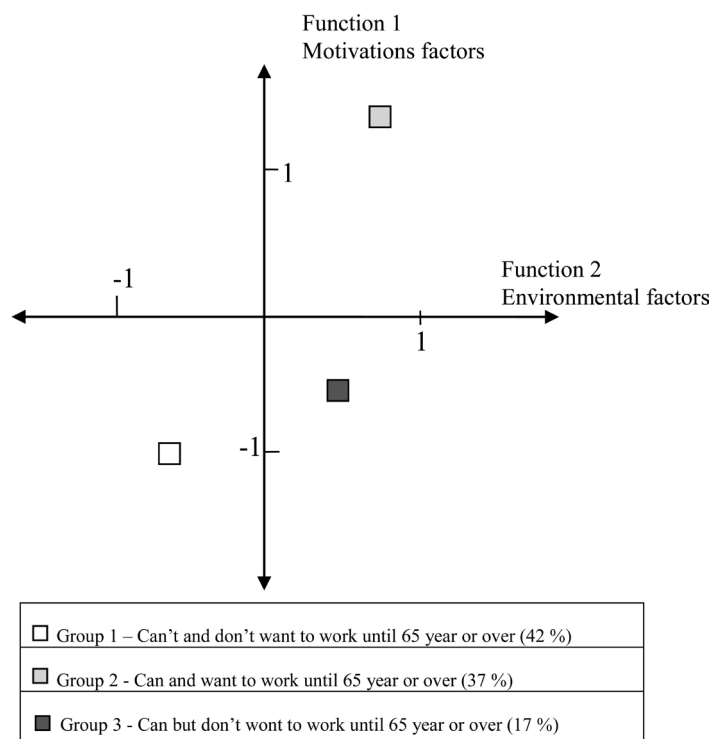


Figure 2. Group 1, 2 and 3 relatively to each other on the basis of values for functions, motivation factors and environment factors.

sion and de-escalation of work before pension. In this group there were people who have been involved in large reorganization and due to this, want to leave early. For some people, simply the thought of reorganization makes them wish to leave for retirement. Many people in this group do not seem to be proud of their profession and their work was not an important thing in their life. They admit that they felt lack of satisfaction, pleasure, meaningfulness and stimulation in their work. Some in this group also declared that their competence, especially about computers, were faulty. In addition, the ones in group 1 stated that the competence they possessed from a long working life was not appreciated by the organization and do not get enough possibilities to use their work skills. Family and leisure seemed to attract more than work to group 1. There were many who wished to retire before 60 years of age in this group and many who thought that the current attitude in the society was to retire before 65.

Group 2 has a centred value relative to the other groups that placed them in the positive dimension for both the environmental function and the motivation function (Figure 2). They plan to work until 65 years or above and see this as a possibility to get better economic retirement compensation. They admit that they have a relatively well physic and psychic work environment and a good health and wellbeing. Furthermore they have a possibility to effect changes at work and in their work situation. They do not feel that the working pace was too rapid and they seemed to get enough rest between the shifts and could take a rest when they needed at work. Most of the people in group 2 don not want to work shorter time, get a day off in the week or any de-escalation work before retire-

ment. The ones in group 2 stated their work to be very important in their lives and they were proud of their professions. They experience high extent of satisfaction, pleasure, meaningfulness and stimulation in their work. They were also pleased with their working tasks and were proud of the work they perform. Group 2 stated that they have possibilities to use their working skills and think that their knowledge and competence is accredited. Their managers were interested in their wellbeing and they do not feel discriminated because of their age from managers and colleagues. The people in group 2 even think that they could jump in and work some hours now and then after retirement. They also stated that it was common to work after 65 years of age in their circles of acquaintances.

