

**“An Investigation of Mandatory Retirement”:
A qualitative and quantitative Examination**

by

Amy M. Warren

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Abstract

“An Investigation of Mandatory Retirement”: A qualitative and quantitative examination

by Amy M. Warren

Abstract: In May of 2007, Newfoundland and Labrador abolished mandatory retirement policies. By the summer of 2009, all Canadian provinces will have passed similar legislation. In order to examine what influences people's retirement decisions in the context of the abolishment of mandatory retirement I conducted two studies. For study one, I employed a qualitative methodology whereby I interviewed 19 people in order to explore the context of retirement decisions. Many themes emerged from the interviews that shed light on retirement decisions. From the analysis, I identified factors related to one's job (both the work and the people), finances, people's expectations/norms, intentions to partake in activities post-retirement (i.e. work) and health, as important considerations for many people when making their retirement decisions. It is important to note that generally the interviewees intended to be (or were) on time or early retirees, with the exception of 4 people who decided to stay on past the age of 65. For the second study, I implemented a quantitative methodology to test a model that was informed by the results from the qualitative study. More specifically, 281 working individuals (most were near retirement) were surveyed. The model, based on Ajzen's (1991) Theory of Planned Behavior, was a good fit to the data. Attitudes toward people at work predicted people's attitudes toward work ($\beta=.69$, $p<0.01$). Attitudes toward work predicted age and life perceptions ($\beta=.33$, $p<0.01$). Age and life perceptions also predicted control ($\beta=.72$, $p<0.01$), and control predicted people's intentions to work post-retirement (in a similar job) ($\beta=-.24$, $p<0.01$). Attitudes toward work predicted people's intention to work post-retirement ($\beta=.29$, $p<0.01$). Control predicted social/policy influences ($\beta=-.42$, $p<0.01$), and finally social/policy influences predicted retirement intentions (planned retirement age) ($\beta=.78$, $p<0.01$). The model accounted for 61 percent of the variance in retirement intentions (planned retirement age), 52 percent of the variance in control, 19 percent of the variance in attitudes toward retirement, 22 percent of the variance in self perceptions, 48 percent of the variance in attitudes toward work, and 10 percent of the variance in intentions to work post-retirement.

January 6, 2009

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Introduction

In recent years the topic of mandatory retirement has been a popular one. The subject has sparked news stories dealing with how most provinces now have either abolished or will abolish mandatory retirement by 2009 (e.g., cbc.ca). For the most part, this move is a recognition of a tightening labor market and is based on the notion that if mandatory retirement were abolished, individuals would choose to stay in the workforce longer.

As I began my research into this topic I really was not sure what people thought about retirement and retirement decisions in general, particularly given some of the contrasting propositions and findings in the literature. However as my two studies illustrate abolishing mandatory retirement may have relatively few implications for the majority of Canadian workers - getting out of the workplace before the age of 65 is still generally the goal according to my research. Nevertheless, it is important to note that while abolishing these policies will likely have little effect on the date people decide to retire, at least in the next few years, it can give an important choice to groups of workers (e.g., single mothers) that would otherwise be forced to leave work before they are financially able to provide for themselves in retirement. The question remains however, as the context of retirement changes, that is as fewer workers are forced out at the age of 65, will there be longer term implications, in other words as time goes on will our perspectives on retirement also change thereby increasing our working life?

Over the past number of years many Canadian provincial governments have changed mandatory retirement legislation. In May of 2007 Newfoundland and Labrador officially abolished mandatory retirement (Government of Newfoundland and Labrador).

The original news release (when the legislation was passed) from the Government of Newfoundland and Labrador quoted Tom Marshall (Justice Minister and Attorney General) who said:

These amendments prohibit discrimination based on age...The amendments we have introduced will truly benefit out senior citizens, single parent families and persons in receipt of income support...Government has removed the upper age limit of 65 so that workers 19 years and older are now able to bring complaints of employment discrimination due to age (Government of Newfoundland and Labrador, 2006, p.1).

Saskatchewan plans to implement a similar piece of legislation by the end of 2008 (CBC Website). Federally, most workers have not faced mandatory retirement for quite some time (Aggarwal, 2005).

According to the Canadian Human Rights Act (which applies to the federal jurisdiction), “the termination of an individual’s employment because he or she has reached the normal retirement age for workers in the same occupation is not seen as discriminatory” (Social Development Canada, 2005). Some authors like Munro (2002) have stated that forcing people to retire not only impacts labour market economics but it is an issue of morality in that forcing people out of the workplace is unjust. Furthermore, Kesselman (2004) noted that mandatory retirement clauses within collective agreements and pension plans associated with those agreement actually go against the Canadian Charter of Rights and Freedoms as forcing people to retire is age discrimination that like other forms of discrimination should be prohibited under the law.

To put mandatory retirement in context, according to the 2002 Government of Canada General Social Survey (GSS) ((2004) the majority of retirees had done so voluntarily, while 26.9 percent were forced to retire. Approximately 29 percent of

retirees returned to work in some capacity, with early retirees being the most prone to re-entering the workplace (when compared to on-time retirees).

Retirement: A Definition?

In the context of the two studies that make up my dissertation it is important to briefly review the definition of retirement, or maybe more accurately, the lack of definition of retirement. Adams and Beehr (1998) studied the differences between turnover and retirement quantitatively (survey of 375 working individuals) and concluded that retirement intentions and turnover intentions are two separate constructs; they are not significantly correlated and furthermore after they conducted a factor analysis it was clear that they are two distinct constructs that are uniquely influenced by different variables (e.g. job satisfaction and affective commitment are more strongly related to turnover intentions).

Bowlby (2007a) and Bowlby (2007b) noted that there are many definitions used by researchers in order to measure whether or not someone is retired. Statistics Canada defined someone as retired if they were “aged 55 and older, [were] not in the labour force, and received 50 percent or more of his or her total income from retirement-like sources” (p.17). Bowlby explained that this definition slightly changes depending on the statistics being collected by the organization; for example for the GSS discussed in this introduction, respondents who answered in the following way were counted as being retired “those whose main activity in the last 12 months was ‘retired’; those whose main activity was something else but who said yes to the question “have you retired?”; those

who said they never retired, but who said yes when asked if they had stopped working for a reason that was deemed to be retirement-related” (p.18).

In their introductory chapter in their text on retirement, Beehr and Adams (2003) attempted to define retirement and posit that narrowly defining retirement may not be helpful considering the variety of forms of retirement, specifically:

Theory and empirical research give us retirement concepts such as bridge employment or partial retirement, voluntary retirement, social security (or pension) eligibility to receive, perceived retirement, and early retirement (p.1).

Instead of narrowly defining the concept of retirement they noted that it is more important to recognize the varying types of retirement (as noted above). Therefore, for the purposes of my two studies, all of these forms were considered (e.g. they helped to inform the literature review and questions for the interview guide/survey).

The Canadian Labour Force

The Canadian population is growing at a slower rate now than ever before. Furthermore, the population is aging (Beehr, 1986; Gunderson, 1998; Keer & Beaujot, 2005) and there are “relatively low labour force participation rates among older Canadians” (Keer & Beaujot, 2005, p.115). Despite this fact, with the proper incentives (e.g. flexible work) older workers may have the desire to participate in the labour force. In addition, as the workforce gets older, North American employers will be facing labour shortages (Dychtwald, Erickson, & Morison, 2004). According to a government discussion paper, the main area that will be vulnerable to labour shortages is management, since higher levels of education and experience are required in such

occupations, which means it takes longer to find candidates to fill the positions vacated by retirees (Government of Canada, 2004). Nguyen (2008) discussed the pending labour shortage from the U.S. perspective and suggested the need to employ and in turn retain immigrant workers to help fill the gaps incurred due to the exodus of baby boomers.

According to Statistics Canada (2005c), in 2002 men in the 65-69 age group had on average 17.2 more years to live, and women in that same age group had 20.6 years to live (Statistics Canada, 2005b). When Canadians over the age of 65 were asked to rate their own health, the largest percentage of respondents, 36.6 percent, rated their health as good, 26.6 percent rated their health as fair or poor, while 25.2 percent rated their health as being very good (Statistics Canada, 2005d), therefore over half of those surveyed were in good or very good health, meaning based on their health these individuals are capable of working after the normal retirement age. Finally, when considering the overall health of Canadians over the age of 65, on average, people can expect 11.7 years disability-free (Statistics Canada, 2005a). However, according to the Compton (2002), who analyzed data from the Survey of Labour and Income Dynamics from 1993-1996, people are retiring earlier than ever before, with the exception of individuals who have higher levels of education. One reason for this may involve the length of service of the individual, as it takes those with higher levels of education longer to enter the workforce. So despite the fact that there are many healthy Canadians over the age of 65 other factors other than health impact the retirement decision, particularly given the fact that other studies like Compton's (2002) found that people are still retiring earlier than before. However, it is interesting to note that Schirle (2008) looked at data from the United States, Canada, and the United Kingdom in relation to labour force participation rates. In particular, she

noted that previous to the mid 1990's older men's participation in the labour force decreased in all three countries. Since mid 1990's-2005 these rates saw a fairly substantial increase (increasing by 8 percent in Canada for men age 55-64). In relation to women, their labour force participation rates have increased even more compared to previous years (increased 13 percent in for women age 55-64).

The main issues outlined in the current literature included whether or not mandatory retirement policies should be replaced by policies that leave the choice regarding retirement age open to the individual (Aggarwal, 2005), and whether or not early retirement is beneficial to employers or employees (Birati & Tziner, 1995). A recent Government of Canada report noted that one possible way Canada can deal with an aging population is by increasing the retirement age. The fact that people are spending more time retired than ever before, coupled with increases in average life expectancy are important considerations. The report outlined that if people worked an average of 3 more years that the effects of aging (or in other words the effects of a labour shortage due to an aging workforce) could be handled (over a period of 20 years) (Government of Canada, 2004).

Mandatory and Involuntary Retirement

An era that was marked by an emphasis on freedom from the workplace began in the 1970's with campaigns promoting "'Freedom 55'" (Pupo & Duffy, 2005, p.119). The 1980s-1990's saw many firms using early retirement initiatives to solve their financial woes. Furthermore, as illustrated by a study conducted by Davidson, Worrell, and Fox

(1996) investors of many companies showed a favorable response to these types of early retirement programs. Today, the focus seems to have shifted toward mandatory retirement. A survey cited by Pupo and Duffy (2005) found that between 1996-2003 the percentage of people opposed to mandatory retirement in Canada increased by 10 percent (from 20 to 30 percent).

Those who are near the retirement age, in particular managers and executives, may not necessarily want to quit their job and more specifically, “although many welcome it, for most people who have no clear idea what to do, retirement can be the most difficult transition in life” (Levinson & Wofford, 2000, p.87). Keer and Beaufort (2005) cited a Government of Canada survey from the 1990’s that found “only one in five men” noted their desire to keep working after 65, for women the ratio was 1 in 10. This survey also found that the older people get the more likely they will oppose [mandatory retirement] policies. This may be due to the fact that Canadians are living longer and as one gets older they are more personally impacted by mandatory retirement simply due to the reason your age usually reflects a closer proximity to retirement. Keer and Beaujot (2005) noted that “evidence on the extent to which workers may prefer to continue at their jobs, yet are forced to retire, is limited and increasingly dated” (p.113). Gunderson and Hyatt (2005) analyzed the arguments in favour of banning mandatory retirement. Arguably the most prominent reason given for eradicating mandatory retirement policies surrounded the issue of age discrimination.

One study coming from the United States, researched the issue of mandatory retirement policies and the impact of lifting such policies within the academic profession. Overall the authors found that lifting mandatory retirement would not have any major

consequences, in that most faculty retired prior to the mandatory retirement age (Hammond & Morgan, 1991). Bahrami (2001) surveyed 500 faculty in the United States and found that the abolishment of mandatory retirement will likely increase the age at which some faculty choose to retire, and that higher salaries act as a motivator for people to delay their retirement, however in his conclusion he noted that the numbers will not have a large impact as he also found that the closer people get to being qualified for full retirement befits the more likely it is they will retire.

Clark and Ghent (2008) conducted a more recent study on the impact of the abolishment of mandatory retirement on faculty member's retirement decisions (previously there was mandatory retirement at age 70). Using data from an American university that spanned 1984-2002 these authors found that "faculty...ages seventy and over now appear to have no greater likelihood of retirement than those several years younger" (p.161). These three studies that seemingly are contrasting may in fact shed light on what may occur over time once mandatory retirement policies are lifted; that is as time goes on will more people work longer now that they have the opportunity to do so in most provinces in Canada?

Overall Aggarwal (2005) found that implications of banning mandatory retirement would have a major effect on those workers employed in the private sector. In contrast Gunderson and Hyatt (2005) and Gunderson (2004) stated the impact of mandatory retirement, and more importantly, the impact of abolishing mandatory retirement will not be as great as many believe. At the time of their research about half of Canada's workers were in occupations with mandatory retirement policies whereby you leave that position when you turn 65. It is important to note that Klassen and

Forgione (2005) contend that 85 percent of Canadians face mandatory retirement policies, a much higher rate than that noted by the previously mentioned authors.

Also, as highlighted by Schellenberg and Ostrovsky, researchers who analyzed a sub sample from the data from the 2007 GSS, about half of “near retirees”, that is people age 45-55, said they plan to retire between the age of 60 and 65, 22 percent thought they would leave before age 60, 25 percent of respondents said they would leave the workplace at age 65, and only 4 percent of those people surveyed planned to leave the workforce after the age of 65. There are two points to consider, firstly, when you compare the most recent GSS, with the previous iteration of the GSS less people plan to retire before the age of 60 (decreased by 4 percent), and there was a 7 percent increase in the number of people who said they would retire when they were 65 or older. Secondly, the sample size of the GSS must be noted, the sample consisted of 9241 Canadians (Schellenberg and Ostrovksy, 2008), 4 percent of that number represents about 370 people.

Gunderson (2004) and Gunderson Hyatt (2005) noted that those impacted by mandatory retirement policies are often men who are getting relatively high wages in secure employment. Furthermore they stated that “of person’s who are retired, approximately 12 to 20 percent report they retired because of a mandatory retirement policy...6 to 20 percent did so involuntarily” (p.142). In other words, they would have preferred a retirement date different than their actual retirement date. The argument therefore is that in the future only a small minority of workers will be forced out of the workplace at the age of 65. Schellenberg and Silver (2004) noted that according to the GSS data colleted from people who retired between 1992-2002 about one quarter of those

retired stated they had done so involuntarily, a somewhat higher number when compared to Gunderson and Hyatt (2005). Interestingly, Gunderson (1998) noted that “substantial numbers may want to delay retirement and continue to participate in the labor force” (p.3), promoting the need for more flexible retirement policies. It may be that as baby boomers face retirement the statistics still largely illustrate that people are not staying in the workplace longer.

After analyzing the data from the GSS (Cycle 9), Gomez, Gunderson, and Luchak (2002), determined the probability of whether or not someone had been forced to retire due to mandatory retirement and also explored the relationships with other variables like gender. Of those individuals surveyed by the Government, over 2100 of those people originally surveyed were included in Gomez et al’s (2002) analysis. As a result of the analysis the authors found that 12 percent of those surveyed stated they had retired due to a mandatory retirement policy (although they could not determine from the survey data whether or not their forced retirement date was in fact different than their preferred retirement date). There were slight gender differences when they compared how many men versus women retired due to a mandatory retirement policy, with men being more likely to be subject to such policies (similar to Gunderson, 2004 and Gunderson and Hyatt, 2005), even when controlling for things like occupation (Gomez et al., 2002). The authors also explained that due to the fact that more women than men, have experienced interruptions in careers that may have led them to accumulate less than the optimum number of years of service with regards to pension benefits that “even though females are less likely to retire due to mandatory retirement, those who do retire for that reason may be more adversely affected by it” (p.413). Similarly, O’Rand and Henretta (1982)

analyzed the issue of late career entry in women who were unmarried. They noted that undoubtedly these women will not only be less likely to retire early, but will likely have to work beyond the age of 65. However, Schellenberg and Ostrovsky's (2007) assessment of the GSS illustrated that overall women were stating they would retire 9 months sooner than men who were surveyed.

Gomez et al (2002) also found that the older a person was the more likely they retired due to mandatory retirement, in other words those that retired prior to the age of 65 were more likely to retire by choice since mandatory retirement age is 65. The same result occurred for the health variable, which is those that reported better health were more likely to retire due to mandatory retirement, as those in poor health likely voluntarily left the workforce due to their poor health prior to the age of 65.

Gunderson and Hyatt (2005) outlined that it is the individual who signs the employment contract where their employer, or their union, specifies that retirement is to take place at the age of 65. Therefore, "individuals may rationally enter into agreements that inhibit their freedom and flexibility in the future in return for other benefits" (p.145) (2004). Examples given to confirm this rationale included when individuals enter contractual agreements like getting a mortgage. They noted that people argue that mandatory retirement policies should be banned because Canada's social programs would face far less of a burden, and employers would be more able to cope with an aging workforce that may lead to human resource shortages in certain sectors. However, according to Gunderson and Hyatt (2005) unless the government is willing to increase the age eligibility for CPP benefits, the system will face the same burden with or without mandatory retirement policies. Furthermore, if claw backs were to come into place the

population could arguably be worse off, because workers who would normally get an income who voluntarily leave the workforce at 65 would have to work more years in order to be able to qualify for government benefits. If employers want to increase the flexibility of their labour supply they have the choice to either stop enforcing mandatory retirement policies, and in the unionized workplace they can negotiate that this policy be changed.

The authors also reviewed the argument that women and minorities bear the brunt of mandatory retirement policies (Gunderson & Hyatt, 2005). Although they noted that there may be somewhat of a negative impact for these groups, the authors contended that the very nature of the existing CPP benefits system negatively impacts these groups regardless of mandatory retirement policies. Also, Gunderson and Hyatt (2005) and Gunderson (2004) noted that mandatory retirement can actually benefit employment equity groups as more and more positions will become available as the majority of baby boomers reach the age of 65. Gunderson and Hyatt (2005) highlighted that by having mandatory retirement policies older workers are being protected. Not only do they get CPP benefits at 65, but by exiting the workplace they do not have to face obscure reasons for dismissal that may be related to age, as without a mandatory retirement policy there is no clear policy as to when a worker should actually leave the organization.

Despite the overall findings of Gunderson and Hyatt (2005), a small portion of the literature on mandatory retirement provides personal accounts of how these policies impact the lives of workers. In particular, the academic profession is no stranger to discussions of mandatory retirement. McKenzie-Leiper (2005) discussed her experience with mandatory retirement as a tenured professor at an Ontario university. She actually

stated that she was being “forced to retire” (p.219). In her case the union and employer had agreed to a mandatory retirement age in the terms and conditions of employment, but some time prior to her actual retirement these terms were under review. Even though she got involved in the process of writing new terms, they were never changed. She later hired a lawyer and filed a complaint of age discrimination, and formally requested that a grievance be filed. Despite the fact that the faculty association had received two legal opinions, both of which outlined they should grieve the matter, the association voted against filing a formal grievance. Subsequently, McKenzie-Leiper’s lawyer filed a complaint with the Human Rights Commission, and a mediator eventually advised the commission that it could not really rule on the issue, more specifically, “the Commission’s hands are tied because it does not deal with people aged sixty-five or older” (p.227). The principal of the college made statements to the media that basically outlined “older faculty members with high salaries should retire and clear the way for young people” (p 228), a common argument for those in favour of mandatory retirement (Gunderson, 2004; Gunderson & Hyatt, 2005; Munro, 2005). While other provinces have made some changes to mandatory retirement related legislation “Quebec is currently the only province that has included university professors in its complete ban on mandatory retirement” (Munro, 2005, p.193). Munro (2005) argued that ending mandatory retirement for faculty would mean Canadian Universities outside of Quebec would begin to attract more talent from the United States (since mandatory retirement does not exist for faculty there).

Swan, Dame, and Carmelli (1991) studied men who were retirees. Specifically, they surveyed over 1000 people concerning their physical and mental health, with a

particular focus on those men with Type A and B personalities, derived in part from propositions posed by Beehr (1986) some years before. Significantly the authors found that “those who reported voluntary retirement were significantly more likely to report enjoyment of retired life and having had enough money to retire” (p.387). They also found that those retirees who were Type A and were forced to retire were more likely to identify the fact that they had been asked to retire when compared to those who voluntarily retired. Furthermore Type A’s and Type B’s who voluntarily retired did outline they “enjoyed retired life” and were financially better able to cope more often when compared with those who were type A and Type B and were considered to be involuntary retirees. Also, voluntary retirees who were Type A’s and Type B’s were less likely to report negative health. Type A voluntary retirees were less likely to harbour negative feelings toward their boss, and interestingly, were less likely to state they were thinking about going back into the workforce after retirement when compared to Type A involuntary retirees, Type B’s who retired voluntarily were less likely to think negatively about their job when compared with Type B’s who were involuntary retirees. Overall according to Swan et al (1991):

individuals reporting involuntary retirement had been diagnosed to have more health conditions, had a lower health rating, reported more difficulty with physical activities, had more depressive symptomology, reported more fatigue..reported more boredom and had a less positive outlook toward retirement in general (p.389).