Group 3 has a centred value relative to the other groups that placed them in the positive dimension for the environment function and the negative dimension for motivations function (**Figure 2**). What was differential for group 3 compared to the other groups was that they experience to be in a relatively well environment but lack of motivating factors. They describe the physical environment to be relatively good. They do not feel that there was any big problem with changes in the organization or were worried about contingent forthcoming changes. They do not feel exhausted, worn out or have problems with falling asleep to a greater extent. They do not suffer from bad health caused by their work or that hindered them in their work. Also, they do not experience that they have any greater shortage in their competence that would cause them problems in an extended working life. Despite this they wish to leave the working life early and hope for offers from their managers about contract pension and they save money to get an economic opportunity to leave early. They wish to work in a slower pace, shorter working time, an extra day off in the week and were interested about part-time pension and work. They do not experience any greater pride of their profession or experience that the work was important in their lives. They do not achieve a great lot of satisfaction, pleasure, meaningfulness or stimulation from their work either. The tasks do not satisfy them and they do not feel contentment with their performed work. There were not enough possibilities to use their skills and the organisation does not appreciate their competence. This group experienced that the organisation in general does not appreciate senior workers and that there were far too few stakes to conform the work for the senior workers. The family and leisure pursuits seemed to be much more interesting for group 3 and they wished to spend more time with their interests and close relatives and friends. They plan to leave their work for retirement at the same time as one's partner or close friend.

4. Discussion

The findings showed that there are two legible areas that influence seniors' attitudes towards pension and what detach the three groups from each other. These areas concern motivation factors and environment factors. Seniors who experience that they are in a motivating, stimulating and relatively well physic and

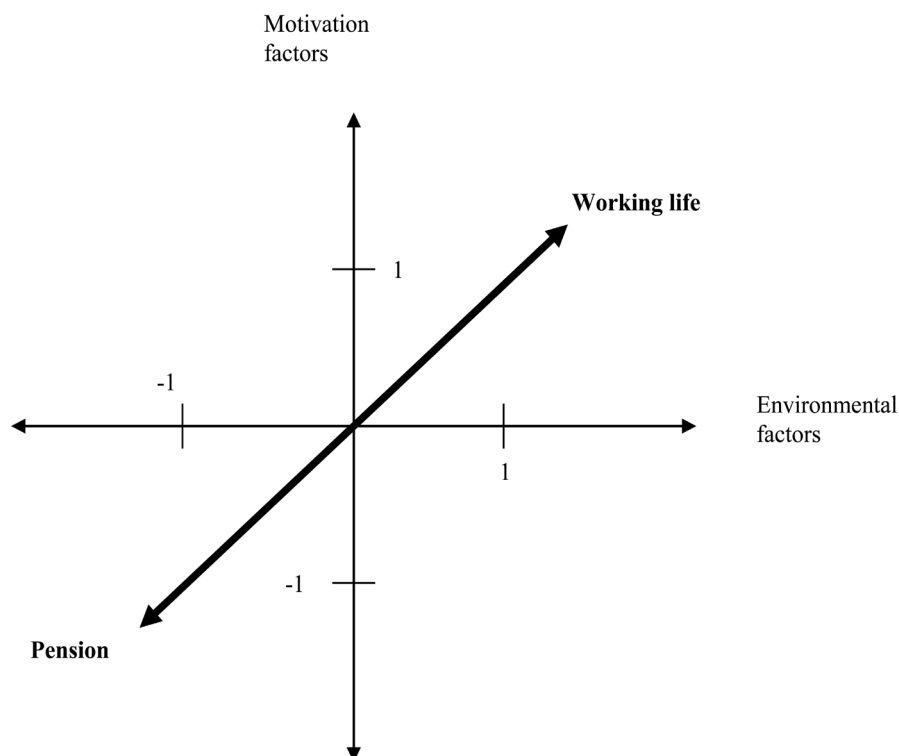


Figure 3. The motivation's and environment's importance to the ability and wish to work until 65 year or above, compared to leaving the work life at an early age.

psychic environment wish in advanced extent to work until 65 years or above. An individual with lack of satisfaction, bad relation to the work organisation, the work place and the work situation can therefore prefer to withdraw from the working life rather than an extended working life. This result could be summarized like the model in **Figure 3**.

These results showed that the ones with health problems announced to a greater extent that they were going to leave their working life early. This corresponds to other research [4]-[11]. Add to earlier research the result shows that age does not decrease people's possibility to work in general, instead it is surroundings and inherent factors that are the most important [5]. The result in this study stated a good and motivation giving work environment which is not physical and psychical demanding but inspiring and that where the senior workers experience appreciation older workers in an increased extent can and want to stay in a prolonged working life. Group 2 experienced both the motivation and the environment to promote an extended working life. Factors which are inherent in the content in the work raise the motivation to work in an extended working life and people also experience a better health in a work environment; there the organisation shows attention to the older worker. Also earlier studies state the importance of managers' attitudes and behaviour to older workers [4] [5] [11] [19] [21] [25] [26] [27].

Many societies describe that they had to increase the total proportion of work life participation to an upper age; it is important to think of the effect of lack of motivation factors for peoples work and implement measures to increase the

work motivation. In this study the respondents were analysed to be included in group 1 experienced both the motivation and environment to be faulty and therefore think they could neither nor wanted to work until 65 years. Group 3 stated that factors in the environment were relatively good and they announced that they could work until 65. However, they do not want to work until 65 years because they do not feel motivated to do it. Instead they want to bring more time with family and with their leisure pursuit. Also earlier studies stated the importance of a good physical and mental work environment for an extended working life [4] [12]-[21]. In this present study the work environmental conditions in work seemed to be of great importance for an extended working life. However, dissatisfaction with the work may raise the experience of illness and ailment which increase the hazard to withdraw from the working life [4] [5] [11] [18] [19] [21] [25] [26] [27] [30] [31] [32]. Though, the motivating factors for work seem to be even more importance in this study. In addition, if the factor which could make them want to work not seemed to be as satisfied the respondents wanted to leave the work situation for retirement even if that will give them a problematic personal economic situation. To experience a great inclusion in the social context at work and also experience the activities at work as motivation and satisfactory seem to be of the greatest importance for an extended working life. An earlier study stated that to be a part of a good social context and experience the tasks as interesting and important make people want to work until an upper age despite health problems and chronic disease [4] [8] [17] [18] [19] [27]. The result from this study was in the same direction, and the motivation factors importance for extending the general retirement age in the society and older workers health experience needs to be further research in the future.

Study limitations: The respondents were mostly women employed in professions in the health and medical care sector, although there were fewer women among the physicians responding. Thus the study population consisted mostly of women, but that reflects the reality in the healthcare sector and the models were robust even after adjusting for gender. A limitation in the study was that the study design was cross-sectional and on individuals still at work, and we do not know when the actually left for retirement. There could therefore have been a healthy worker effect and selection bias if those with poor health had already left the workforce. On the other hand, we used individuals working in the same country, region and occupation, and internal comparisons are reported to be one of the most effective ways of reducing the healthy worker effect [33]. The study will also be followed up after ten years in a new study to analyse when the participants left their working life. Although we had a relatively large number of participants in the study, a potential weakness was that 33.7% of the individuals in the original study population did not participate. It was mostly male respondents and individuals from the professions physicians who not respond to the survey.

As this study stated, there is a difference between if people want to work until an upper age and if they could work until an upper age. It is not only about if in-

dividuals can work, because it also about if individuals want to work in an extended working life. Due to this result it seemed to be very important not only to promote the instrumental factors in the physical and mental work environment for older workers possibility to be included in working life, but also on the fact that individuals need to be satisfied with their work and to be seen as a person and not only a work producer. To make the working life more sustainable both instrumental factors in the physical and mental work environment and factors that make the employee satisfied and motivated to work need to be measures and considered. An important tool in this work could be the swAge model™ (<http://www.swage.org/>), *i.e.* a theoretical model regarding the complexity of how to make the working life more sustainable for all ages. The swAge model also includes practical tool and measure suggestions in different areas at the micro, meso and macro level in society. A future research question is to perform intervention studies and evaluate how to create more sustainable work situations and work environmental to the increasing amount of ageing workers.