Similarly, Shultz, Morton, and Weckerle (1998) found that those who stated they retired involuntarily had lower satisfaction with life scores and rated themselves as less healthy (both physically and mentally) when compared to those people who believed they retired voluntarily.

Statements such as these, the fact that the literature largely does not converge in relation to the impact abolishing mandatory policies will have, and since many believe Canadian organizations will face labour shortages, led me to be further interested in research questions related to retirement, in the context of the changing legislation regarding mandatory retirement.

Theories of Retirement Decisions

Roadburg (1985) discussed early works that tried to establish why people retire, specifically, “disengagement theory...suggested that as people age they naturally disengage from society through a process that is inevitable, universal, and functional” (p.45). However, this theory received considerable criticism in the 1960’s and 1970’s and was later revamped to where it was thought that “disengagement can occur at different rates for different roles, and that an individual could disengage from the world of work, but could be more active in other spheres of life” (p.46). The next theory reviewed by Roadburg (1985) is activity theory. This theory “begins with the premise that people will lose primary roles (e.g., suffer forced retirement from work, diminished household responsibilities, fewer social involvement, etc.), and that these losses should be compensated for by other activities” (p.47). The main focus then of activity theory is to try and enhance the mental health of older people.

Roadburg conducted an overview of the continuity theory of aging. Basically continuity theory “considers adjustment to be depended on past ability to adjust to life situation and on the ability to continue the life patterns of former years. Specifically, the

work of Atchley (1976) is discussed by Roadburg (1985) as he began to apply continuity theory to retirement. This theory “assumes that, whenever possible, the individual will cope with retirement by increasing the time spent in roles they already played rather than by finding new roles to play” (p.50). Roadburg makes a critical point and emphasizes the problem with assuming that everyone has other roles, his example of this is a homemaker. More recently authors have drawn on Atchley’s (1976) continuity theory. An important point about this theory is that of those presented here, it is the most widely referred to theories by those who conduct research on retirement. Higginbottom, Barling and Kelloway (1993), Robins and DeNisi (1993) and Kim and Feldman (2000) discussed Atchley’s (1989) work. More specifically Kim and Feldman (2000) summarize Atchley’s theory of continuity as follows:

Atchley argues that older workers need to maintain daily routines. Particularly after participating in an emotionally involving or fast-paced occupation, older individuals find it difficult to adjust to no structure at all...Atchley’s work suggests that older workers try to sustain structure in their daily lives by participating in the activities they value most highly. For individuals who have been deeply involved in volunteer work, hobbies or leisure pursuits, that would mean continued or increased involvement in those activities after retirement...Individuals who have high career identification are likely to seek continuity through some sort of work involvement. Among older workers whose sense of self-worth is highly tied to their professional accomplishments, participation in bridge employment, part-time work, temporary work, consulting, or professional associations will be more avidly sought out and more rewarding when achieved...Atchley’s theory suggests that individuals need to sustain levels of satisfying social contact in order age that are roughly comparable to their earlier levels (p.1195-1196)

Kim and Feldman (2000) outlined three distinct problems with Atchley’s framework. They argued that people may not be able to participate in the same level of activity in retirement, particularly if there are health concerns due to aging. Also, they note that in retirement some workers may actually be able to participate in activities that

they highly value because they were not able to do so while working full-time (e.g. travel with spouse). Finally, Kim and Feldman (2000) suggested that “options facing retirees are not dichotomous. Indeed, it is likely that after individuals ‘retire’ many people will participate in both bridge employment and outside-of-work activities, but they will alter the scope and degree of their respective investments in these two sphere of life, depending upon their changing circumstances” (p.1196).

Fretz, Kluge, Ossana, Jones, and Merikangas (1989) examined individual’s anxiety and depression prior to retirement. Using Atchley’s model the authors found that “psychosocial factors add significantly to health and money as predictors of anxiety and depression to health and money as predictors of anxiety and depression when considering retirement” (p.305). The authors stated that employer interventions may be able to circumvent some of the problems with employees’ making the transition from employment to retirement. They also found that people tend to participate in avoidance behaviours when it comes to retirement, in particular “those who have strong job commitment have fewer plans for, poorer attitudes toward and a lower sense of self-efficacy about retirement” (p.305). The authors’ examined two specific groups of workers in this study, that is soon-to-be retirees (remote group), and those who were eligible for retirement (near group). Fretz et al. (1989) noted that there was a “complete absence of significant differences between these groups on both the psychosocial and dependent variables” (p.306). They explained that Atchley’s (1976) model was built upon the notion that over time people go through distinct phases as they get closer to retirement. Overall then, Fretz et als’ (1989) study found no differences between the groups, and they believed that the model “lacks an empirical basis at the pre-retirement

level and/or was not appropriately tested in this study” (p. 306).

Economists have also developed models to explain retirement decisions, more specifically they have often used the income leisure model to assess or explain a person’s decision to retire (Benjamin, Gunderson, & Riddell, 2002; J. H. Schulz, 1985). They generally contend that people decide whether or not to retire based on variety of issues, that is, whether or not a mandatory retirement policy is in place, and their desire or need for income; those who are more financially secure and who desire more leisure are more likely then to retire early. Also people’s health, the health of their partner, and family circumstances are highlighted as factors that will impact the retirement decisions. Some of these factors have changed over time. For example, as more families are supported by two incomes, financially couples may be more able to retire at the same time. Economists have also used the indifference curve to plot people’s decision between how much time they want to spend at home versus how much time they want to be in the workplace (Benjamin et al., 2002).

The life course perspective is often one that gets discussed in the context of retirement decisions. In particular, Kim and Moen (2002) used this perspective to discuss people’s ability to cope with retirement. Generally speaking the life course model traditionally held that people have three main life courses: 1) education, 2) work, 3) old age or retirement. Each of these life courses requires a transition. In more recent years this perspective has changed in that now people who enter the last phase are healthier than ever before and therefore conceptualizing this as “old age” may no longer be appropriate. In fact, as people enter this phase they are able to retain existing roles (e.g. being a worker), or take on newly defined roles (e.g. being a volunteer). Furthermore, at

any moment societal forces help to shape a person's life course (J. E. Kim & Moen, 2002).

Other theories discussed by researchers in the area of retirement, include life span development and life span transition theory (Floyd et al., 1992), and the theory of planned behaviour (Beehr & Nielson, 1995). Baltes (1987) posed several propositions in relation to life span theories. More specifically he defined life span developmental psychology, "life-span development psychology involves the study of constancy and change in behavior throughout the life course "ontogenesis, from conception to death" (p.611). The theory of planned behavior was developed by Ajzen. The theory outlined that "intentions to perform behaviors of different kinds can be predicted with high accuracy from attitudes toward the behavior, subjective norms, and perceived behavioral control; and these intentions, together with perceptions of behavioral norms, and perceived behavioral control, account for considerable variance in the actual behavior" (p.179).

Research Questions

The two areas I was interested in when I began my thesis research on retirement were as follows:

1. What influences a person's decision to retire?
2. How does the abolishment of mandatory retirement policies influence people's retirement decisions?

Purpose and Contribution

My dissertation comprises two studies, the qualitative study explored the contexts

in which people make their retirement decisions, and the second, quantitative study, tested a model of retirement decisions using Ajzen's (1991) Theory of Planned Behavior. While some researchers have used Statistics Canada data to support their own hypotheses on whether or not mandatory retirement will impact how long people will remain in the workplace (e.g. (Gomez et al., 2002)), few investigations have asked the workers themselves about their retirement decisions. It is this void in the literature that brought my research questions to the forefront. For the qualitative portion of my thesis I conducted interviews with 20 people, 19 of whom were or are currently in organizations that previous to the change in legislation had mandatory retirement policies in place. The quantitative study surveyed people about their retirement decisions in the context of the abolishment of mandatory retirement policies and resulted in 281 useable surveys. Overall the qualitative study was conducted to help inform the development of the model tested in study two. In the end I triangulated the data from both of the studies conducted along with the current literature in order to reach my final discussion on the topic.

Study One: Qualitative Investigation of Mandatory Retirement

Considering the recent abolishment of mandatory retirement policies in most of the Canadian provinces, the purpose of this study was to explore the contexts of people's retirement decisions. Male and female soon-to-be retirees, recent retirees, and those who stayed on past the age of 65, from occupations that were impacted by mandatory retirement policies (including blue and white collar occupations), were interviewed to explore what factors will help them, or have helped them, come to their retirement decisions. Most importantly the issue of mandatory retirement policies was integrated in the questions for each interviewee, since the literature on retirement and the impact

mandatory retirement policies have on people's decisions is divergent in many instances.

Methodology

For the purposes of this study qualitative research was conducted in the form of long interviews. In total 20 people were interviewed about their retirement decisions in 2006 and 2007. More specifically, 19 people impacted by mandatory retirement policies (the policies had been in place when they retired or had recently been lifted) and one individual not impacted by mandatory retirement was interviewed (when I was initially contacted by this individual I thought they were impacted by these policies and did not discover this was not the case until the day of the interview, so I went ahead and collected the data). I used the principle of saturation outlined by Strauss and Corbin (1998) to determine when I had enough interviews, that is when the information provided by the interviewees began to converge, and no new information emerged, I stopped seeking additional participants. Of the 19 people who were impacted by mandatory retirement policies there were 14 men and five women. While every effort was made to balance the sample so that there was equal representation of men and women only five women agreed to be interviewed. One factor that may have contributed to this is that demographically fewer women are near retirement than men (reflective of women being in the workforce for less time than most men). Furthermore, I was able to get contact information for three women who were willing to be interviewed, however they were in careers/jobs that were not impacted by mandatory retirement, e.g. nurses, female employees within the federal government. At the time of the interviews, 18 of the interviewees were working or had been working in Newfoundland and Labrador; however one of the interviewees had

worked in Ontario and was living in Ontario post-retirement. This particular interviewee retired when mandatory retirement policies had just been lifted in Ontario and therefore I determined that her perspective was also valuable to the study.

In order to capture the desired sample, I focused on getting a sample with meaningful variation (e.g. a mix of both men and women and people from a variety of occupations), and perhaps more importantly in order for respondents to be included in the study they had to be close to retirement and be working in organizations that previously had mandatory retirement policies in place. Since I reside in Newfoundland and Labrador, and particularly considering the province's recent change to the human rights code, which essentially abolished mandatory retirement, all but one of the interviews were conducted with employees and former employees who are residing in the province. A variety of organizations were approached and asked to provide their employees on details surrounding my study. People who are in, or were in a variety of occupations were approached, including those in facilities management, trades, administration, and academic occupations. Interviewees were also selected on the basis of demographic characteristics, most importantly by their proximity to their retirement decisions (going to retire in 18 months, or have retired in the past 18 months), their gender and occupation.

For the most part I contacted the human resource department of those organizations I thought previously had mandatory retirement. Once I contacted them I confirmed whether or not they had these policies in place prior to the change in legislation and then I asked them to notify employees who were either close to retirement or who had recently retired with the details of my study and the invitation to participate. Two of the organizations sent out e-mails to a targeted group of employees and one

organization put it in their internal online newsletter. Other potential respondents were contacted by word of mouth by phone/e-mail, e.g. I knew someone in the organization and asked them if they knew anyone who fit the criteria, if they provided me with contact information I then made calls/e-mails to those individuals. I told them I that I was conducting research on retirement decisions, and would like to hear about their experiences related to retirement decisions. Please see Appendix A for the e-mail and telephone scripts used for initial contact with organizations and potential participants, and Appendix B for the informed consent form.

I used McCracken's (1988) long interview protocol when conducting the interviews for the first study. The interviews were on average approximately 1 hour in length. Using McCracken's (1988) guidelines for conducting long interviews, each of the interviews were audio taped (upon receiving informed consent of the participant). These tapes enabled me to review the raw data as much as needed, which is one of the benefits of audio taping over simply taking notes (Silverman, 2000a). The tapes were transcribed verbatim in order to have a hard copy of the raw data; this was done primarily so that I could scrutinize the data as much as needed to derive the appropriate level and amount of information. I transcribed a total of three of the interviews in order to develop the coding system, and then I hired a transcriptionist to transcribe the remaining interviews, in order to avoid frustration, a noted problem with transcribing your own data (McCracken, 1988).

As suggested by McCracken (1988), I used an interview guide and I used prompts when necessary so that I could get the appropriate level of information from respondents. McCracken (1988) explained that by having detailed guides interviewers are better able

to get the maximum amount of information from the interview. Also, as recommended by McCracken (1988), demographic questions were the first questions that were be posed to the interviewees. The answers to these types of questions were integral to the analysis stage of this study, since the interviewees were selected based on certain demographic considerations, and previous research has long identified demographics as important factors in the decision to retire (including the impact these have on people's choice to retire early (e.g. (Schmitt, Coyle, Rauschenberger, & White, 1979; Seitsamo, 2005; Talaga & Beehr, 1995). The interviews were on average one hour in length. I was the only person other than the interviewee present at the time of the interviews. Fourteen of the nineteen interviews were face-to-face and were held either in the interviewee's office (even in the case of one of the retired individuals), or in a boardroom/meeting room with the door closed. The remaining interviews were conducted over the telephone (see Appendix C, D, and E for all interview guides and Appendix F for the thank you letter given to participants). Ethics review was conducted by Memorial University and Saint Mary's University (please see Appendix G for a copy of both ethics certificates).

Data Analysis

As previously noted, the interviews were audio taped. Silverman (2000a) made the point that you need to establish what assumptions you are making about your interview data prior to analyzing the data. I approached the data from what Silverman (2000a) labeled a realist approach, but in reference to Burrell and Morgan paradigms (1979), the assumptions I made about my data and the subsequent analysis were based on

a more functionalist school of thought. In other words, I accepted that what interviewees told me were actually their experiences.

Strauss and Corbin's (1998) approach to coding the data was used. More specifically, the authors noted that categories are concepts and "once concepts begin to accumulate, the analyst should begin the process of grouping them or categorizing them under more abstract explanatory terms, that is categories" (p.114). They also noted that concepts can come from "already discovered data" (p.114). In the case of my research, the literature review helped me expect to find at least some of the categories/themes. Past research has established for example, how job satisfaction impacts retirement; therefore I believed that could be a relevant category/theme. However, since most studies do not incorporate any discussion of how mandatory retirement policies impact retirement decisions, any categories/themes associated with this issue came directly from the interview content, and therefore this analysis involved a grounded theory approach, whereby any theoretical claims that I attached to the data were derived from the interview data, and not from existing theory (Ryan & Bernard, 2000; Strauss & Corbin, 1998). More specifically, I used the techniques for grounded theory as outlined by Corbin and Strauss (1990), with some modifications to explore the context of retirement decisions. It is important that I say that while I used these principles during my data collection and analysis stages and as Corbin and Strauss intended, as they actually suggest "the criteria should not be regarded as hard and fast evaluative rules...they are intended as guideline" (p.20). Below I give a detailed account of how I attempted to follow each of the principles of grounded theory as outlined by Corbin and Strauss (1990) and further on I discuss how I arrived at my main findings.

Principle 1: Data collection and analysis are interrelated processes. Basically they noted that this means “in order not to miss anything that may be salient...the investigator must analyze the first bits of data for cues” (p.6). Through much discussion with my supervisor and after reading the existing literature on the topic of retirement in general and on the topic of mandatory retirement, I determined that I would focus on exploring the context of retirement decisions.

Even before formally interviewing people I informally spoke to family and friends about retirement to try and see what they said about the topic. I paid particular attention to news stories, like those on CBC and what types of things were discussed when the topic was mandatory retirement. I considered this partially to be the “first bits of data” as these conversations combined with the literature reviewed, helped me to determine what questions I would place on my interview guide. A second way I saw the two processes of data collection and analysis as interrelated was somewhat more deliberate. Prior to interviewing anyone I began keeping a research journal. This journal held ideas that came to me, changes I needed to make to my research questions etc. The journal also became a place where I placed ideas directly after interviews, that is I recorded any general ideas that seemed to be predominant in some of the initial interviews. For example here is my entry from May 3, 2007.

Read two transcripts from retirement interviews. Some thoughts:
magic number
facts not known (how long one can actually stay)
love job
finances
what finances are doing
Spouses had no input for these interviewees

I more systematically went through all of the transcripts together, line-by-line in

order to see what concepts were repeated across interviews. Furthermore, I added questions periodically as needed throughout the process. For example, my first interview was with a person in management who decided to stay on past the age of 65. Near the end of the interview, I asked him whether or not he had anything to add that we may not have covered in the interview and interestingly enough he had a lot to say; In particular he went into detail about not having very much time to make the decision of whether or not he would apply to stay on and he briefly mentioned that “[the organization] was pretty close to the wire in dealing with the employment continuance...it was a month really...yeah, and that was really too close”. I decided to probe further and asked him “how did you feel in that month” and he went into detail about his anxiety about whether or not he would be approved (considering the legislation had yet to officially change). I got the feeling that he was trying to communicate the fact that he might not be permitted to stay on so I then decided to ask him if he had “a percentage in mind” that reflected his chances of staying. This prompt later became relevant in almost every subsequent interview. Most notably, I began to ask people for more details surrounding the particular question “When did you get the opportunity ...to apply to stay on”, in order to dig deeper into this issue brought forward by the first interviewee. Also, after the second interview I always asked interviewees who were near retirement, about the likelihood they would stay on past their normal retirement age and/or the likelihood they would return to work in some capacity post-retirement. I noticed that the initial interviews were having some difficulty putting this into words, so after just two interviews I began to ask people to give me the odds “e.g. 50 percent chance of staying on”, this strategy seemed to allow the interviewees to discuss this issue in more detail.

Principle 2: Concepts are the basic units of analysis (p.7) and Principle 3: Categories Must be Developed and Related. According to Corbin and Strauss (1990) this principle is important because:

only by comparing incidents and naming like phenomena with the same term can a theorist accumulate the basics units for theory. In the grounded theory approach such concepts become more numerous and more abstract as the analysis continues (p.7).

A prime example of this occurred when I was coding the transcripts and I noticed that several interviewees referred to a wide variety of activities they plan to partake in post-retirement, and this was an area they discussed in some detail; there were a variety of concepts, including: traveling, volunteering, spending time with family, working in some capacity post-retirement, “getting the house in order”. I initially did not think this would turn out to be a substantial enough theme to even require a category but after seeing that so many of the interviews converged, “activities post-retirement” became one of the codes in my analysis to label the seemingly important category. Questions that came to mind once this category developed included: How do the activities one wants to partake in post-retirement influence their retirement decision?

Another example of how a category was developed was when I reviewed the transcripts and noticed that in some cases people described how they felt about their jobs in very different ways. For example some people discussed how they were dedicated to the organization. Many noted they enjoyed people they worked with, and others said they were no longer challenged; these concepts were combined to form the major category of “feel about job”. Please refer to Table 1 on page 27 for a complete list of the five categories and 17 related concepts I derived from the analysis of each transcript.

Table 1

List of All Categories and Related Concepts

Category	Related Concepts
1. Feel About Job	<ul style="list-style-type: none"> ○ I love my job ○ Challenge ○ Management ○ Working with people ○ Job satisfaction ○ Organization commitment
2. Finances	<ul style="list-style-type: none"> ○ Pension ○ Dependents
3. People's Expectations/Norms	<ul style="list-style-type: none"> ○ Spouse ○ Kids ○ Friends/Coworkers ○ Self ○ Attitudes toward mandatory retirement
4. Post-retirement Activities	<ul style="list-style-type: none"> ○ Volunteer ○ Spend time with family ○ Travel ○ Bridge Employment
5. Health	

Principle 4: Sampling in Grounded Theory Proceeds on Theoretical Grounds.

Overall I believe that my approach consisted of a modified form of this principle in a couple of ways. First, I went into my research wanting to have a diverse sample in relation to the type of occupation interviewees worked in and their gender. To that end, I

was contacted by many people who were interested in participating after I snowball sampled. For the most part I contacted a variety of organizations and asked them to provide employees with details of my study, I also asked people I knew if they knew anyone who may be willing to participate.