References

- [1] World Economic Forum. (2012) Global Population Ageing: Peril or Promise? Global Agenda Council on Ageing Society.
- [2] UNFPA & HelpAge International (2012) Ageing in the Twenty-First Century: A Celebration and a Challenge. New York: United Nations Population Fund (UNFPA) & London: Help Age International.
- [3] Rechel, B., Grundy, E., Robine, J.-M., *et al.* (2013) Ageing in the European Union. *The Lancet*, **181**, 1312-1322. [https://doi.org/10.1016/S0140-6736\(12\)62087-X](https://doi.org/10.1016/S0140-6736(12)62087-X)
- [4] Nilsson, K. (2016) Conceptualisation of Ageing in Relation to Factors of Importance for Extending Working Life—A Review. *Scandinavian Journal of Public Health*, **44**, 490-505. <https://doi.org/10.1177/1403494816636265>
- [5] WHO (2002) Active Ageing: A Policy Framework. World Health Organisation, Spain.
- [6] Pit, S.W., Shretha, R., Schofield, D. and Passey, M. (2010) Health Problems and Retirement due to Ill-Health among Australian Retirees Age 45 - 64 Years. *Health Policy*, **94**, 175-181. <https://doi.org/10.1016/j.healthpol.2009.09.003>
- [7] Forma, P., Tuominen, E. and Väänänen-Tomppo, I. (2005) Who Wants to Continue at Work? Finnish Pension Reform and the Future Plans of Older Workers. *European Journal of Social Security*, **7**, 227-250. <https://doi.org/10.1177/138826270500700303>
- [8] Ilmarinen, J. (2003) Promotion of Work Ability during Aging. In: Kumashiro, M., Ed., *Ageing and Work*, Taylor & Francis, London, 23-39. https://doi.org/10.4324/9780203218556_chapter_3
- [9] Park, J. (2010) Health Factors and Early Retirement among Older Workers. *Statistics Canada*, **75-001**, 5-13.
- [10] Schuring, M., Mackenbach, J., Voorham, T. and Burdorf, A. (2011) The Effect of Re-Employment on Perceived Health. *Journal of Epidemiology & Community Health*, **65**, 639-644. <https://doi.org/10.1136/jech.2009.103838>
- [11] Siegrist, J., Wahrendorf, M., Von, K.O., *et al.* (2007) Quality of Work, Well-Being and Intended Early Retirement of Older Employees-Baseline Results from the Share Study. *European Journal of Public Health*, **17**, 62-68.

- <https://doi.org/10.1093/eurpub/ckl084>
- [12] Organization for Economic Co-Operation and Development (2006) Live Longer, Work Longer. Organization for Economic Co-Operation and Development, Paris.
- [13] Sauré, P. and Zoabi, H. (2011) Retirement Age across Countries: The Role of Occupations. *Working Papers*.
- [14] Munnell, A.H., Triest, R.H. and Jivan, N. (2004) How Do Pensions Affect Expected and Actual Retirement Ages. Center for Retirement Research at Boston College, Boston.
- [15] Pohjonen, T. (2001) Perceived Work Ability of Home Care Workers in Relation to Individual and Work-Related Factors in Different Age Groups. *Occupational Medicine*, **51**, 209-217. <https://doi.org/10.1093/occmed/51.3.209>
- [16] McLaughlin, A.C. and Sprufera, J.F. (2011) Aging Farmers Are at Risk for Injuries and Fatalities: How Human-Factors Research and Application Can Help. *North Carolina Medical Journal*, **72**, 481-483.
- [17] Von, B.M.E., Kokko, K., Seitsamo, J., *et al.* (2011) Work Strain in Midlife and 28-Year Work Ability Trajectories. *Scandinavian Journal of Work, Environment & Health*, **6**, 455-463.
- [18] Nilsson, K. (2012) Why Work beyond 65? Discourse on the Decision to Continue Working or Retire Early. *Nordic Journal of Working Life Studies*, **2**, 7-28. <https://doi.org/10.19154/njwls.v2i3.2361>
- [19] Nilsson, K., Rignell-Hydbom, A. and Rylander, L. (2011) Factors Influencing the Decision to Extend Working Life or to Retire. *Scandinavian Journal of Work, Environment and Health*, **37**, 473-480. <https://doi.org/10.5271/sjweh.3181>
- [20] Vaillant, G.E. and Mukamal, K. (2004) Successful Aging. *American Journal of Psychiatry*, **158**, 839-847. <https://doi.org/10.1176/appi.ajp.158.6.839>
- [21] Saurama, L. (2004) Experience of Early Exit. A Comparative Study of the Reasons for and Consequences of Early Retirement in Finland and Denmark in 1999-2000. Finnish Centre for Pension Studies, Helsinki.
- [22] Salthouse, T. (2000) Aging and Measures of Processing Speed. *Biological Psychology*, **54**, 35-54. [https://doi.org/10.1016/S0301-0511\(00\)00052-1](https://doi.org/10.1016/S0301-0511(00)00052-1)
- [23] Salthouse, T. (1996) The Processing-Speed Theory of Adult Age Differences in Cognition. *Psychological Review*, **103**, 403-428. <https://doi.org/10.1037/0033-295X.103.3.403>
- [24] Mather, M. (2010) Aging and Cognition. *Cognitive Science*, **1**, 346-362. <https://doi.org/10.1002/wcs.64>
- [25] Doeringhaus, H.I. and Feldman, D.C. (2001) Early Retirement Penalties in Defined Benefit Pension Plans. *Journal of Managerial Issues*, **13**, 273-288.
- [26] Johnston, D.W. and Wang, S.L. (2009) Retiring to the Good Life? The Short-Term Effects of Retirement on Health. *Economic Letters*, **103**, 8-11. <https://doi.org/10.1016/j.econlet.2009.01.015>
- [27] Nilsson, K. (2011) Attitudes of Managers and Older Employees to Each Other and the Effects on the Decision to Extended Working Life. In: Ennals, R. and Salomon, R.H., Eds., *Older Workers in a Sustainable Society, Labor, Education & Society*, Peter Lang Verlag, Frankfurt, 147-156.
- [28] Ilmarinen, J. (2006) Toward a Longer Working Life: Aging and Quality of Working Life in the European Union. Finnish Institute of Occupational Health, Helsinki.
- [29] Vercruyssen, M. (2003) Lifespan Functional Fitness: Encouraging Human Struggle (Physical Activity) and Warning about the Cost of Technology. In: Kumashiro, M.,

Ed., *Aging and Work*, Taylor & Francis, London, 62-71.

https://doi.org/10.4324/9780203218556_chapter_6

- [30] Kulik, L. (2001) Marital Relations in Later Adulthood, throughout the Retirement Process. *Ageing & Society*, **21**, 447-469.
<https://doi.org/10.1017/S0144686X01008273>
- [31] Hanson, F.I., Olson, J.E. and Murrell, A.J. (2011) Working beyond 65: Predictors of Late Retirement for Women and Men MBAs. *Journal of Women & Aging*, **23**, 40-57. <https://doi.org/10.1080/08952841.2011.540485>
- [32] Ozawa, M. and Lum, T.Y. (2005) Men Who Work at Age 70 or Older. *Journal of Gerontological Social Work*, **45**, 41-63. https://doi.org/10.1300/J083v45n04_04
- [33] Li, C.Y. and Sung, F.C. (1999) A Review of the Healthy Worker Effect in Occupational Epidemiology. *Occupational Medicine*, **49**, 225-229.
<https://doi.org/10.1093/occmed/49.4.225>



Scientific Research Publishing

Submit or recommend next manuscript to SCIRP and we will provide best service for you:

Accepting pre-submission inquiries through Email, Facebook, LinkedIn, Twitter, etc.

A wide selection of journals (inclusive of 9 subjects, more than 200 journals)

Providing 24-hour high-quality service

User-friendly online submission system

Fair and swift peer-review system

Efficient typesetting and proofreading procedure

Display of the result of downloads and visits, as well as the number of cited articles

Maximum dissemination of your research work

Submit your manuscript at: <http://papersubmission.scirp.org/>

Or contact jss@scirp.org