However, there were two examples of how I did sample in a more purposeful way based on some of my original analysis of the interview transcripts. I was cognizant of existing theory surrounding retirement decisions and of particular relevance to this principle, the research that the abolishment of mandatory retirement policies may be more important for women and minorities, in that since it has taken them longer to get into more high-level positions in the workplace, it may be of most benefit to them to stay on working past the age of 65 in order to attempt to collect maximum pension benefits. When I put out my initial invitation to participate in my study, no women initially responded with any interest, in fact the first four people who contacted me in relation to my study were men. I continued to ask people I knew if they knew any women who might be willing to talk to me, and I also continued to approach organizations and ask them to send out a notice to employees which discussed my research. After approximately three weeks one woman did contact me and was willing to be interviewed. After we went through the interview, with little discussion coming up about gender issues, I thanked her for her time and turned off my recorder. She asked me if I had any children and after a brief discussion she asked me to turn my tape back on because she had something to add on the topic. She stated:

This is just a little aside about women. As I see it, a fair number of teachers who come back to do Masters because of family breakup, right, and so what they've discovered is that they are probably going to be working a lot longer than they

ever thought they were going to be working, and so you get somebody who's probably 40 years old coming in and suddenly realizing "I'm going to have to look out for myself", and this is somebody who's probably not had very many teaching years because that person had taken time off, perhaps for children, and so they're back in here getting Masters degrees in order to be able to really start their careers, and if these people are forced out, they're going to be exactly what you just mentioned a few minutes ago, they're going to be the working poor.

Even though this particular woman was not in a position where from her perspective she was negatively impacted by mandatory retirement policies because she was a women, her comments further highlighted the importance for me to seek out interviewees who were not only female, but those who were on their own (single). I continued trying to get participants and after three weeks of no luck, I continued to just talk about my research to anyone who would listen. I was running an errand and overheard two ladies discuss the fact that a woman they knew was so happy she was getting the chance to stay on working past the age of 65. I decided it was my chance and asked one of them if they could provide me with her contact information. They did so and when I contacted the woman she was more than willing to participate. When I met with her I discovered that after her marriage dissolved and after having several breaks in employment to take care of her children, she had to now be the sole provider for her family. She was one of the primary people to highlight that finances, and in particular the pension she would receive, was one of the primary reasons she had the desire to stay working past the age of 65. Soon after my interview with this woman, I was contacted by another female employee who wanted to be interviewed. While she had no children, she was single and noted the financial hardship she would face post-retirement. Even though the majority of workers said that finances were not a major consideration, and therefore

there was not overall consistency among the interviews, I argued that if you were to consider demographics in particular, that more consistency became evident. From this point on, I continued to try and get more women to participate in my study but in the end I only secured interviews with two more women, both of whom retired early. Finances were not a consideration for them when they discussed reasons they retired, however when completing line-by-line coding, finances may not be a major factor because they were both married to people who were employed and they did not feel a financial burden. I had the opportunity to interview at least two additional women, however they were nurses, an occupational group that did not encounter mandatory retirement policies and therefore fell outside the scope of my study. The benefit was being able to further look into this issue through the use of the data I collected for the survey portion of my dissertation.

Another example of sampling on theoretical grounds is admittedly a modified version of this principle of grounded theory. Once again I started my study with considerations about the sample in order to not only discover if there were differences based on gender but also whether or not there were any differences based on occupation. The literature has some material that noted that those involved with physically demanding jobs (e.g. that involve heavy lifting) tend to retire earlier (Hayward, Grady, Hardy, & Sommers, 1989; Molinie, 2005; Szubert & Sobala, 2005), so my supervisor and I discussed the fact that I should attempt to get blue collar and white collar workers in order to explore the nature of work and whether or not this was consideration for people when making their retirement decision. The first blue collar worker I interviewed was a firefighter and he briefly mentioned that as you age the job does get more difficult

physically, however he did illustrate that in his type of work as you get more senior you have less physically demanding work, particularly if you rise through the ranks and reach more supervisory positions. Through a personal contact I was able to secure an interview with another firefighter and after going through the interview he did not mention any issues surrounding the physical demands of the job and in hindsight, I could have probed a little further to see if he thought about the physically demanding nature of the job. Previous to this interview I talked with a plumber and did ask him how he found the physical demands of the job, and he stated that the job was not as physically demanding as it used to be due to the use of more advanced carts when boilers need to be carried, and overall he felt that the nature of his work was not something he considered when deciding when to retire, and in fact he stayed on past the normal retirement age.

Where I deviated from the traditional grounded theory approach was in failing to interview more blue collar workers to see if in fact the physically demanding nature of the job is something that varied widely across occupations, however it was difficult to get people to agree to be interviewed and I felt satisfied once I had interviewed two firefighters and a plumber. Overall then, the concept of the nature of work and whether or not this is something a person considers when making their retirement decision did not necessarily result in consistent findings. The second way I strayed from this grounded theory principle is the fact that my sample therefore may not be truly representative.

Principle 5: Analysis makes use of constant comparisons. When I began my analysis I started going through each transcript and I noted emerging concepts, however in order to achieve a set of solid categories the initial list of concepts and then related categories did not necessarily hold once the analysis was complete. I systematically

compared all of the interview transcripts in order to see if the originally identified categories should remain. Throughout the process my categories and concepts changed; for example in general if there was a lack of representativeness and/or consistency, those categories did not make it in to this portion of my study. Many of the categories and related concepts are in fact related. Consider for example the category “feel about job” and related concepts:

- I love my job
- Challenge
- Management
- Working with people
- Job satisfaction
- Organization commitment

All of these concepts undoubtedly have to do with one’s job. In the context of this study, respondents who discussed these types of issues were talking about how they felt about their job and how it related to their retirement decisions. While most of these concepts were a reflection of respondents discussing the parts of their job that they like, (e.g. they enjoyed the people they worked with, and/or they enjoyed their job), in the instance of the management concept this was a little different. Most notably, the majority of respondents who discussed this issue did so negatively, that is they were not content with their management/supervisor and this led them to think somewhat negatively about their job.

Another example of the constant comparisons throughout my analysis was when I refined categories and or concepts. In general, I started with more categories and few

concepts, however once I went deeper I began to realize it was important to further break down categories and have related concepts in order to attempt to get at all of the major issues I wanted to consider for inclusion on the survey. For example, I originally had the general category of finances, and this category became so large, holding 2 major themes that it warranted that I break down the category into the concepts “pension” and “dependents”. Similarly, as I coded the interview transcripts and placed some portions of the transcripts under the category of “Post-retirement activities”, there seemed to be much more going on rather than people simply listing activities they would like to partake in, things like volunteer, spend time with family and travel were therefore formed into concepts. The main issue here was that there were underlying factors that seemed different among these concepts even though they were related in the sense that they were desired post-retirements activities. More specifically, people who expressed a desire to volunteer for example were getting at giving back to the community, while those wanting to spend time with their families felt a need to have more quality with their loved ones, which they often did not get a lot of time for when working.

Principle 6: Patterns and Variations Must be Accounted For. As noted by Corbin and Strauss “finding patterns or regularities helps give order to the data and assist with integration”(p.10). This principle was integral to my analysis. One example of finding patterns was when I noticed after doing line-by-line coding that four people used the same statement when they talked about how they felt about their job, three of the four people who stayed on past the normal retirement age actually stated they “loved their job”, this was not a common phrase used by other interviewees.

Typically, interviewees noted in a variety of ways that they enjoyed their job, but

this pattern primarily came up for those who actually stayed on working past the age of 65. In particular, three out of four of the stay on interviewees quickly stated that they loved their job, there was clearly more “passion” as it were for their respective occupations. This pattern emerged after my first interview with a stay on employee, that is the first person I interviewed who stayed on past the age of 65 stated they liked their job very much but did not communicate a passion for work as the other 3 stay on interviewees did. However, this deviation from the norm for stay on interviewees was considered greatly under the concept of organization commitment, although he did not express his love for his job, he did have a strong desire to see the organization do well. While these concepts are seemingly different, they are linked in that they are positive feelings toward the organization that one is a part of and thus can impact one’s retirement decisions. Also the link between the two concepts is that all four of the stay on interviewees noted that how they felt about their job was one of the reasons they decided to stay on working.

Initially it seemed that it was very difficult to identify other patterns and this led me to attempt to look for grounded concepts, like “finances”. The reason for the difficulty was that throughout the interviews people discussed so many different issues in the context of making retirement decisions, which led me to find many categories and concepts; however this in itself was a pattern. Quite early in the process it became evident that the interaction of these patterns is what really informed people’s retirement decision, that is no one category or concept seemed to make a person decide when to retire, rather it was a combination of these categories and concepts. For finances it seemed that most people did not think it was a major factor in their decision to retire but

many of the interviewees did discuss financial implications of retirement in detail (clearly a pattern), and definitely one context that many people consider when making retirement decisions, it simply was not the only factor for most people.

Principle 7: Process Must be Built Into the Theory. The predominant way I ensured that process was built into my theory development was by focusing on the process of how people make retirement decisions. That is, along the way, in the few years before retirement what types of things lead them to their decision? During the analysis some categories that emerged included: how one feels about their job, health and finances. After I conducted the interviews and subsequently coded them, it became clear that people's retirement decisions are generally a process impacted by a variety of things, none of which can necessarily be isolated. That is, every person may be influenced simultaneously by many contexts that are in fact related.

An example that helps illustrate this point is the female employee who stayed on past the age of 65. The fact that she had taken time out of work to raise her children, that she was divorced, and facing a heavy financial burden, left her feeling the need to stay on past the age of 65 in order to survive. When she faced mandatory retirement she thought much more about her financial well being. When she was later given the option to stay on these concerns were somewhat alleviated. While most interviewees did not outwardly state that finances were a major consideration when making their retirement decision, I would argue that many did think more about their state of finances and the implications of staying on past the age of 65 once the policies were lifted. For those people who were going to receive full pension and had retirement savings aside from their pension, it reconfirmed to them that staying at work would not make enough of a difference

financially to consider staying past their normal retirement age.

In other cases when workers who were asked about their feelings toward their job and subsequently when they would retire, their answer revealed linkages. For example when people discussed staying on past the age of 65, three out of four of the workers considered that they really loved their job and were not ready to leave at the age of 65. The fact they now had to choose to stay on working seemed to allow them to reflect, perhaps to a greater degree, that they really did love their job and therefore would like to take the opportunity to stay on working past the normal retirement age.

Overall then, when the contexts of retirement decisions are taken into consideration, it seems as if people take into account things they may not have previously considered in order to make the decision to stay on working past the age of 65. However, maybe more importantly, is the fact that so few people expressed a desire to work beyond the age of 65 even though mandatory retirement policies have been abolished in Newfoundland and Labrador.

Principle 8: Writing Theoretical Memos Is an Integral Part of Doing Grounded Theory. Once I began to code the transcripts I hand wrote notes in the margins in order to keep track of any questions or major points that I felt would help in the development of the theory. While this may not be explicitly what is intended by this principle, once again my survey directly followed this study, therefore I believed it was more important to try and keep track of similarities and differences coming from the interviews throughout my analysis in order to develop my categories, so I could further explore theoretical links.

Principle 9: Hypotheses About Relationships Among Categories Should be Developed and Verified as Much as Possible during the Research Process. Overall, I

used a modified version of this approach. While I was considering hypotheses throughout the process, when differences occurred I knew I would have further opportunity to examine/resolve these differences through my quantitative study. Throughout the interview process, I came to form a variety of hypotheses about the research question. The first interview I conducted was with a manager and after this interview I believed how people felt about their job is one important context in relation to retirement decisions. Although, through the process of constant verification, there were some categories and related concepts that still, although verifiable by certain interviewee accounts, were contradicted in some instances by others. The prime example here that comes to mind is when I began to see a pattern between how a person feels about their job and how long they plan to work. As previously mentioned, three of the people who stayed on past the age of 65 actually stated “they loved their job”, the other stay on employee did not word his feelings toward his job in this manner. He mentioned that he really liked his job but his sentiments when explaining his feelings toward his job really seemed to do with organization commitment. Throughout the verification process I also interviewed an employee who retired at the age of 65 but also stated that he loved his job”. Upon further analysis of this interview, this person also seemingly had financial issues that were quite important to him when he made his retirement decision; in particular he noted that he had paid into a pension all of these years to enable him to retire at 65 and in some sense he felt as if he would be losing what he paid into by working for a salary.

Principle 10: A Grounded Theorist Need Not Work Alone. Periodically throughout this process I have been fortunate enough to have conversations with other

researchers (including my supervisor and committee members) about the relationships I believed were emerging from the data. These conversations led me to look further into the interview transcripts so that I was not becoming insensitive to issues I had not thought of previously.

Principle 11: Broader Structural Conditions Must be Analyzed However Microscopic the Research. My research in general considers broader structural conditions overall, in that it delves into the topic of retirement while looking closely at the changing context of mandatory retirement. However, even more importantly is the fact that during my research the legislation changed in Newfoundland and Labrador and although that in itself is a structural condition, some other conditions and their relationship to people's retirement intentions emerged and were considered throughout the research process. More specifically, most organizations were all grappling with changing human resource practices and policies at the time I conducted interviews. In one organization in particular, according to most people's accounts, organization leaders gave people fairly short notice about their right to apply for an extension given the upcoming change to the human rights code in Newfoundland and Labrador. While this change in and of itself did not emerge as a major category in my research, I did consider this throughout the interview process and it left me questioning how changing these processes may have in the long term implications, in other words as the wrinkles in the process get ironed out will people's retirement decisions begin to change? Because the people who flagged this concern were from one organization out of the many organizations that were represented, I decided that this may be slightly out of scope given my research objectives but may be an interesting piece to explore in the future. Another

way I took structural conditions into consideration was to be conscious of the fact that all but one person who was interviewed was from Newfoundland and Labrador and therefore there may be cultural issues at play (also a suggestion made by a committee member once they viewed my preliminary results). One such issue that I flagged early on was the fact that several interviewees noted their desire to either move away where their children reside or alternatively visit those children living away as much as possible once they retire. They went into detail about not being able to see their kids and grandkids enough as they live outside of Newfoundland and Labrador.

This province has a long history of the out migration of young newly educated people (CBC News Website, 2006; Statistics Canada, 2006) and I was aware of these facts when making assumptions about the influence this could have on people's retirement intentions, and the fact it could be somewhat unique to Newfoundland and Labrador.

As previously mentioned, in order to identify the categories that emerged from the interviews, I went through each interview transcript and did line-by-line coding, a principle also highlighted by Strauss and Corbin (1998). They noted that "doing line-by-line coding is especially important in the beginning of a study because it enables the analyst to generate categories quickly" (p.119). Once I identified the pertinent categories/themes, I designed a codebook with those categories and went back into each transcript and attached codes to the relevant data in the margins as suggested by Strauss and Corbin (1998). I took these categories and listed them in a document; I then took my line-by-line coding from each transcripts and cut and pasted those incidents/events under the appropriate category. Once the main categories/themes were put into this

comprehensive document, the data was used to inform the construction of the survey, which was distributed as the final study of my thesis. As you will see in the research findings section, the concepts that fall under the categories are related and I attempt to ensure they are linked by at least the main category. Furthermore, I illustrated the significance of the findings not only by noting the number of interviewees that may have highlighted certain incidents but in many instances by noting the relevant quotes.

Results

The average age of the interviewees was 60.9 years, and the average income level was slightly more than one hundred thousand dollars. The lowest income was thirty thousand dollars and the highest was two hundred thousand dollars. With the exception of one interviewee all participants had children. Six interviewees held PhD's, three had high school diplomas, two had college diplomas, four held Masters degrees, and four had Bachelor degrees, and education information was unavailable for one interviewee. One interviewee was single, one was divorced, one identified themselves as unmarried but in a long term relationship with a partner, and 17 interviewees were married. Of those interviewees with children, six had at least one child that they considered to be financially dependent.

Ten of the 19 interviewees impacted by mandatory retirement fell into the soon-to-be retired category, four were stay on employees, in other words just prior to their normal retirement date (age 65) the change in Newfoundland and Labrador's legislation allowed them to apply to stay on one year beyond the age of 65, and these four people all applied and were approved by their employers to stay in the workplace beyond the normal retirement date. Finally, five of the interviewees impacted by mandatory

retirement were recent retirees. The interviewee who was not impacted by mandatory retirement policies was in the soon to be retired category and he was male (his responses are not included here). The interviewees came from seven different organizations; two universities, one municipality, one crown corporation, one private oil industry company, and two public organizations. With regards to the types of occupations that the interviewees participated in, there were six people who fell into the management category (where they had a primary supervisory role or were a senior administrator), two were firefighters (one of these was also in a management position but still participated in the actual blue collar work), one was a plumber, four interviewees were staff in administrative positions, and six were professors.

Main Categories and Main Concepts

Category: Feel About Job

Concept: I love my job. One consistent finding was the fact that those who stayed on after the age of 65 really enjoyed their job. In fact three out of the four stay on interviewees actually stated that “I love my job”. Of those who were retired only one stated they loved their job, and of the soon to be retired group, there were many respondents who stated they enjoyed their job but expected to retire before or at the age of 65. None of them outwardly stated they loved their job.

When asked to elaborate on why she loved her job one stay on employee said it was because she had been doing it since the early 1980’s. She went on to say that “it has been a challenge, it’s been exciting and it’s rewarding”. She went on to describe that she

likes the fact that she is “left to being my own boss” and she noted that over the years the particular department she was a part of has done well and she took ownership in this and stated “we have prospered here”. The only stay on interviewee who did not state outwardly that he loved his job did go into detail about how he felt obligated to be protective of the organization. He also stated that “I like coming to work...it’s a good feeling...I go to work. It’s marvelous”. Although he did not conform to how the others articulated how they felt about their job, he did articulate an excitement and he outwardly stated that liking his job influenced his decision to stay on past the age of 65.

Concept: Challenge. Two soon to be retired interviewees noted that they enjoyed their job but both went on to state that sometimes they are not challenged enough. One interviewee said that:

I’m sort of losing the challenge right. I think I’m not going any further in the organization. So I reached and quite frankly, I don’t want to go any further in the organization because I don’t want anymore responsibility than I have now.

So even though there is seemingly something missing with his work, rather than change jobs or positions, early retirement (at the age of 55 in his particular case) is what this interviewee believed he will choose. This is interesting as some scholars assessed the difference between turnover and retirement (Adams & Beehr, 1998), maybe the difference is that people are willing to put up with more in the short term if indeed their retirement date is close. It may be too difficult and not necessarily seen as desirable to start something new with added responsibility. Rather, some people may feel that since they are so close to the end of their working life that they are essentially just waiting for the moment they retire. As previously mentioned one of the stay on employees who noted that she loved her job explained that one of the reasons why she loved it was

because it was a challenge.

Concept: Management. One interviewee who said his job was “good” went into some detail about what he did not like about the job. This soon to be retired worker (who is now retired) stated that “supervision has been the biggest problem”. Even though this interviewee stated that his job was “good”, he did sometimes have difficulty getting the drive to go back to work when he had been home for his three week stint (his shift operated three weeks at work and then three weeks off). He actually discussed that when the time came to go back he would “hate the thought of going back”. Another interviewee also noted some issues with upper management. He stated that “I always used to have a lot of enjoyment in the job” but he went on to say that “what I don’t like is the fact that people above you don’t support what your department is about. In reality they don’t”. He went into some detail and explained the fact that over the years he has seen a lot of people above him come in and out. He said:

I just get pissed off with the fact that you can’t change things and get things happening the way it should be”. He went onto say that “I wonder to myself, why is it so hard, why is it whenever you go through a new change, every 10 years, bring someone in to tell us how to do it because we’ve been fu**ing up the past ten years. Change it again, get rid of this one, change it again.

It is this environment of constant change and the perception that nothing that needs changing actually changes that largely led this interviewee to go from really liking his job to saying “I figure what I am doing now is I’m punching time right”. When asked if he dreads work in the morning (a question that came from analyzing other interviewees who said they “don’t mind” coming to work, he said “no...I’m here probably now before work starts”.

So even though he did not feel positive about his job, he exhibits

behaviours, like coming to work early, that may not outwardly indicate this to be the case. However, when we discussed the age at which he plans to retire he said that “If I can get a package I will go tomorrow” he went on to explain that he would like to get out “at least a year early” meaning when he is 64 years of age. Financial control issues may in fact be related to this interviewee’s discussion of getting a “package” that is if he were an amount of money he felt comfortable with, he would have the necessary financial control to then choose to retire early.

Near the middle of the interview, when talking about relationships at work, one recently retired female employee revealed that one of the factors in her decision to retire early was her supervisor. She said “the person I reported to was also a factor in that I felt a little disappointed in the leadership”. I probed and asked if her supervisor was new and she replied: “No, it wasn’t a new situation. It just got to the point where I’d had enough”. Even though this did not come up when asked about how she felt about her job, this interviewee seemed to have retired in large part due to being dissatisfied with her immediate supervisor.

One of the soon to be retired interviewees stated that he liked his job, however said he experienced frustrations with what he believed to be a lack of resources, specifically he believed that upper levels of the organization were aware of staffing shortages, which place demands on how he and others were able to perform their job. However, nothing has been done to resolve these issues. He stated that he has tried to take these arguments further due to the fact that “we can’t do effectively what we’re trying to do...I’ve fought the good fight”.

Concept: Working with People. When discussing how they felt about their job

many of the interviewees noted positive aspects of their job that usually surrounded the people they worked with. For example, one of the management soon to be retirees (who is now retired) stated how much he enjoyed his work, and specifically said that “I enjoy the people around me”. However, later in the interview when probed further on the issue on the types of things that influence his retirement decisions he said:

my working relationships and the work side social relations are not a factor. The social relations will continue after I retire.

One of the soon to be retired interviewees also stated that he “enjoys the people he works with. I enjoy providing the service and assistance to the community I serve”, however he went on and alluded to the fact that social relations at work may actually be an influence on him to retire. He said:

As you get older in the workforce, there are few of you around at the age at which you are, particularly in my case, and it’s a senior position so there’s fewer senior positions around, so you don’t have the same things in common with other people... They’re younger and they got younger family...they’re doing different things as it related to social.

When further probed about what this meant in the context of his retirement decisions, I asked if these kind of things make him think it may be time to retire he said “yeah, that’s right....or it’s getting close to making that decision”.

Another soon to be retired interviewee also noted that he liked his job and he liked the people he worked with. One of the newly retired interviewees who stated he “loved” his job also mentioned how good his relationship was with his colleagues. Every week they met outside work (for the past 15 years). He called this interaction “delightful”. Later in the interview much of the discussion focused on finances and how he believed finances to be one of the major considerations when he retired. This concept

will be discussed further.

One of the soon to be retirees, who until more recently enjoyed his job, also noted that this was “probably because of the people on the job and there’s a lot of interaction”. Even though interacting with people added to his job, this individual has had some growing concerns with management, which generally had negatively influenced his overall feelings toward his position.

Concept: Job Satisfaction. Many of the interviews commented in detail about how they felt about the organization on the whole, and the different ways their job and the organization come into play when they consider retirement decisions. Many of the interviewees noted that they “enjoyed their job” and one of the retired interviewees actually stated that he experienced job satisfaction. Two interviewees, one who was in management and one blue collar worker, who were soon to be retired at the time of the interviews, noted that part of their job they disliked included issues surrounding their boss/supervisor. Since the time of the interviews one of the workers who noted negative issues surrounding their supervisor did in fact retire, and the other employee noted that they would retire if they were given a good package.

Concept: Organization Commitment. Some of the interviewees, when outlining how they felt about their job noted how much they enjoyed their job, and expressed commitment to the organization. One of the soon to be retired interviewees (who is now retired) said that he “had the best job of my kind in Canada”. When probed about why he felt this, he ended up talking about things related to the organization in general, he compared his organization to a village and noted that he would enjoy seeing it “prosper”. When asked why, he said he just felt it was important. One of the stay on interviewees

also stated that he felt “good about” his job. He went on to explain that:

I can't really rationalize it in my mind but I feel an obligation to be protective toward the [organization]...[I] better not make errors or make mistakes because people's lives and their futures could be in the balance.

Category: Finances

Overall, money did not seem to be a *major* consideration for most interviewees when they discussed their retirement decisions, however for some of them it was one consideration, and for a few of them it was a major consideration.

Concept: Pension. It is important to note that people often discussed pension issues when asked about their finances, and in the end their ability to collect a full pension seemed to be indicative of their retirement decisions. For example, a female interviewee who was a stay on employee did so because of money. She stated that “money was probably the primary factor”. This person would not be able to collect a full pension as she has less than the maximum years of service. Another interviewee stated that money was not a concern. While one interviewee was staying on for the financial benefit, one employee retired despite being heavily “penalized” financially as she put it because she retired early; only getting 50 percent of her pension. As noted in other sections this individual was largely influenced by how she felt about her job, as she mentioned it was “stale” and this was a major factor when she decided to retire early. The interviewee who was the furthest from retirement, stated money was not a major factor in his retirement decisions.

Another interviewee who was soon to be retired actually planned his retirement date partially around the fact that there were “better tax implication(s)” in relation to collecting pension benefits, if he waited to retire in the month he would like to retire, and

he went on to say they he would probably have gone earlier without these considerations. He went on to say that “if money wasn’t a factor I probably would retire now”.

One employee stated that “money is not a factor right now” even though he stayed on after 65. Another interviewee went into detail about being qualified for a full pension and noted that this meant she was financially stable and therefore she did not feel pressure financially. One professor noted that his pension was not “enough for the lifestyle we like to enjoy...but it’s as good as it’ll get” and therefore it didn’t impact his decision. One of the stay on interviewees stated that “money wasn’t a factor for me staying beyond what was mandatory retirement.

A retired interviewee believed that money was not a factor in his decision. Another retiree stated that at first “money had nothing to do with it” but went on to say that “I wouldn’t say major. It was one factor”. He went on to talk about the fact that he felt that if he stayed on after the age of 65 that:

I felt that that year’s pension would be lost...I didn’t want to waste, waste a years pension by taking a half salary and waste all the pension.

Another interviewee who was in management and soon to be retired stated that money was “important” and he actually had a spreadsheet compiled that outlined the dollar and cents differences for different retirement dates. He went on to say that he was staying on because the extra money he will make “does make a difference”. One of the soon to be retired professionals interviewed stated that money was not a consideration, while one of the stay on employees stated that money was another big factor. When I asked how much of a factor he said “at least 25 percent, might even be more”, as he felt he was better off financially to stay on after 65. One of the retired interviewees (who retired at the age of 65) stated that he did take it into consideration but in the end it did

not prevent him from retiring.

Concept: Dependents. Many of the interviewees noted that they had dependents. The retired administrative employee noted that she still has one son who is dependent. He is in his twenties but she believed he would be finished his schooling within a year and be on the job market. This means in essence that he will only be a dependent until that time.

The youngest interviewee who is also the furthest from retirement noted that he has two children, one who is a teenager and is completely dependent and he has one child in university, who he stated was “still dependent”. The retired teacher noted that none of her children are dependents, however she does do a lot of work for her step father who is ill and also takes some time to take care of her mother-in-law (although she noted there are many children in the family so that she is not completely in charge of her care; they take turns). The soon to be retired management employee noted that he has two children and they were both dependents. He went on to say that he believed they will always be dependent. Even though neither of his kids are currently living at home, one is still “entirely financially dependent”. This interviewee also noted that he does errands for his elderly parents, like going with them to get their groceries, as neither of them drive anymore. He believed it took up about 10 percent of his time and noted that “they are not a big burden”. One of the recently retired interviewees noted that he has two children but only one is partially dependent. Because of this child’s career choice sometimes he needs financial assistance. The other interviewees stated that they either did not have children or their children were not dependents. Finally, it is important to note that in their discussion of dependents, interviewees who said they had dependents always made the

link with financial dependence.

Category: People's Expectations/Norms

When I asked interviewees about other people's influence on their retirement decisions many interviewees discussed their spouse, their children and a few people mentioned friends/coworkers. In particular, it seemed that for many of interviewees they did consider the opinion of their spouse and their spouse's employment status when making retirement decisions. In two instances interviewees noted that their children do express opinions on when they should retire. In one instance an interviewee's children told them that they should retire, and in another case the children were resentful of the fact that their father was possibly going to be forced to retire due to mandatory retirement.

Concept: Spouse. One interviewee who was soon to be retired at the time of the interview noted that his retirement date was heavily influenced by his spouse. More specifically, "it was a joint decision that had to do with both of us"; the idea being that while his spouse worked he would also continue to work. Another interviewee noted that "my wife would like to be...for me to be retired" and he too is soon to be retired. When I probed further and asked him to elaborate he said:

one of the reasons would be, obviously, her health. She is, you know... some of the arthritis is limiting her mobility a bit. Simple example is carrying in groceries, for example.

Another soon to be retired employee noted that his spouse's thoughts on his retirement date have not really influenced him to retire as she would like him to retire a little sooner than he has planned. The retired female administrative staff interviewee

noted that her spouse was not retired and that in fact actually made her own retirement possible financially.

One interviewee that was very close to retirement at the time of the interview, and who is currently retired, noted that his spouse was younger than him and therefore it would be two more years before she retired and he said:

sometimes I think about like my wife's age, for instance. She's a little bit younger than me and, you know, I think she kind of wants to stay in the workforce for another couple of years sort of, so sometimes I wonder about maybe staying there until she's finished, you know, but I don't think I will.

In the end, he did not stay working. For one of the retired interviewees her husband was in favour of her retirement decisions. One of the management employees who was soon to be retired noted that he and his wife will retire at the same time. He said:

we have been married for a long time and we have known one another for a long time and they say people grow together. We sort of arrived at this conclusion.

One of the retired interviewees noted that:

My reason for retiring early was my wife. I felt it just wasn't fair to her to where she had retired for 4 years at this point and I just felt very strongly that I could give it up". He went on to say that "It was just a reluctant retirement but it was primarily for my wife's benefit.

Even though according to the interviewee, his wife expressly stated that she did not want to influence his decision to retire or stay working, it seemed she was an influence on his retirement date. Another retired interviewee noted that his spouse was not retired and a very minor concern in retirement for him was the fact that:

the ordinary freedom of retirement to take off and go traveling or do something, is slightly restricted because she won't be free to move. So that was one reason, a very minor one, about why I might hang around.

He went on to say that he would have had less hesitation to retire if his wife were getting ready to retire as well. But in the end he still decided to retire.

One of the female soon to be retired interviewees mentioned that if her spouse's health deteriorated it would push her to retire sooner. One of the stay on employee's spouses, who was currently retired, wanted him to make the decision that suited him best, but she was enjoying her retirement. Another stay on interviewee stated that the fact his spouse was retired did not influence his decision to stay on after the normal retirement age. One of the stay on interviewees noted that he was some what reluctant to retire due to the fact that his wife is also retired and he believed that even though they do not have any problems:

I just couldn't see how my wife and I could be home together all day everyday and whatever; it just couldn't be a good existence.

Concept: Kids. One of the stay on employees noted that his kids were constantly telling him to "give it up" and "they say I've worked long enough and hard enough".

Another stay on interviewee noted that he believed his decision to stay on was heavily influenced by his children, stating that his children:

were very strong. All three of them actually very strong on me not retiring. They resented the fact that I had to retire.

Concept: Friend/Coworkers. One of the retired interviewees noted that although his main reason for retiring early (that is prior to the age of 65) was his wife, "it made it easier that most of my friends had already retired. It made it easier". Another recent retiree (who retired when he was 65) noted that his wife was slightly "resentful" due to the fact that her best friend actually retired early, and retired at the same time as he did. "I retired at the same time...so she has some resentment about that".

Concept: Self. A few of the interviewees discussed the fact that the age of 65 seemed like the “magical age” to retire. In other words, many of them outlined that during their working life they assumed that the age of 65 would be their retirement age.

For example one of the soon to be retired interviewees noted that:

I sort of always thought the magic number was 65 because of mandatory retirement... There's something about 65, because we're so used to it, that you still sort of say to yourself, you know, well maybe I'd be crazy to go beyond 65, but I think I'm going to let it--I'm just going to wait and see.

Later in the interview she noted that she thought the chances were slim that she would stay past the age of 65. One of the soon to be retired management interviewees had a similar thought, he said:

I almost think it's almost like an ingrained thing- I think that's was always the set kind of age, even though things are happening where we're all living longer, we're all healthier, we're all eating better foods, we're all eating our veggies, medical, everything that's happening with the medical industry and we're all living longer.

One of the retired interviewees who was given the opportunity to stay on past 65, stated “for 30 years, 35-36 years, I've assumed I was going to retire at 65”. He explained how he had a very short time frame to make the decision but ultimately decided to retire. Finally, one of the soon to be retired management employees referred to the magic number for him being when he achieved 35 years service.

Concept: Opinion of Mandatory Retirement. Overwhelmingly, most interviewees noted that the change in the legislation, which essentially abolished mandatory retirement, did not really influence their retirement decisions. One retired teacher was aware that teachers previously had to get a Doctor's note and the school board's approval to stay on working past the age of 60 (a mandatory retirement policy slightly more stringent than other organization's policies). She said “I didn't want to be

teaching when I was 60". I asked if she had ever considered it and she said "No. No".

She went on to say:

I couldn't see myself being 60 in the classroom and being able to keep up with everything. I really couldn't, right? Physically, it's demanding. Mentally, the last three or four years was very demanding.

She went on to describe the fact that there were a couple of children that had special needs, and that is what made the job particularly demanding.

One of the recently retired interviewees who was given as he called it "short notice" to make the decision as to whether or not he wanted to stay on past the age of 65. When I asked about how the change in the policy influenced his decision to ultimately retire he said "at the end of it I decided that I was just postponing the inevitable".

One of the stay on interviewees noted that he recently had made the decision to stay on past the age of 65, however the fact that the policies changed was not the major factor, instead he said he was staying on because, "I started thinking about what am I going to do home with my time and all this kind of stuff".

One of the soon to be retired interviewees outlined that although she had always thought the magic number to retire was 65 prior to the change, having the chance to stay on past the age of 65 slightly influenced her thinking. She said that if certain things came through with her job that would open up opportunities she was interested in that, she might consider staying on past the age of 65. However in the end she said "I'll probably still go at 65. I suspect I will".

One of the stay on interviewees said:

if it wasn't for mandatory retirement, retiring would not have crossed my mind....it is literally the mandatory aspect of that, and I'll be very honest with you, not so much last year, but the year before, I very much resented that.

Therefore prior to any talk of the change to the Human Rights Code this employee wanted to stay working but never thought it would be an option for him.

There was no real consensus on what people thought of mandatory retirement. Instead it seemed like many people were “on the fence” so to speak in relation to whether or not they agreed with these policies. The soon to be retired management employee said “for many people or most people it’s a non issue”. He went on to explain his reasoning in detail; he noted that he was doing succession planning for the organization four or five years ago, and was using mandatory retirement as one of the gauges of who would be leaving and when. He said:

I made a number of assumptions....everyone has to retire, people who have 35 years experiences with [the organization] are likely to retire if they achieve that date prior to the age of 65....” In the end he said “I didn’t do a really good job predicting when they were going to go because they tended to go before I thought they were going, but the ranking wasn’t far off...after about the first dozen retirements I went back and it turned out that the average age of retirement...was 62.

When asked what he thought about the mandatory retirement policies being abolished a soon to be retired interviewee said:

On the one hand, I think it’s great for anybody who wants to work, and you know, to be able to do it and I think some people can make a contribution....on the other hand, I think from the point of view it’s, you know, because if too many people stay in the workforce, it don’t create opportunities for the people who are coming behind.

The soon to be retired firefighter (who is still working) said that:

I think that everybody should have the opportunity...I don’t think it should be mandatory...there are some jobs that you can do after age 60 or 65.

One of the retired interviewees said about mandatory retirement policies:

I actually thought it was a good thing, and I still do, simply because there is a certain tendency to drift and coast after a certain period of time, and I thought it

was a good idea to have mandatory retirement to make way for newer people and new blood and new ideas.

Another soon to be retired interviewee said:

I agreed that people should be retired by 65, even if they were forced into it, you know, because there's a lot of people coming up and having to leave the province because they can't get work and you got all these old guys in there working away, plugging away at it, and they don't really need the money- most of them, you know. I think most of them are afraid of retirement; but, once they get into retirement, they'll probably like it.

The employee the furthest away from retirement said

I think it's time for them[mandatory retirement policies] to change. I mean most people now are...you know, the physical requirements of a lot of jobs are not what they were years ago. Most jobs now require a lot of thinking, a lot of mental work – computers and things like that. So, you know, the physical requirements aren't quite as strenuous as they were years ago so I can see people working into their 70's and not have too much of a problem.

One of the retired interviewees said that she thought that forcing people out was unfair, especially since a lot of her friends who are teachers went away to work beyond their 60th year, and they are quite able to do it. A soon to be retired interviewee noted that he thought “mandatory retirement had to go”, particularly given the shortage of workers in his field.

Upon further analysis it became clear that the very notion of mandatory retirement and people's feelings toward this concept was really looking at their feelings toward something that has largely become a “norm” for many workers, that is the “norm” of exiting the workplace before or at the “magic age” of 65.

Category: Post-retirement Activities

Concept: Volunteer. Four of the soon to be retired interviewees noted the intention to contribute to their communities post-retirement. For example, one of those individuals in management had previously volunteered with many programs within the

community and stated that he was:

intending to get back to some of them. The one area that I probably will devote some time - and I think there will some opportunities to do that – is in support of some of the things seniors are doing” he went on to say that “I think I have something to offer.

The administrative employee who was the furthest from retirement noted that he currently volunteers with his church, but when asked if he thought he would return to work post-retirement he went into detail about volunteering. He stated that:

I like working with... you like working with people so if it's something that involves helping somebody - not necessarily, you know, in a store sort of thing – but if it's something even like on a volunteer basis: literacy groups and things like that; I've given that some consideration - you know, volunteering your time anyway.

One of the stay on employees stated that post-retirement she would like to continue to volunteer with her church but she would take on a bigger role. Another interviewee who is soon to be retired also noted an interest in volunteering. When asked if he would return to work post-retirement. He said:

I won't be looking for a job but I could be looking for other things...some volunteer stuff, I could be at the Y. They have volunteers but this sort of thing...this thing about homeless people kind of struck a cord because the helplessness that people find themselves in for whatever kinds of reasons, and it's terrible, I can see myself doing something there but Jes that only hit me only because I'm looking you know what I mean, what I am going to do, my wife says what are you going to do when you retire...take a cooking class. I gotta have things to do.

One of the retired interviewees said it is possible he will work for a non-profit in the near future.

Concept: Spend Time with Family. For many years the issue of out migration has been discussed in great length with reference to Newfoundland and Labrador (CBC News

Website, 2006). Although the current literature on retirement does not discuss this issue in detail, some interviews noted that their children moved out of Newfoundland and Labrador, and for some this meant that they saw their children and in some cases grandchildren, only one or two times a year. Some of them noted that this influenced their retirement decisions because they would like to see their loved ones more regularly. In particular, one of the soon to be retired interviewees who is in management noted that:

I would think the reality is that my three kids are likely to be on the mainland – not three, but two will be. So I would probably envisage a couple of trips away.

Similarly one of the soon to be retired interviewees also noted that his children are away and “it’s not easy to see them and traveling would be certainly an option, you know, into retirement”. One of the retired interviewees stated that although having her children live away was not a primary reason for her retirement but “it was in the foreground”. One of the other interviewees that was soon to be retired noted that he and his wife are considering moving away to be closer to family once he retires. Another soon to be retired interviewee noted that her children and grandchildren live away, more specifically she stated that:

I have two grandchildren that are out in British Columbia, and so there's always been a little tug, saying to me, you know, we should be spending our time--we tend to see the children and they're seven and the other just turned eleven now this year, we try to see them twice a year, but sometimes it's only once a year. So there's a little bit of guilt about that. You sort of feel like you'd like to see them more.

When probed a little more she said in retirement she would hope to travel to see them more.

Concept: Travel. Almost half of the interviewees at some point mentioned travel

in retirement. Many of them noted that they felt as if they would have more opportunity to travel in retirement. Interestingly the youngest of the interviewees, that is the staff member the furthest from retirement, stated that he could not see himself working until he was 65, when I asked why he said:

it doesn't leave a lot of time to enjoy being retired – you know, to have more time to probably even do a bit more traveling and things like that. I would enjoy that sort of thing. So usually by the time somebody gets, you know, in their 70's they probably got health problems that limit what they can do so.

One of the retired interviewees noted her love for travel and her intention to take several trips. One of the soon to be retired interviewees stated that “there's traveling to be done”. One of the retired professors noted the connection between health and travel and therefore reiterated why he retired when he did:

there is history in my family of heart disease and things like that so we like to travel and I just didn't want to gamble. If you don't retire because you gamble with your health. It's a gamble you can't see the future so my wife and I like to travel and off course that depends on your health.

One of the stay on interviewees noted that his decision slightly impeded his and his spouse's ability to travel. He went on to say that when he does actually retire that he would “want to rest...meaning read and travel...”.

I feel it is necessary to note that there is a possible connection between a couple of categories/concepts here, that is, health and one's ability to do the activities they would like to do post-retirement, like travel. This relationship may in fact be leading people to leave either before the age of 65 or at least at the age of 65. There seems to be a perceived risk by some of the interviewees that if you wait too long to retire your health will be such that you are unable to enjoy those activities you envision yourself doing in retirement.

Concept: Bridge Employment (Working Post-retirement). Many interviewees noted that they would potentially work in some capacity post-retirement from their current position. One of the soon to be retired employees stated that she is considering part-time employment as a maid in a hotel in order to afford travel post-retirement. One of the retired employees (who is now retired) noted that he was not sure if he would return to work but stated that:

there are two or three things that would appeal to me...the [organization] is always looking for people who are familiar with it to act as consultants on a project...the difficulty is that I am really not sure what state of mind I will find myself in...and maybe I will be in a cabin in the woods and just happy not talking to anyone except my wife.

On the other side of the coin was a soon to be retired interviewee who very quickly responded to the question about post-retirement employment by saying “nothing would entice me to come back”. I probed further to explore whether or not he would consider other jobs and he responded “oh no”...he went on to say “it would have to be an awfully good offer.” When I asked him how likely he would return to work post-retirement he gave me a three percent chance of him doing so...he said “there’s a 97 percent chance no way”. One of the soon to be retired blue collar workers said that “being off Monday to Friday...wasn’t cut out for me”. When probed about what he planned to do he said “drive a cab...driving a bus” he explained that he would do this for no other reason except for:

the fact that I’d need to get out and do something. You know, it certainly wouldn’t be for the money... because I think that when I retire I’ll be...as well off as I am now.

He went on to say that there is about a 75 percent chance he would work again post-retirement. One of the retired interviewees she said she would consider paid

employment again for financial reasons:

you know, if my husband were to lose his job or decide that he wanted to scale back or retire, then I would have to consider whether we could , at that point.

The soon to be retired blue collar worker (who is now retired) stated he would probably consider post-retirement employment.

I can see that but not in the field I am now...probably security, something or another like that.

He went on to say that it would be a short term situation “three or four months”, the purpose would be “something just to fill a little spot, a void, you know”, he noted that there was about a 25 percent chance of him working again.

For the stay on blue collar interviewee he said “never say no” when asked if he would return to some sort of employment after he retired. One of the newly retired interviewees noted that she would actually like to start her own business part-time in arts and crafts. One of the soon to be retired interviewees noted that freelancing may be an option for him because he would be able to decide the extent to which he worked. Another soon to be retired interviewees noted that there was a 90 percent chance that he would return to work in some capacity; he was pretty sure he would return in a part-time capacity in a job other than what he does now. One of the retired interviewees said he would consider going back to his field in a contractual position, part-time, he said there was about a 50 percent chance of him doing that. One of the stay on interviewees, who believes she will retire when she is 70, thinks it is improbable that she will work again at that point “unless something was to turn up at home that was home based”.

Overall it seems that many people consider part-time work after retirement, rather

than full-time work. Although the reasons were financial for a few interviewees, others seemed to give reasons related to doing something with their time.

Category: Health

Not surprisingly, as in the current literature on retirement, health emerged as a category. Five of the interviewees mentioned that they would like to be healthy in retirement (e.g. retire while they are still healthy), three said they would consider retirement if they or their spouse fell ill, two wanted to retire to improve their health, (reduce stress that was causing high blood pressure, or begin to exercise etc.), one person retired due to a major health crisis that almost took her life, one person was facing minor health issues and they considered that when they were thinking of retirement, and finally one person noted that one of the reasons they stayed on was because they were healthy. As previously noted, it appears as if this category is linked with other categories, like activities post-retirement, making it important to investigate further. When you consider the fact that a number of people mentioned that post-retirement they would like to volunteer, see more of their children and or grandchildren, and travel, it becomes important to assess whether or not these desires impact one's retirement decisions. It can be inferred that if the interviewees mentioned they would like to do these things in retirement that they do not necessarily feel they get to do these activities currently, or at least not to the extent they would really like. For those who seek to volunteer it may be something more deep, like finding a deeper satisfaction with life. Finally, those who feel poorly about their age and life may feel as if they have less control over both finances

and retirement decisions. If they do not feel positive and are potentially depressed for example, they may feel less able to cope until the date at which they collect full retirement benefits, and this may mean they feel like they lack control over their finances and over their retirement decision.

Discussion

As previously mentioned, various concepts emerged in the qualitative study that fell under the category of “feel about job”, illustrating that how one feels about their job is an important context when considering retirement decisions. In particular those interviewees who stayed on past the age of 65 either “loved their job” or felt strongly committed to the organizations. Similarly, Taylor and MacFarlane Shore (1995) found that the more commitment an employee had to an organization, the higher the age they planned to retire. The interaction was more significant for those employees who were not yet eligible for retirement.

Job satisfaction was mentioned specifically by one of the interviewees and even though they claimed they experienced job satisfaction they had in fact retired before the age of 65. Adams and Beehr’s (1998) study of almost 400 people from three organizations, found that the higher a person’s job satisfaction and commitment to the organization, the less likely they were to retire. Also, Hanisch and Hulin (1991) developed and tested a causal model in relation to retirement decisions and found that work satisfaction was integral to the model. The fact that my first study revealed that people who loved their job tended to stay on past the age of 65 may also be reflective of job satisfaction. It became important then to further investigate job satisfaction in study two, the survey.

Two employees who were soon to be retired and had intentions to retire before the age of 65 raised issues related to not feeling challenged enough in the job. Molinie (2005) found that an employee's perception of the "meaningfulness of work...negative perception of changes in the job context, the lack of support of colleagues, the non-recognition of work experience, or the absence of prospects for promotion" impacted their ability to remain with the same company until it was time to retire. The feeling that they could not stay with the company until retirement was expressed more by blue collar workers.

Furthermore, Schmitt and McCune (1981) studied civil servants, and looked at retirement decisions, job attitudes, financial factors and overall health. One of the variables that came out as significant was the level of responsibility involved in their job. Turcotte and Schellenberg (2005) analyzed the data from the National Population Survey, which was conducted by Statistics Canada (5 cycles over a period of 8 years, starting in 1994-1995). Over 17,000 people were surveyed during the different iterations of the longitudinal data collection. In relation to job strain, there was no relationship between higher job strain and a person's retirement decision. However, further analyses by occupation illustrated that those in "managerial, professional or technical jobs were much more likely to retire than those who expressed low job strain" (p.15). Furthermore those in these job categories were more likely to retire if they felt their jobs lacked autonomy, development opportunities "and were in a hectic job with conflicting demands" (p.15).

Aside from job specific issues, interviewees mentioned issues surrounding relationships with coworkers and in some instances negative experiences with leadership in relation to their retirement decisions. Hanisch and Hulin (1991) found that one's

satisfaction with coworkers was predictive of job withdrawal and indirectly predictive of work withdrawal. Furthermore, those relationships people have with coworkers often make up a part of their social network and these social networks (if perceived positively) can lead to people not partaking in early retirement (1997). In relation to the impact perceptions of supervisors have on retirement decisions the research is limited. Authors like Dvir, Avolio and Shamir (2002) Barling, Weber, and Kelloway (1996) and Howell and Avolio (1993) have long documented the positive impact transformational leadership can have on employees in relation to job related factors like performance (both at the employee and unit level) and organizational commitment. It is important then to investigate whether or not people's perceptions of their supervisor impacts their retirement decision. In study two, survey respondents were asked about their relationships with their coworkers and their perceptions of their direct supervisor.

As outlined in my analysis section of this study, many people noted that while finances were not a major consideration, it was one factor that influenced their retirement decisions. One stay on employee noted that finances were one of the main reasons she stayed on working past the age of 65. Beehr's (1986) proposition that financial well-being would impact retirement decisions was confirmed in Taylor and MacFarlane Shore's (1995) study. These authors found that financial considerations did impact the retirement decisions of those employees who were eligible for retirement, as those who scored low on satisfaction with pay were more likely to identify a later retirement age. On the other end of the scale was the fact that those employees who were not eligible for retirement, but who also had low pay satisfaction, believed they would retire at the earliest time possible. Also, a key finding that may be of interest to employers was the

fact that those employees who were not yet at the eligible retirement age, identified they would retire later when they felt the organization had adequately handled their “retirement needs” (p.80). In contrast, Schmitt and McCune (1981) found that employees with lower income jobs were more likely to retire early, and Compton (2002) found that money (a person’s wages, the amount of CPP they will receive in retirement, and personal wealth) does not really impact a person’s decision to retire.

With regards to salary, Kim and Feldman (1998) found a negative relationship between salary and a person’s willingness to retire early, their study focused on faculty members who were being offered early retirement packages. This link between salary and willingness to accept retirement packages may help explain why executives, who generally make larger than average salaries find retirement “traumatic” (Louchheim, 1990, p.26).

Feldman (1994) reiterated the link between financial considerations and retirement. Specifically, Feldman noted that the decision to retire early really comes down to a decision framework that must include consideration of the financial burden, that is whether or not the employee is willing to forego the maximum retirement benefit. In contrast to the findings of Taylor and MacFarlane Shore (1995), other studies have illustrated that the better the pension benefits a company has to offer, the more likely an employee would retire early (S. Kim & Feldman, 1998). Following this consideration a person will have to decide if they will take a position elsewhere, called “a bridge job” (p.288) and if they decide to take another position they must decide what industry to gravitate toward.

The experiences of those who were interviewed for the qualitative study did not

seem to suggest that having dependents was a major consideration when making retirement decisions, however previous studies have illustrated links between dependents and retirement. Talaga and Beehr (1995) found that the more dependents a woman had the more likely they would retire. Interestingly, they found the opposite effect for men who responded. This finding has many implications, but as noted by the authors, the sample only consisted of a small number of women. Kim and Feldman (1998) revealed a negative relationship between having minor children and willingness to retire early, however this relationship was not significant.

Other researchers have studied the issue of dependents in relation to forced versus voluntary retirement. Szinovacz and Davey (2005) analyzed data collected from the Health and Retirement Survey (HRS) to explore the issue of perceptions of retirement e.g. whether or not one felt as if their retirement was “forced” or involuntary; data was collected in four waves. Some interesting statistics resulted when variables related to dependents were examined. For example, contrary to what the authors hypothesized those spending much of their time in retirement caring for grandchildren were less likely to perceive their situation as forced, however those women with spouses with limitations to daily living and who ceased work to care for family in more general ways were “more likely to view their retirement as forced” (p.42). In contrast, men who had obligations related to grandchildren and parents (in wave one) were more likely to perceive their retirement situation as forced (wave two) when compared to women. Furthermore, those men and women with children were less likely to perceive their situation as forced. Both men and women who remarried between waves of the survey were less likely to see their retirement situation as forced, however those women who became single between waves

were more likely to perceive their situation as forced.

Many of the interviewees seemed to be somewhat influenced by their spouse/partner's and children's expectations in relation to their own retirement date. Henkens and Tazelaar's (1997) study on civil servants in the Netherlands found that if an employee perceived their spouse/partner as having a positive attitude toward their retirement, they were more likely to indicate their intention to retire. Adams and Beehr (1998) also found that people who were married were more likely to state that they were planning on retiring. In a longitudinal study of over 6000 Finnish workers, Seitsamo (2005) found that "if the spouse of the respondent had already retired, the 'risk' of early retirement was [more likely] compared to those whose spouses were still at work or were living alone" (p.140). Similarly, Kim and Feldman's (1998) study of Korean workers found that if an employee's spouse was still working they would be less willing to go into early retirement. They also noted that if an employee has a spouse that is employed they are more likely to take an early retirement package, which was in contrast to the findings of studies that considered North American companies.

Authors like Moen (1996) examined retirement using a life course perspective and how at different life stages "social forces" may in fact "shape the retirement transition". Billari's and Liefbroer's (2007) study examined how social norms affect a person's decision to leave their parent's home. The authors found that when parents are perceived to be in favour of their child staying home, the child did in fact delay moving out to live with a partner. The same did not hold true for friends. It is possible then, that as was the case in my first study, that employees who believe their spouse/partner, children and/or friends and coworkers think they should be retired that this in fact will

influence whether or not they stay on working past the normal retirement age of 65.

As mentioned previously, two interviewees also brought up their own perceptions of when they thought they would retire, they highlighted that there was traditionally a magic age of 65. Age structuring is how society forms norms around one's age, e.g. people's roles may be defined based on their age; an example of this could be retirement policies that require individuals to retire by the age of 65 (Settersten and Mayer, 1997). The question then becomes whether or not these norms impact a person's own perception of their age and whether or not this influences their retirement decisions. In other words, if society has created and largely bought into the notion that you retire before or when you are 65 then how does this form a person's opinion of their age?

Many interviewees noted their desire to partake in other activities post-retirement, including their desire to work, volunteer, travel etc. Kaskie, Imhof, Cavanaugh, and Culp (2008) analyzed data from almost 700 retirees who participated in "civic engagement" in the U.S., the type of activities that may fall under civic engagement included "being involved with community and political affairs" (p.369). Generally speaking, almost 18 percent of those retirees surveyed volunteered regularly (more than 5 hours a week), 6.3 percent worked in jobs involving civic engagement, while almost 40 percent did not work or volunteer. Also, there were differences with regards to the types of people who were more likely to volunteer or work in jobs considered to be engagement. More specifically, the group that was not engaged in paid employment or volunteer work:

Were less educated, less financially secure, did not plan for their retirement as much, were less healthy, exercised less frequently, and more often cited health problems and disability as a primary reason for retirement (p.372).

Other activities interviewees said they would participate in included religious

activities, spending time with family, travel etc. Nimrod (2007) analyzed data that resulted from quantitative interviews with 383 retirees in Israel. In particular, he looked at a variety of activities and whether or not partaking in these impacted a person's life satisfaction. Six of the activities assessed did contribute significantly to respondents' life satisfaction (including more expensive leisure activities like going to the theatre, classes, free out of home activities, spirituality activities, pop culture activities like concerts and dances, following generation activities like spending time with children and grandchildren, and independent home activities like partaking in hobbies).

Griffen and Hesketh (2008) studied retiree's participation in paid and volunteer work. In total 987 respondents were still working and were 45 years or older, and 725 respondents were retired. More specifically, Griffen and Hesketh (2008) compared the non-retiree's perceptions of the amount of work they thought they would partake in post-retirement and how much current retirees actually did partake in paid or volunteer work. When they compared the two groups they found a significant difference, that is those still working believed they would be partaking in significantly more work than actual retirees ending up partaking in (the two groups compared were different groups and the study was not longitudinal). Significant to my research is that people's perceived level of activity may in fact be an overestimate of what they actually partake in once they are retired.

In addition to analyzing their level of perceived and actual activity level in work, Griffen and Hesketh (2008) analyzed predictors of retirement decisions. People who were more "tired of work" were less likely to partake in work of any kind (volunteered or paid) post-retirement. Seemingly in contrast, was their finding that those people who had not yet retired who felt overloaded at work, were more likely to intend or actually partake

in work post-retirement. The authors' propose that those feeling like they are overloaded may be prone to work in excess (workaholic) and therefore may want this workaholic part of their self image to continue on post-retirement. Also, the authors' found that for the retiree group the healthier a person the more likely they would engage in post-retirement work (Griffen and Hesketh, 2008). Some gender differences were uncovered in this study, including the fact that more males in the pre-retiree group intended to be employed post-retirement when compared to females, however even after controlling for finances women were more likely to think they would partake in volunteer work. The authors ascertain that this may reflect "social norms of an older generation" (p.117).

According to Diener, Emmons, Larsen and Griffen (1985) "life satisfaction refers to a cognitive judgmental process" (p.71). Furthermore they state that "judgments of satisfaction are dependent upon a comparison of one's circumstances with that is thought to be an appropriate standard...it is not externally imposed" (p.71). Wanting to pursue activities post-retirement may indicate that individuals are looking for something more to do with their life. Ogilvie (1987) looked at life satisfaction and identity in recently retired individuals. In particular, he assessed their life satisfaction in retirement and found that "satisfaction with life is a function of the amount of time an individual spends in major identities...the more time spent in major identities, the higher level of satisfaction". As noted by Ogilvie (1987), retired individuals typically have more say in what they do day to day, therefore if those who are working noted their desire to do other things that they have not had time to do, such as volunteering, spending time with children/grandchildren, and traveling, it is possible that knowing they want to do more things means that they may be dissatisfied with their life right now. In other words, if

someone's major identity is being a parent or a grandparent then the time they get to actually spend in this identity impacts how satisfied they are with their life.

The idea that people have many activities they would like to partake in post-retirement and whether or not these act as a push factor toward retirement may also have links to how one perceives their age, e.g. if you feel young you have time to do these things and therefore may be less likely to retire. Levey et al. (2002) noted that people often prescribe to age stereotypes at a young age, which may lead themselves to actually buy into these stereotypes once they start getting older. Several studies have looked at people's self perception of their age and the impact this perception has on mortality (e.g. (Levy & Myers, 2005; Levy et al., 2002)). In both of these studies the more negative a perception of their age the shorter time they lived.

Several of the interviewees noted that they would like to be healthy in retirement, three said they would consider retirement sooner if they or their spouse fell ill, and two wanted to retire in order to become healthier. One person actually retired due in large part to a major health crisis, one person had current health concerns that were making them to seriously consider early retirement, and one noted that one of the reasons they stayed on past the age of 65 was because they were healthy. From this study, health appeared to be one factor that influences people's retirement decision.

Schellenberg and Ostrovsky's (2007) analysis of the GSS found that health impacted near retiree's perception of their retirement income. Respondents rating their health as less than excellent were less likely to feel their income in retirement would be adequate than those who rated their health as excellent. A qualitative study conducted by Kloep and Hendry (2006) asked 45 retirees to retrospectively examine their retirement

decisions. The interviewees revealed that health was one factor they considered when making their retirement decision. Many stated they wanted to retire prior to becoming ill. Szubert and Sobala's (2005) study of Polish workers found that the poorer someone reported their health the more likely they would quit prior to the normal retirement age. Talaga and Beehr (1995) found that the more healthy the worker perceived their spouse to be, the less likely they would retire. More specifically, "for women, the effect of spouse's health perception was dramatic" (1995, p.23).

Kim and Feldman (1998) studied a large group of employees who were in the workplace and some of whom were on sick leave. Their study noted that those employees off on sick leave gravitated toward early retirement more so than employees who remained in the workplace. Also, their study of employees of a Korean electronics company found that acceptance of early retirement was more likely if the employee was in poor health (Feldman & Kim, 1998). Molinie (2005) found that out of all of the health variables examined, fatigue was the only factor that had an effect on an employee's perception of whether or not they felt they could stay in the same job until retirement. Taylor and MacFarlane Shore's (1995) survey of employees of a large multinational firm in the U.S. revealed that "those in poor health reported an earlier planned retirement date" (p.80). They also found that those people who had a "more positive self-assessment" were more likely to reveal "earlier planned retirement dates" (p.80). Asking people about their health and their spouses health was a component in the survey in order to further investigate the relationship between health and planned retirement age.

Conclusions

One of the few points in the retirement literature that was overwhelmingly clear is the fact that Canada's population is aging and impending labour shortages make the issue of retirement timely. In the backdrop of these demographic challenges is the fact that by the end of this year most provinces will have abolished these policies and little research has considered what if any influence this change will have on people's planned retirement age. The impact of these policies is not a simple matter. In contrast to Aggarwal (2005), authors like Gunderson and Hyatt (2005), believe the impact of such policies will be little. Empirical data to support this argument is limited at best. What is confirmed by the qualitative study then is the fact that more literature is needed in the area of retirement and how retirement decisions are made in the context of the abolishment of mandatory retirement policies, a point also made by Keer and Beaujot (2005).

The data from the qualitative study has both agreed with and disagreed with the current literature, above all it is one of the first studies, to on a fairly large scale, investigate what factors impact a person's decision to retire in the context of mandatory retirement using qualitative methodology. A qualitative approach allows researchers to capture an in depth perspective due to their ability to get participants to give additional details and explanations through the use of things like prompts during the interview process (Silverman, 2000b). The study that followed took the information from the qualitative analysis and derived hypotheses in order to test a comprehensive model of retirement decisions. The hypotheses are explained in detail in the following section.

Study Two: Quantitative Investigation of Mandatory Retirement

The purpose of this second study was to test the model derived from the Theory of Planned Behavior as discussed by Ajzen (1991), which in effect shows a pathway of how people form their intentions. More specifically I was interested in testing the model in relation to how people form retirement intentions (e.g. what helps them form their intention to retire early, on time, or stay on beyond the age of 65). Based on the qualitative investigation, I proposed a model of retirement intentions (planned retirement age) related to the Theory of Planned Behaviour, and the purpose of this study then was to empirically evaluate the model.

Proposed Model

After deriving the themes from the qualitative study, it appeared that the Theory of Planned Behaviour (Ajzen, 1991) could assist me in the testing of a conceptual model in study two. The Theory of Planned Behavior was developed from the Theory of Reasoned Action. According to Fishbein and Ajzen (1975), the Theory of Reasoned Action is “based on the assumption that human beings behave in a sensible manner; that they take account of available information and implicitly or explicitly consider the implications of their actions...barring unforeseen events, people are expected to act in accordance with their intentions” (p.1117). Ajzen (1988) discussed many studies whereby intentions are good predictors of behaviors. Furthermore, he posits that “the predictive validity of intentions is typically found to be significantly greater than that of attitudes” (p.114). An example of this is the fact that during the qualitative portion of this

study one interviewee noted he would retire in August of 2007, which at the time of the interview was about in one year's time; this individual did in fact retire on that date. The one qualification of this is that time can play a major factor, that is, the more time that passes between a person outlining their intention and the actual act, the more likely there will be a change in what a person intends to do. Therefore, not surprisingly, the respondents who are closest to retirement will be those that are most likely to actually behave in the manner they intended (e.g. retire when they said they would). Figure 1 illustrates the Theory of Planned Behavior (Ajzen, 1991, p.182).

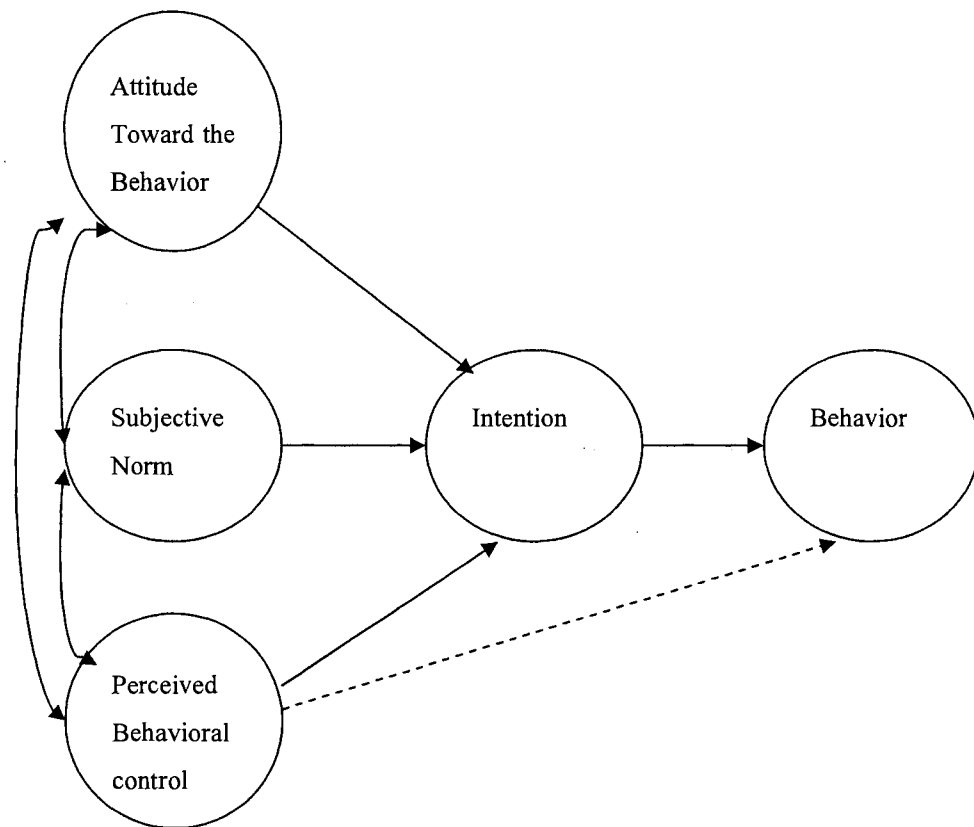


Figure 1. Theory of Planned Behavior

While Ajzen has long proposed and tested theories related to people's behaviour (Ajzen, 1988; Ajzen & Timko, 1986), this is a more recent iteration of his model, and is somewhat more simplified than previous models. He explained each dimension as follows:

Intentions:

Intentions are assumed to capture the motivational factors that influence a behavior; they are indications of how hard people are willing to try, of how much of an effort they are planning to exert, in order to perform the behavior. As a general rule, the stronger the intention to engage in a behavior, the more likely should be its performance (p.181).

Perceived behavioral control:

The resources and opportunities available to a person must to some extent dictate the likelihood of behavioral action. Of greater psychological interest than actual control, however, is the perception of behavioral control and its impact on intentions and actions” he goes on to say that “perceived behavioral control, together with behavioral intention can be used directly to predict behavior achievement (p.183-184).

Subjective Norms

refers to the perceived social pressure to perform or not to perform the behavior...as a general rule, the more favorable the attitude and subjective norm with respect to a behavior, and the greater the perceived behavioral control, the stronger should be an individual’s intention to perform the behavior under consideration” (p.188). Furthermore he states that “the relative importance of attitude, subjective norm, and perceived behavioral control in the prediction of intention is expected to vary across behaviors and situations. Thus, in some applications it may be found that only attitudes have a significant impact on intentions, in others that attitudes and perceived behavioral control are sufficient to account for intentions, and in still others that all three predictors make independent contribution (p.188-189).

Attitudes

Attitudes develop reasonably from the beliefs people hold about the objection of the attitude. Generally speaking, we form beliefs about an object by associating it with certain attributes, e.g., with other objects, characteristics, or events. In the case of attitudes toward a behavior, each belief links the behavior to a certain outcome, or to some other attribute such as the cost incurred by performing the behavior...we learn to favor behaviors we believe have largely desirable consequences and we form unfavorable attitude toward behaviors we associate with the mostly undesirable consequences (p.191).

Ajzen (1991) proposed that while there may be a direct relationship between attitudes, norms, control and behavioral intentions, that all of these may be related to one another, which seemed to support the notion that other variables can mediate the relationship between attitudes and intentions. I revisited my data and original hypotheses in order to better establish possibilities in relation to mediation.

In the second study I tested a model that was more of an extension of Ajzen’s (1991) model, based on the analysis of the qualitative data gathered in study one. Firstly,

since the qualitative and quantitative portion of my thesis really explored when people intended to retire, their actual behavior (actual retirement age) was not something that were measured; therefore retirement intentions (planned retirement age) was measured as the outcome. It is important to note that two participants in the qualitative study did actually retire when they stated they would retire, and there were recent retirees interviewed in the qualitative portion of the study that were able to give a more retrospective description of how they decided to retire when they did. However, the entire sample for the quantitative study was made up of people who were working at the time of the survey.

Secondly, while Ajzen's model of the Theory of Planned Behavior included a variable called perceived behavioral control, which he outlined is predictive of intentions, in the model for study two, I proposed that perceived control is made up not only of perceived control of retirement decisions but perceived control of finances, and these are mediated by social/policy influences. In many instances the interviewees outlined that while issues surrounding finances were one factor they considered when thinking about retirement, it was not a major consideration. This led me to believe that control (over retirement decisions and finances) were likely predictive of social/policy influences, and these influences mediated the relationship between control and social/policy influences. Thirdly, Ajzen's model included a piece on subjective norms whereby norms also predicted intentions. After I analyzed the interview data it became clear that not only were norms about retirement important (e.g. when a person thought their spouse thought they should retire), but in addition, there were norms surrounding the whole notion of mandatory retirement that were predictive of retirement decisions. When people were

asked their opinion of mandatory retirement and if the change in policy influenced their retirement decisions, the idea of there traditionally being a “magic age” came out, and thus was incorporated in the model. Both of these concepts (norms and perception of how much the abolishment of mandatory retirement impacted their retirement age) formed the latent variable titled “social/policy influences”, and I proposed they were predictive of planned retirement age.

Ajzen’s model included a piece on attitudes toward the behavior (in this case retirement), and in his model attitudes were predictive of intentions. Based on the experiences of those interviewed for the qualitative study, norms, in terms of perceptions of others, were an important concepts to consider in relation to retirement intentions.

In addition, the qualitative study revealed that there were a variety of attitudes that seemed influence people’s attitudes toward retirement, and again in the model I tested, social/policy influences mediated the relationship between those variables and planned retirement age. Two types of attitudes that were included in the proposed model were those surrounding attitudes toward people at work (coworkers and supervisors), and attitudes surrounding the work itself (e.g. job satisfaction). Many of the interviewees described positive interactions with coworkers when describing factors they considered when making their retirement decision. Some said that their interaction with coworkers was what they would/did miss the most when they retired. Although many interviewees noted relationships with supervisors when they discussed their retirement decisions, they often did so using negative examples. They gave instances of poor supervision that led them to dislike their job. Therefore attitudes people have toward those they work with (coworkers and supervisors) may not be the sole factor that led them to their retirement

decisions, but instead were predictive of their attitudes toward work. It is also important to note that while coworkers and supervisors may be considered separately, in the model I tested they were combined to form the latent variable “attitudes toward people at work”. In the qualitative study people generally discussed both coworkers and supervisors when describing how they plan to come to or came to their retirement decision.

As outlined in detail in the data analysis section of the qualitative study, many interviewees discussed issues related to their job in reference to their retirement decisions. It seemed as if people who thoroughly enjoyed their work were more positive in general throughout the interview. Thus attitudes toward work seemed influence people’s age and life perceptions, including whether or not someone felt “old” or if they were content with how things were (life satisfaction). In the model tested for study two, I proposed that age and life perceptions mediated the relationship between people’s attitudes toward work and social/policy influences, and again social/policy influences mediated the relationship between people’s age and life perceptions and their planned retirement age. These age and life perceptions may also have been an indication of health, e.g. if a person felt as though they were “old” due to poor health, this may factor into whether or not they felt they had control, both over their retirement decision and their finances. Thus as indicated in the proposed model, I tested whether or not self-perceptions were predictive of control (over retirement decisions and finances).

Finally, many interviewees noted their desire to do other things in retirement, including work in some capacity. Some interviewees explained that they would consider consulting in a similar occupation. This was generally the case for those people who enjoyed their job. Therefore intentions to work post-retirement seemed to be predicted

by people's attitudes toward work. Also some interviewees who noted they were planning on working post-retirement mentioned that money would be a factor in this decision, thus the proposed model outlined that control negatively predicted people's intentions to work post-retirement. In the model tested for study 2 work intentions were not predictive of retirement intentions. Considering many of the interviewees noted they would "potentially" consider working post retirement, rather than "definitely", it seemed that working post retirement was not in itself a push or pull factor that would make someone leave the workplace. Instead it was a decision most people would make after they made their retirement decision, occurring in a sequence rather than simultaneously.

It is helpful to consider the conversation I had with one particular interviewee as it illustrated the proposed model in its entirety. That is, one of the stay on interviewees talked in great length about the positive relationships he had with coworkers and his clientele (attitudes toward people at work), and this was one major factor that allowed him to explain why he stated that he loved his job (attitudes toward work). He had a very positive outlook on life and noted that he loved getting up in the morning and coming to work, he also stated that he felt as though he had a lot of working years left in him with regards to his health (self-perceptions). He also discussed the fact that while money was not a major factor in his decision to stay on, it was one factor. When he considered the money he would receive in retirement, and the money he would receive if he stayed working, the difference to him was "significant" as he put it; it was more financially viable for him to continue working (control). He discussed the issue of how his children resented the fact that he would have been forced to retire at the age of 65 (norms), and that when the mandatory retirement policy changed, he quickly decided to stay on

(perception of how the abolishment of mandatory retirement influenced his decision) (these variables combine to form the latent variable of social/policy influences). In the end, he stayed working, which demonstrated how these variables actually influenced his planned retirement age (as his planned retirement age was higher than the normal retirement age). Furthermore, this stay on employee believed he would always be doing something similar to his current job even post-retirement (work intentions), and since he really loved his work the link between attitudes toward work and work post-retirement was established.

In order to capture mediated relationships my revised hypotheses are as follows. Figure 2 illustrates the proposed model for second study.

Hypothesis 1. People's attitudes toward work will be positively related to age and life perceptions (the more positive a person's attitude toward their work, the more positive their perceptions of the age and life satisfaction).

Hypothesis 2. People's attitudes toward people at work (supervisor and coworkers) will be positively related to attitudes toward work (the more positive people's attitudes toward the people they work with, the more positive their attitudes toward work).

Hypothesis 3. People's perceived control (over finances and retirement decisions) will be negatively related to social/policy influences (the lower the perceived control the longer people believe others in their life think they should work, and the more the changes to mandatory retirement policies impacted their retirement decision).

Hypothesis 4. Social/policy influences (perceived norms and the perceived impact the abolishment of mandatory retirement had on retirement decisions) will be

positively related to planned retirement age. That is, the longer people believe others in their life think they should work, and the more changes to mandatory retirement policies impacted their decision to retire, the higher their planned retirement age.

Hypothesis 5. Intentions to participate in activities post-retirement (e.g. working in a similar job to one's current job) will be positively related to attitudes toward work. The more positive one feels about their job the more likely they will express the intention to work in a similar job post-retirement.

Hypothesis 6. Intentions to work post retirement will be negatively related to retirement control (the less control people feel they have over finances and retirement decisions, the more likely they will express the intention to work post-retirement).

Hypothesis 7. Age and life perceptions will be positively related to social/policy influences. The more positive a person's age and life perceptions (e.g. satisfaction with their life, perception of their age), the longer people believe others in their life think they should work, and the more the change to mandatory retirement policies impacted their retirement decision.

Hypothesis 8: Age and life perceptions will be positively related to control. The more positive a person's age and life perceptions, the more control they believe they have over retirement and their finances.

Overall then the survey asked respondents about their perceived control over their retirement decisions and finances (that is their perceived financial well being pre and post-retirement), social/policy influences (including when they think people in their life think they should retire, and their own perception of how the abolishment of mandatory retirement impacted their planned retirement age). Respondents were also asked about

their age and life perceptions (e.g. life satisfaction and perception of age), attitudes toward work (job satisfaction, passion for work, and affective commitment) and people at work (coworkers and supervisors), and about the activities they planned to partake in post-retirement (e.g. work). Retirement intentions were measured by asking participants their planned retirement age.

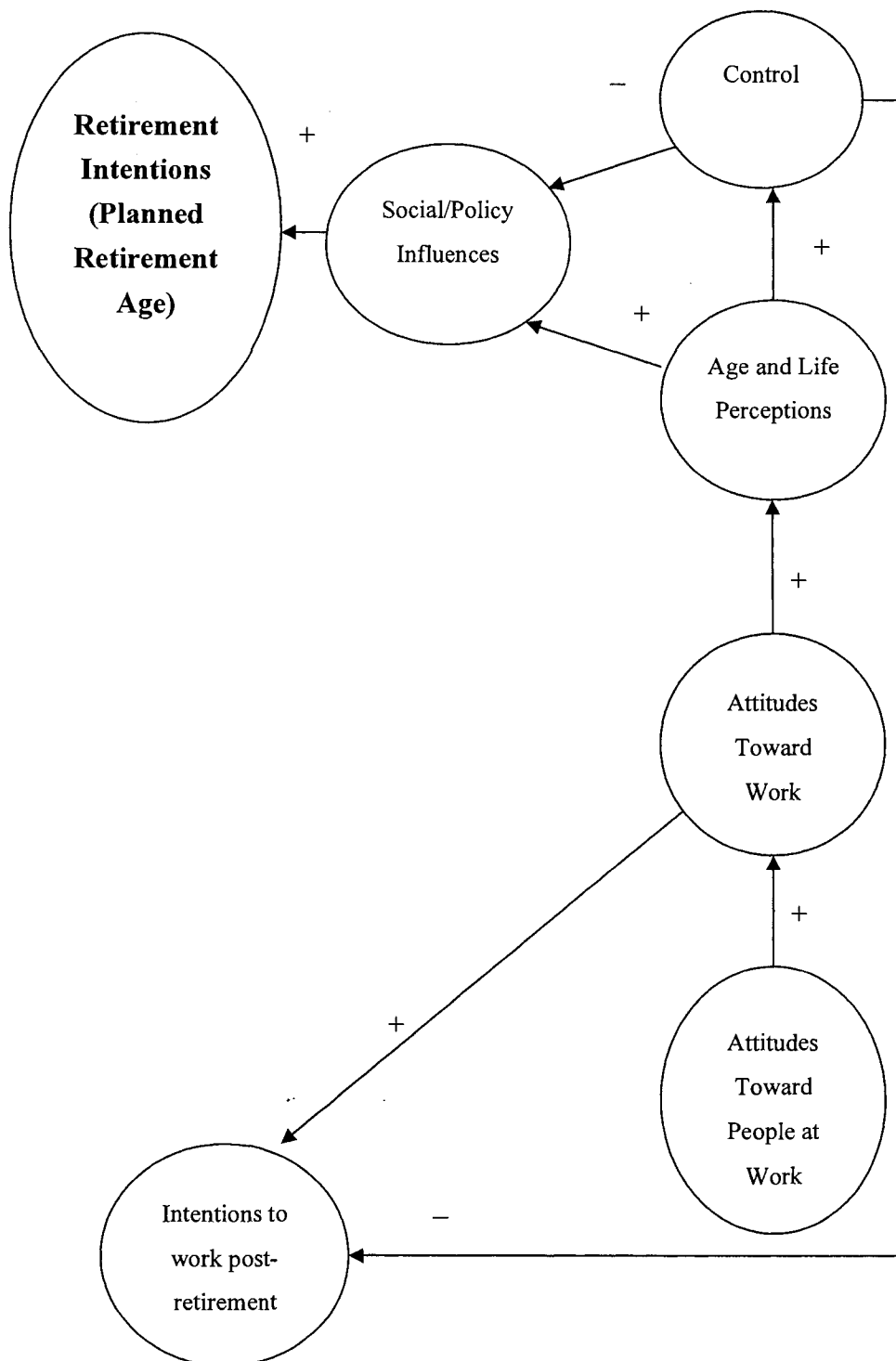


Figure 2. Proposed Model for Study Two

Since few researchers have surveyed the working population with regards to retirement intentions in the context of mandatory retirement policies specifically, the gap had to be filled in order to add to what we currently know about retirement decisions. I was in a unique position because as of May 2007 mandatory retirement was abolished in Newfoundland and Labrador and therefore I surveyed those people who were traditionally bound by mandatory retirement to see if the change meant they are more likely to consider staying on past the age of 65.

Methodology

As previously noted, for the final study of my thesis I conducted a survey. The potential respondents were from a wide variety of organizations and therefore I thought it was prudent to have a primarily web-based survey. Other researchers have established that web-based surveys do not cause subgroups to self-select out on the basis of race or gender for example, and overall people are willing to use this survey method (Foster Thompson, Surface, Martin, & Sanders, 2003). Furthermore, Cobanoglu, Warde, and Moreo (2001) conducted a study whereby they compared response rates and response times of mail, fax and web surveys. They found that on average the web based survey yielded the highest response rate when compared to the other two methods. Web based surveys placed second to fax surveys in relation to response time.

Recruitment of Participants

Initially organizations were approached on the basis of whether or not they had mandatory retirement policies in place prior to the change to the Newfoundland and Labrador Human Rights Code. I approached the leaders and/or HR representatives from several organizations and I asked them for their consent to survey their employees who were close to retirement. In addition, I asked these leaders to send an e-mail to all employees with a brief introductory paragraph that explained the purpose of my survey and provided employees with the link to the survey. This link brought potential participants directly to a website that contained an informed consent form and the survey, whereby I guaranteed confidentiality and assured potential respondents that results would be presented in a manner that would not identify any individual employee. As an incentive for participants, each respondent was given opportunity to enter their name for a modest cash (\$200) prize if they filled out the survey. I also contacted acquaintances and asked them if they knew of people close to retirement who were working in organizations that previously had mandatory retirement policies in place. In instances where they knew people employed in these types of companies, I asked them to e-mail their contacts, or upon receiving their permission to forward their e-mail address, I then provided them with the invitation to participate and the link that led them to the informed consent form. Please see Appendix H and I for the informed consent form and the survey, and Appendix J for the thank you letter for participants.

Even though I asked both organizations and my personal contacts to invite people to participate who were close to retirement, not everyone agreed on a definition of what

that meant. For example some company representatives noted that most people retire at 55 in their organization and if you were to consider the “normal retirement” age of 65 those people could potentially be excluded. Two organizations took it upon themselves to actually target individuals who could qualify for retirement in the next five years but other organizations sent out or posted the survey to all employees as they were not comfortable, or in some cases felt they were not able to target the desired demographic. As people responded to the survey I kept track of the birth dates of respondents to ensure that the majority of respondents were at least over the age of 40. As you will see in the section on demographics, the mean birth year of respondents was in fact 1957, meaning the mean age at the time of the survey was 51 years of age.

I had a professional developer design the survey, and I worked closely with him to ensure that appropriate ethical protocols were put in place (e.g. participants could choose which questions they responded to, and only I had access to the results (protected by a username and password). A pre-test of the initial questionnaire was conducted with the cooperation of 5 participants in order to test the clarity of the questions being asked and the overall readability of the web survey. Please see Appendix K for the ethics certificate from Memorial University and Saint Mary’s University.

Once the survey went live there was a steady flow of data coming from respondents, however after about 2 months responses basically came to a halt. I did some initial investigation of the data in order to be sure that those responding identified themselves as being part of organizations that had mandatory retirement policies in place (this was a question on the survey), however, to my surprise many people who worked in jobs that previously had mandatory retirement policies in place did not realize that this

was the case (answering either no or I don't know to the mandatory retirement question). I was sure that most, if not all of these individuals were from organizations that had mandatory retirement policies in place for two reasons, firstly I had each of the organizations notify employees on different dates and I was aware of when employees received the e-mail, and secondly respondents were asked for their job titles and in most instances these could be tied with those organizations. When I realized that this was an issue I knew that my already tight potential survey pool (due to not only age restrictions as I needed people close to retirement age, but also because I needed only those people in jobs that had previously been impacted by mandatory retirement policies) was then further restricted by the fact that in some instances people had no idea whether or not their organization used to have mandatory retirement policies. I ran an ANOVA on the data that I had received at that point and there was no significant difference between the planned retirement date for those who said they had mandatory retirement policies and those that said they did not. I requested the permission of my supervisor and committee members to survey anyone near retirement (regardless of whether or not their organization had policies in place just prior to the change in legislation). This opened up the possibility of surveying people within the Federal government for example (as mandatory retirement had been abolished for some time in this sector). Once I received permission to survey these individuals, I again implemented snowball sampling and was able to get the additional survey responses. Interestingly enough, in some instances people in Federal government jobs (identifiable by job title) identified their organization as either previously having mandatory retirement in place just prior to the change in legislation or said "I don't know" when asked that question.

While snowball sampling to this magnitude impeded my ability to state an accurate response rate, 330 completed surveys were initially completed. After initial analysis some responses were deemed unusable. More specifically, 44 people identified themselves as coming from Saskatchewan. These individuals were screened out as there were significant differences found between the mean planned retirement age of those people from Saskatchewan compared to people from Newfoundland and Labrador, with Saskatchewan respondents having a higher mean retirement age. Due to the low number of responses from Saskatchewan and since I was unable to get any more organizations to participate in the study, I could not adequately compare the two provinces at this time. Also, some people who filled out the survey were already retired, meaning they could only answer the demographic questions of the survey, and there were duplicate responses that were deleted. In total there were 281 useable surveys after this initial screening process.

Sample

The mean year of birth of respondents was 1957, meaning they were 51 years of age at the time of the survey ($\sigma=8.6$). It is important to note that 244 of the 277 respondents who identified their birth date were over the age of 40 (born in 1968 or earlier), and 177 were 50 years of age or older (born in 1958 or earlier). The large majority of respondents, 274 (97 percent) were employed full-time at the time of the survey), and the remaining 7 were employed part-time (2.5 percent).

There was a fairly even breakdown of males and females with 132 respondents

(47.1 percent) identifying themselves as male, and 147 identifying themselves as female (52.5 percent), one person (.4 percent) did not specify their sex.

Respondents were asked the number of years they have been with their current employer and on average respondents were with their current employer for 19.84 years. For occupational category, respondents were asked to write their job title on the survey. From this I derived 14 categories of occupations. A total of 6 people (2.1 percent) did not provide their job title. The categories and breakdown of the number of individuals in those occupational categories can be seen in Table 2.

Table 2

Occupational Categories of Participants

Occupation	Number of People (N)	Percent (%)
1. college instructor	14	5 %
2. Professor	12	4.3 %
3. Manager (person identified themselves as supervisor or management)	79	28.1 %
4. IT professional	10	3.6 %
5. Administrative	41	14.6 %
6. Tradesperson	10	3.6 %
7. Teacher	11	3.9 %
8. Other professions that were very vague (e.g. consultant)	55	19.6 %
9. Counsellor/Social Worker	4	1.4 %
10. Officer (police, fisheries, polices)	12	4.3 %
11. Nurse	2	.7 %
12. Engineer	7	2.5 %
13. HR professional	14	5 %
14. Finance/Accounting	4	1.4 %

Broken down further, there were 90 (32.7 percent) professionals, 79 (28.72 percent) managers/supervisors, 41 (14.9 percent) administrative employees, 10 (3.6 percent) trades people, and 55 (20 percent) in “other” occupations (e.g. broadly defined themselves as consultant for example).

With regards to the highest level of education completed, most respondents had a College Diploma, 109 or 38.8 percent. Four people did not identify their level of

education (1.4 percent), 31 people had high school (11 percent), 74 people (26.3 percent) had a University Bachelor's degree, 46 (16.4 percent) had a University Master's degree, and 17 (6 percent) had a Doctoral degree.

When asked about their marital status, the majority of respondents identified themselves as married (214, 76.2. percent). Fifteen (6.8 percent) respondents identified themselves as divorced, 18 (6.4 percent) said they had a common law spouse/partner, 19 (6.8 percent) said they were single and had never been married, 8 (2.8 percent) were widowed, and 3 (1.1 percent) were separated at the time of the survey.

Respondents were asked about the number of children they had and the mode was 2. More specifically, 63 (22.4 percent) respondents had no children, 115 respondents (40.9 percent) said they have 2 children, 47 (16.7 percent) had one child, 43 had 3 children (15.3 percent), 12 said they had four children (4.3 percent), and 1 respondent said they had 5 children (.4 percent).

When asked about the employment status of their spouse, the mode was one-that is respondents identified their spouse as being employed full-time. More specifically, 42 people automatically skipped this question because they identified themselves as single, divorced or widowed. Of those who had spouses/partners (239 people), 4 people did not respond to that question (1.7 percent), 169 (72.53 percent) said their spouse was employed full-time, 19 (8.15 percent) said their spouse was retired; Nineteen (8.15 percent) said their spouse was employed part-time, and 26 (11.15 percent) said their spouse was unemployed.

The mean birth year of the spouse of respondents was 1957 (same as the mean year of birth for actual respondents). Outside of those who automatically skipped this

question because they were single or divorced, 12 people (5 percent) did not answer this question. Of those that responded, 24 people (10.6 percent) were born after the year 1968 (making them under the age of 40) and 203 (89.4 percent) were born in 1968 or earlier (making the majority of spouses over the age of 40).

When asked about their spouse's health, of those with spouses/partners 4 did not respond to this question. The same number of respondents (74, 31.5 percent) identified their spouse/partners health as either very good or excellent, 62 (26.4 percent) said their spouses health was good, 13 (5.5 percent) said their spouses health was fair, 6 (2.6 percent) said their spouses health was exceptional, 4 (1.7 percent) said their spouse/partners health was poor and 2 people (.9 percent) said their spouse/partners health was very poor.

When asked about their health the majority of people rated their health as very good (112 people, 39.9 percent), 75 rated their health as excellent (26.7 percent), 63 rated their health as good (22.4 percent), 18 rated their health as fair (6.4 percent), 7 rated their health as exceptional (3.6 percent), 2 people rated their health as poor (.7 percent) and 1 person rated their health as very poor (.4 percent).

The majority of respondents when asked about the stress in their life said that most days were a bit stressful (148 people, 52.7 percent), 68 people said most days were quite a bit stressful (24.2 percent), 48 people said most days were not very stressful (17.1 percent), 5 people said most days were extremely stressful (3.2 percent), and 8 people said most days were not at all stressful (2.8 percent).

Of the 281 respondents 63 (22.4 percent) did not have children and therefore automatically skipped questions related to kids. Of the 218 respondents who had children

77 respondents (35.3 percent) had 0 children currently living with them, 73 (33.5 percent) had one child living with them, 55 had two children living with them (25.2 percent), 11 people (3.9 percent) had three children living with them, and two people (.7 percent) had four children living with them.

The mode gross household income level was \$90,000-\$114,000. Of the 271 respondents who answered this question, 68 people said their income level was \$90,000-\$114,000 (24.2 percent).

Measures

Planned Retirement Age. To measure the dependent variables of planned retirement age participants were asked “at what age do you *plan* to retire?”.

Mandatory Retirement Impact. To measure people’s perception of how much the abolishment of mandatory retirement impacted their planned retirement age respondents were asked three questions about and asked to rate their responses on a seven point scale from not at all to a great deal. A sample item from this scale was: “How much was your planned retirement date affected by the decision to do away with mandatory retirement”?. Responses were coded such that a higher score reflected a greater impact. Please see Appendix L for the mandatory social/policy influences scale.

The three items of the scale were subjected to principal components analysis. Prior to conducting the factor analysis, I assessed the correlation matrix in order to determine if the data was suitable for this type of analysis. Upon visual inspection of the correlation matrix it was evident that there were correlation coefficients above .3. The Kaiser-Meyer-Olkin value was .749, which was greater than the suggested .6 cutoff (Kaiser, 1970, 1974). Also Bartlett’s Test of Sphericity reached statistical significance,

confirming the factorability of the correlation matrix.

Principal component analysis (listwise deletion) revealed the presence of one component with an Eigenvalue greater than 1, explaining 83.47 percent of the variance. A visual inspection of the screeplot revealed a break after the first component; I decided it was appropriate to retain one component for further investigation. All three items loaded strongly on this component. I conducted a reliability analysis of this scale and the result was acceptable ($\alpha = .893$).

Table 3

Factor Loadings of Mandatory Retirement Impact Scale

Item (Instructions: As of May 2007 mandatory retirement policies have been lifted in Newfoundland and Labrador. Please rate the following statements on a seven point scale from not at all to a great deal)	Factor Loadings
1. How much did the abolishment of Mandatory Retirement affect your thinking about retirement?	.926
2. How much was your planned retirement date affected by the decisions to do away with mandatory retirement?	.913
3. How likely are you to delay retirement as a result of the decision to do away with mandatory retirement	.902

Perceived Controllability. To assess participant's perceived controllability over their retirement decisions Elliott, Armitage and Baughan's scale (2003) was used. Participants were asked to rate statements on a seven point scale from strongly disagree to strongly agree. Sample items included: "I believe I have the ability to choose when I

retire” and “If it were entirely up to me, I am confident that I would be able to retire when I wanted to”. Responses were coded such that a higher score was reflected of higher perceived control. I conducted a reliability analysis of this scale and the result was acceptable ($\alpha = .89$). Please see Appendix M for the perceived controllability scale.

I love my job. Michelle Inness’s (2006) thesis included a scale related to people’s love of their job, this scale was also included in the survey. The scale has since been reduced to three subscales, which are passion, commitment, and intimacy. Participants were asked to rate statements on a seven point scale from strongly disagree to strongly agree, sample items included:

Passion: “My work is more than just a job to me, it’s a passion”

Commitment: “I am really attached to this company”

Intimacy (feelings toward coworkers): “I feel lucky to be working with the people that I do”.

For each of the three subscales responses were coded such that a higher score was reflected of higher passion, commitment, and intimacy. I conducted a reliability analysis of the three subscales and the results were acceptable ($\alpha = .92$, $\alpha = .87$, and $\alpha = .93$ respectively). Please see Appendix N for the three scales.

Job Satisfaction. To measure job satisfaction I used the job satisfaction scale overviewed in Fields (2002), (he noted that this scale was originally developed by Cammann, Fichman, Jenkins, and Klesh (1993)) (please see Appendix A to view the scale in its entirety). Participants were asked to rate statements on a seven point scale from strongly disagree to strongly agree, sample items included: “All in all, I am satisfied with my job” and “In general, I don’t like my job”. Responses were coded such that a higher score reflected higher job satisfaction. I conducted a reliability analysis of

the job satisfaction scale and the result was acceptable ($\alpha = .85$). Please see Appendix O for the job satisfaction scale.

Perception of Financial Well Being Pre-and Post-retirement. In order to measure pre-retirement financial well being I used Krause's (1987) seven financial scale items, in addition I added two questions (8 and 9) from Rowley and Feather's (1987) study of unemployment. Participants were asked to rate the nine statements on a seven point scale from strongly disagree to strongly agree, sample items included: "I am able to afford a home suitable for myself/my family" and "I am able to afford furniture/household equipment that needs to be replaced". I conducted a reliability analysis of the pre-retirement financial well being scale and the result was acceptable ($\alpha = .914$). Please see Appendix P for the pre-retirement financial well being scale.

To measure post-retirement financial well being I again used Krause's (1987) 7 financial items and I also included an additional two items (items 1 and 2) from Taylor and McFarlane Shore's (1995) study on finances and retirement decisions. Participants were asked to rate statements on a seven point scale from strongly disagree to strongly agree, sample items included: "My pension will be adequate to meet my financial needs after retirement" and "When I retire I believe I will be able to afford the kind of car I need". For both financial well being measures, responses were coded such that a higher score reflected greater financial well being. I conducted a reliability analysis of the post-retirement financial well being scale and the results were acceptable ($\alpha = .94$). Please see Appendix Q for the post-retirement financial well being scale.

Norms. In order to measure norms questions were adapted from Billari's and Liefbroer's (2007) study. Participants were asked to choose one of three statements. A

sample question was:

According to you when does your spouse think you should retire:

- a] My spouse thinks that I should retire at age 65
- b] My spouse thinks that I should retire before the age of 65
- c] My spouse thinks that I should retire after the age of 65

This scale was recoded in order for a higher total score to reflect a higher “norm” retirement age. For each question item b was coded as 1, item a was coded as 2, and item c was coded as 3. If a person did not have a spouse/partner or children, there response was coded as 0. The responses for each question (spouse, kids, coworkers) were then averaged. I conducted a reliability analysis of the aging norms scale and the result was acceptable ($\alpha = .74$). Please see Appendix R for the aging norms scale.

Perception of Age. I used the seven item Perception of Aging Scale adapted from Liang and Bollen (1983) to measure people’s perception of their age. Levy and Meyer (2005) and Slade and Kunjel (2002) also used this scales. In both of the former studies respondents were asked to answer each statement with a yes or a no, in my study participants were asked to rate statements on a seven point scale from strongly disagree to strongly agree. Sample items include: “I have as much pep as I did last year” and “Things keep getting worse as I get older”. Responses were coded such that a higher score reflected a more positive perception of age. I conducted a reliability analysis of the perception of age scale and the result was acceptable ($\alpha = .74$). Please see Appendix S for the perception of age scale.

Satisfaction with Life. To evaluate life satisfaction I used a scale adapted from the Satisfaction with Life Scale by Diener, Emmons, and Larson (1985). Participants were asked to rate statements on a seven point scale from strongly disagree to strongly agree,

sample items included: “In most ways my life is close to my ideal” and “The conditions of my life are excellent”. Responses were coded such that the higher the score the higher one’s satisfaction with life. I conducted a reliability analysis of the satisfaction with life scale and the result was acceptable ($\alpha = .745$). Please see Appendix T for the satisfaction with life scale.

Leadership. I included two measures of leadership on the survey from Barling, Loughlin and Kelloway (2002). First the ten item transformational leadership scale was included. Participants were asked to rate statements on a seven point scale from strongly disagree to strongly agree, sample items included: “Provides continuous encouragement to do my job well” and “Talks about their most important values and beliefs”. Secondly, the three items from the Passive Leadership scale were included. Participants were asked to rate statements on a seven point scale from strongly disagree to strongly agree, sample items included: “Avoids making decisions” and “Fails to interfere until problems become serious”. I conducted a reliability analysis on both scales and the results were acceptable ($\alpha = .95$, and $\alpha = .91$ respectively). For the transformational leadership scale, responses were coded such that a higher score reflected a more transformational leadership. For the passive leadership scale, responses were coded such that a higher score reflected less passive leadership. Please see Appendix U for the leadership scales.

Retirement Activities: Employment Post-retirement. Beehr and Neilson (1995) studied people’s retirement activities and used a 16 item scale to assess what activities a person partakes in during retirement. Two items of this scale ask people if they plan on “working for pay part-time” or “working for pay full-time”, I adapted this scale and created items that asked people’s intention to work in a similar job post-retirement (full,

part-time, and or self-employed). Participants were given the following instructions: “when you retire how likely will you do the following”. They were given the seven point rating scale of “most probably not” to “definitely”. Responses were coded such that a higher score reflected a higher likelihood of working in a similar job in some capacity post retirement. The survey did ask respondents about a variety of other activities they plan to partake in post-retirement e.g. reading, volunteering etc. however that measure was not reliable and therefore was not included in further analyses. Please see Appendix V to view the scale in its entirety.

In total there were three questions related to employment in a similar occupation than their current occupation (part-time, full-time, self employed). I ran a principal component analysis (listwise deletion). I first inspected the correlation matrix and it was evident that there were correlation coefficients above .3. The Kaiser-Meyer-Olkin value was .674, which was greater than the suggested .6 cutoff (Kaiser, 1970, 1974). Also Bartlett’s Test of Sphericity reached statistical significance, confirming the factorability of the correlation matrix. Principal component analysis revealed the presence of one component with an Eigenvalue greater than 1, explaining 64.90 percent of the variance. A visual inspection of the screeplot revealed a break after the first component, I then decided that it was appropriate to retain 1 component for further investigation. All three items loaded strongly on this component. Reliability analysis of this scale was conducted and was acceptable ($\alpha = .722$).

Table 4

Factor Loadings of Intentions to Work Scale

Item (Instructions: When you retire how likely will you do the following?)	Factor Loadings
1. Return to full-time employment in an occupation similar to my current occupation	.774
2. Become employed part-time in an occupation similar to my current occupation	.835
3. Become self-employed in an occupation similar to my current occupation	.806

Results

Correlations

Descriptive Statistics and intercorrelations for all study variables are presented in Table 5 (correlations with demographic variables can be found in Appendix W).

Table 5
Descriptive Statistics, Inter-Item Correlations, and Reliabilities

Subscale	Scale	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Planned ret. Age	age	(N/A)	.02	-.24*	-.06	-.14	.47**	.45**	.03	.07	-.03	-.12	.23*	.25**	.22*	.17
2. Job Satisfaction	1-7		(.85)	.31**	.14	.37**	.08	-.03	.54**	.29**	.44**	.45**	.11	.63**	.62**	.43**
3. Current finances	1-7		(.91)	.36**	.70**	.70**	-.11	-.19*	.24*	-.00	.32**	.51**	-.18	.09	.13	.15
4. Control	1-7			(.90)		.51**	-.07	-.14	.08	-.07	.33**	.33**	-.09	.02	.05	-.00
5. post retire. Finances	1-7				(.94)		-.03	-.18	.34**	.05	.47**	.50**	-.10	.24*	.24*	.18
6. Norms	1-3						(.74)	.53**	.01	.03	-.03	-.08	.13	.21*	.20*	-.05
7. Man. Retirement impact	1-7							(.90)	-.07	-.11	-.09	-.26**	.21*	.14	.07	-.01
8. Transformational lead.	1-7								(.95)	.50**	.30**	.29**	.10	.33**	.46**	.47**
9. Passive lead.	1-7									(.91)	.21*	.18	.04	.18	.26**	.32**
10. Feel about age	1-7										(.74)	.64**	-.02	.34**	.20*	.17
11. Life Satisfaction	1-7											(.90)	-.07	.35**	.21*	.27**
12. intentions to work	1-7												(.72)	.17	.17	.04
13. Passion for work	1-7													(.92)	.60**	.36**
14. Affective comm..	1-7														(.87)	.32*
15. Intimacy (coworker)	1-7															(.93)
Mean		58.8	5.70	5.73	5.04	4.92	1.09	1.47	4.97	5.16	4.95	4.93	2.25	4.63	4.16	5.39
Standard Deviation		3.51	1.11	1.01	1.50	1.27	.27	1.07	1.34	1.49	1.01	1.30	1.10	1.40	1.28	.97

Note: Correlations in bold are non-significant at the .05 level. Correlations followed by * are significant at the p<.05 level, and correlations followed by ** are significant at the p<.01 level. Reliabilities for each scale are presented on the diagonal in brackets.

Multivariate Outliers

As outlined by Meyers, Gamst, and Guarino (2006) the regression residuals diagnostics module within SPSS allows the researcher to check for outliers and violations of assumptions. I checked for multivariate outliers by running a regression procedure that calculated and saved the Mahalanobis distances measure for each case. As suggested by Meyers et al (2006) I evaluated these distance measures using the chi-square criterion ($\chi^2 (15, N = 281) = 37.697, p < 0.001$). After analyzing the distance measures I identified seven outliers. Considering extreme values can adversely affect multiple regression, I removed the seven cases and ran the hierarchical multiple regression discussed in detail below, however there was no significant difference in the results with the cases removed therefore they were retained. To check for multicollinearity I examined the correlations between the independent variables and three of the demographic variables (birth year of respondent, birth year of spouse/partner, and year the respondent said they were first eligible to collect retirement benefits) were highly correlated (greater than .80). Before running the hierarchical regression only the birth day of respondent was included in the analysis, the other two demographic variables were removed from the analysis.

Hierarchical Regression Analysis

As mentioned above I conducted a hierarchical step-wise regression analysis initially in order to determine if demographic variables (age, years of service, spouse/partner's age, health etc) were actually explaining all of the variance in planned

retirement age. I entered all demographics into the first step of the regression analysis and in step two I entered all of the independent predictors. The analysis showed a significant change for step two ($p < 0.001$). The analysis revealed that the variables entered into step one created a model that explained 39 percent of the variance in planned retirement age and the model was significant ($R^2 = .39$, $F(14, 105) = 6.449$, $p < .0001$). In Step two I entered all of the independent predictors and the analysis resulted in a model that explained 54 percent of the variance in planned retirement age and the model was significant ($R^2 = .54$, $F(28, 91) = 5.965$, $p < 0.001$). Results of this analysis are presented in Table 6.

Table 6

Hierarchical Regression Results predicting planned retirement age and controlling for demographics in Step 2

Predictor Variables	β	SE β	β	Sig.
Step 1				
Birth year of respondent	-.40	.07	-.63	.00
Sex	-.66	.63	-.08	.29
Employment Status	-.79	2.38	-.03	.74
Years of Service	-.17	.04	-.41	.00
Education Level	.06	.34	.01	.86
Spouse/Partner's Health	.47	.37	.11	.20
Spouse/Partner's Employment Status	1.55	.37	.43	.00
Year that spouse/partner did or will retire	.23	.07	.44	.00
Number of Children	.46	.37	.10	.22
Number of Children that live with you	-.10	.37	-.03	.78
Whether or not have other dependents	.12	.51	.02	.81
Income Level	-.08	.14	-.05	.55
Health	-.37	.37	-.09	.32
Stress Level	.27	.45	.05	.55
Step 2 (controlling for items in step 1)				
Job Satisfaction	-.80	.43	-.22	.06
Perceived Pre-retirement Finances	-.07	.39	-.02	.86
Perceived Control over Retirement	.16	.22	.06	.47
Perceived Post-retirement Finances	-.42	.34	-.14	.22
Norms	1.47	1.02	.14	.15
Mandatory Retirement Impact	.59	.28	.19	.04
Transformational Leadership	.07	.29	.02	.81
Passive Leadership	.03	.21	.01	.90
Feel About Age	.36	.43	.09	.40
Life Satisfaction	-.33	.33	-.11	.32
Intent to Work in a similar Job	.45	.26	.12	.08
Passion for Work	.54	.29	.20	.07
Affective Commitment	.21	.31	.07	.50
Intimacy (Coworkers)	.80	.32	.20	.01

All model tests were based on the covariance matrix and used maximum likelihood estimate as implemented in LISREL VIII (Jöreskog & Sörbom, 1992; Kelloway, 1998). In developing and testing models I followed the strategy of two-stage modeling as described by Anderson and Gerbing (1992). First, I established the fit of the measurement model and then proceeded to testing the structural models of interest.

I operationalized the measurement model as comprising both multiple indicator and single indicator (Kelloway, 1998) latent variables. I estimated a one factor model to provide a baseline for comparison (Kelloway, 1998) and to test for common method variance according to Harman's single factor test (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). I also estimated a seven factor model estimating the constructs of interest. The seven constructs were entered into the model as directly predictive of retirement intentions and these constructs were identified after considering both the results of the qualitative study and the existing theory on retirement decisions.

The one factor model provided a poor fit to the data, $\chi^2(90, N = 221) = 937.79, p < .01$; RMSEA = .21, $p < .01$; GFI = .64; NFI = .62; CFI = .66. In contrast, the seven factor model provided a better relative (χ^2 difference (19, $N = 221$) = 818.58, $p < .01$) and absolute ($\chi^2(71, N = 221) = 119.21, p < .01$; RMSEA = .06, ns; GFI = .93; NFI = .93; CFI = .97) fit to the data. Standardized parameters for the measurement model are presented in Table 7.

Table 7

Standardized Parameter Estimates for Measurement Model

	Retirement Intention (planned ret. age)s	Control	Social/Policy Influences	Age and life perceptions	Attitudes toward work	Attitudes toward people at work	Intentions to Work Post- retirement
Planned Retirement age	1.00						
Current Finances		.82					
Control over Retirement Decisions		.59					
Finances post- retirement		.83					
Norms			.68				
Mandatory Retirement Impact			.71				
Feel about Age				.67			
Life Satisfaction				.94			
Passion for Work					.73		
Affective Comm.					.76		
Job satisfaction					.87		
Transformational Leadership						.96	
Passive Leadership						.62	
Intimacy (Coworkers)						.38	
Intentions to work							1.00

Having established the fit of the measurement model, I proceeded to test a series of nested structural equation models (Kelloway, 1998). I first estimated the proposed structural model as was presented in Figure 1. As hypothesized, the most proximal

predictors of social/policy influences were perceptions of control and age and life perceptions. I estimated a second model, which allowed these variables to predict retirement intent directly. In contrast to the fully mediated relationship proposed in Figure 1, this second model operationalized a partially mediated relationship (Kelloway, 1998) as shown in Figure 3.

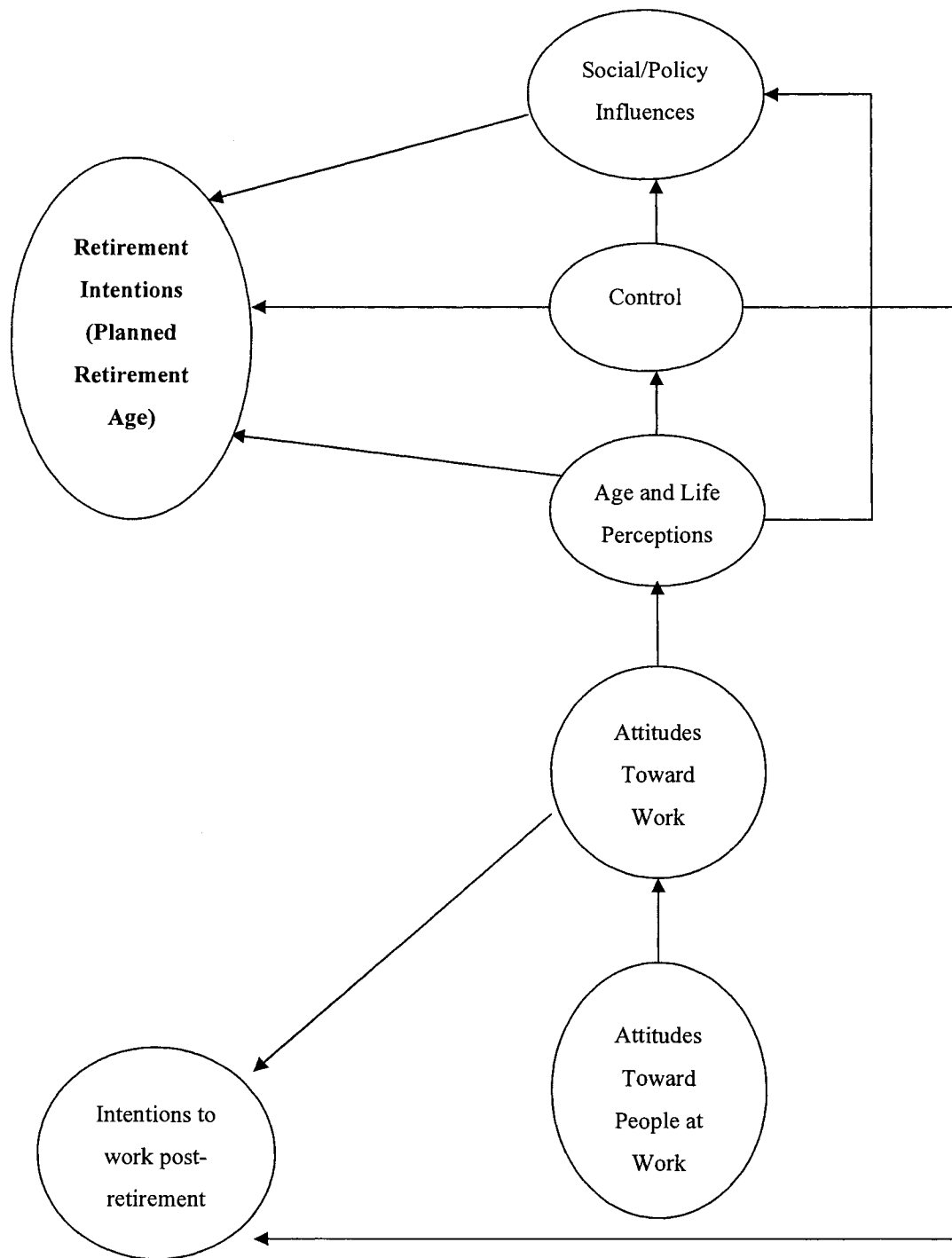


Figure 3. Partially Mediated Model

The proposed structural model provided an acceptable fit to the data, χ^2 (84)=137.17, $p < .01$; RMSEA = .05 ns; GFI = .92; NFI = .93; CFI = .97 The partially mediated model also provided an acceptable fit to the data , χ^2 (82)=136.11, $p < .01$; RMSEA = .05 ns; GFI = .92; NFI = .93; CFI = .97. However, neither of the two additional paths achieved statistical significance. Moreover, the partially mediated model did not offer a better fit to the data than the original model , χ^2 difference (2) = 1.06, ns. Therefore, the original model was retained for further analysis. Figure 4 illustrates the structural model ¹.

¹ In a separate analysis I also ran the model controlling for the demographic variables that were significant in the regression analysis. When I entered four variables, (birthday of respondent, years of service, spouse's employment status/retirement year) in the model, the overall pattern of significance did not change. Furthermore, these variables did not emerge as significant predictors of planned retirement age).

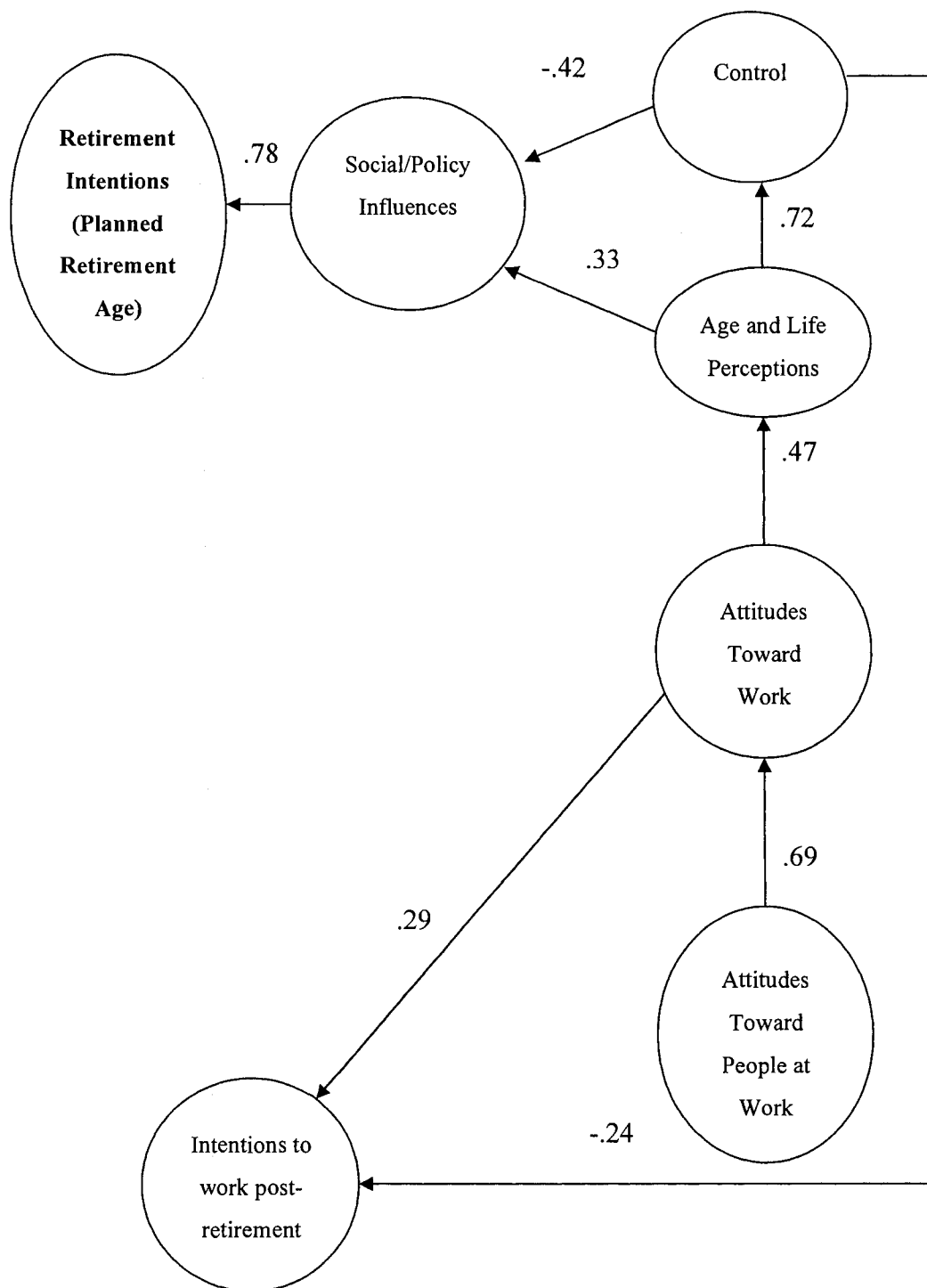


Figure 4. Structural Model

Attitudes toward people at work (transformational leadership, passive leadership, and intimacy (coworkers)) predict people's attitudes toward work (passion for work, affective commitment, and job satisfaction) ($\beta=.69$, $p<0.01$). Attitudes toward work predicted age and life perceptions (age perception (self), and life satisfaction) ($\beta=.47$, $p<0.01$). Age and life perceptions predicted social/policy influences (norms, mandatory retirement) ($\beta=.33$, $p<0.01$). Age and life perceptions also predicted control (pre and post-retirement financial well being, and perceived control over retirement decision) ($\beta=.72$, $p<0.01$), and control predicted people's intentions to work post-retirement (in a similar job) ($\beta=-.24$, $p<0.01$). Attitudes toward work predicted people's intention to work post-retirement ($\beta=.29$, $p<0.01$). Control predicted social/policy influences ($\beta=-.42$, $p<0.01$) and finally social/policy influences predicted retirement intentions (planned retirement age) ($\beta=.78$, $p<0.01$). The model accounted for 61 percent of the variance in retirement intentions (planned retirement age), 52 percent of the variance in control, 19 percent of the variance in attitudes toward retirement, 22 percent of the variance in age and life perceptions, 48 percent of the variance in attitudes toward work, and 10 percent of the variance in intentions to work post-retirement.

Hypothesis 1 was supported. People's attitudes toward work predicted people's self-perceptions. Hypothesis 2 was supported. People attitudes toward people at work (supervisors and coworkers), was predictive of people's attitudes toward work. Hypothesis 3 was supported. People's perceived control over finances and retirement decisions was predictive of social/policy influences (the lower the perceived control the longer people believed others in their life think they should work, and the more the change to mandatory retirement policies impacted their retirement decision). Hypothesis

4 was supported. Social/policy influences (perceived norms and attitudes toward mandatory retirement) predicted planned retirement age. That is, the longer people believe others in their life think they should work the higher their planned retirement age, and the more changes to mandatory retirement policies impacted their decision, the higher their planned retirement age. Hypothesis 5 and 6 were supported. Intentions to participate in activities post-retirement (e.g. working in a similar job to one's current job) was positively predicted by attitudes toward work, and intentions to work post retirement was negatively predicted by control (the less control people felt they had over finances and retirement decisions the more likely they will express the intention to work post-retirement). Hypothesis 7 was supported. Age and life perceptions were predictive of social/policy influences. The more positive a person's age and life perceptions (e.g. satisfaction with their life, perception of their age) the longer people believe others in their life thought they should work, and the more the change to mandatory retirement policies impacted their retirement decision. Finally, Hypothesis 8 was supported. Age and life perceptions were predictive of control. The more positive a person's perception of their age and life, the more control they believed they had over finances and their retirement decision.

Discussion

First and foremost this study considered the many variables that can impact a person's decision to retire in the context of the abolishment of mandatory retirement policies. With the benefit of the data gathered in study one, this second study integrated variables that have not been considered previously in retirement studies, namely personal

perception of aging combined with life satisfaction (combined to form age and life perceptions), norms surrounding at what age people think other's in their life think they should retire, and their own perception of how much the abolishment of mandatory retirement impacted their planned retirement date (social/policy influences), and the variables that make up the I love my job scale, including passion for work, affective commitment and intimacy (coworkers).

Secondly, the qualitative research helped to inform the development of a proposed model that did have predictive value of retirement intentions (that is planned retirement age), as illustrated in the results section in study two. More specifically, this study confirms what was brought out by many of the interviewees, that is that control (over finances pre and post-retirement, and perceived control over retirement decisions) and age and life perceptions (feelings about one's age and their satisfaction with life) are predictive of social/policy influences (norms, and attitudes toward mandatory retirement), which then predict people's planned retirement age.

A portion of the literature has noted the importance of financial variables when considering people's retirement decisions (Beehr, 1986; M. Taylor & McFarlane Shore, 1995). In particular, Taylor and McFarlane Shore (1995) found that those employees eligible for retirement who scored lower on pay satisfaction were more likely to identify a later retirement age. The direction of this relationship was the same in my study, that is, those who believed they had less control over their retirement decisions (which includes financial well being measures) would have positive social/policy influences; these attitudes are made up of measures related to norms and how much mandatory retirement impacts their decisions. In other words, the less control they felt they had the higher they

scored on norms (which reflects a higher retirement age), and the higher they scored on how much mandatory retirement impacted them. These attitudes then have a positive predictive relationship with planned retirement age. Heckhausen and Schulz (1995) also emphasized the importance of control in relation to older workers control over whether or not they work; they noted that lack of control can have negative consequences in relation to physical and psychological well being. Even though Ajzen (1991) noted that perceived control can be directly predicted of retirement decisions, in this case the relationship was mediated through attitudes toward the behavior (which was made up of norms and attitudes toward mandatory retirement).

In the context of the retirement literature specifically, in large part norms have not been measured (that is people's perception of when they think other's think they should retire). However, one study does support the findings related to norms in my second study. Henkens and Tazelaar's (1997) study on civil servants from the Netherlands discussed social network support in terms of employee's spouse/partner. Those who perceived that their spouse/partner's felt positively toward their retirement were more likely to indicate their intent to retire. Also, other work has explored demographic variables, which potentially could be linked to norms. For example Adams and Beehr (1998) found that people who were married were more likely to state their intention to retire, and Seitsamo (2005) found that those people with spouses who had retired were more likely to retire early. These results could be bundled around norms, that is, there is some influence from spouses/partners that impacts a person's retirement decision. Other researchers in different fields have measured norms specifically and how these norms do in fact shape behaviors. Billari and Liefbroer (2007) found that when a child believed

their parents were in favor of them remaining at home (versus moving out), these children were more likely to stay home. Sociological researchers in the context of age research have explored age structuring and the impact norms surrounding age have on people's perceptions (Settersten & Mayer, 1997). Furthermore, in this body of work retirement is often discussed in terms of being a part of a stage in the life course (e.g.(Moen, Fields, Quick, & Hofmeister, 2000)), but these studies did not investigate direct impact age structuring or stages in the life course have on retirement decisions.

Similarly, perceptions of one's age and their life satisfaction have not been included in the retirement research I reviewed for my thesis. In my study these perceptions had a positive relationship with social/policy influences, which then predicted planned retirement age. That is the more positive a person views their age (e.g. the younger they feel), and the more content they are with their life so far, the more positive their social policy influences (and a positive influences score overall is indicative then of a higher planned retirement age).

Research has illustrated that positive self-perceptions of aging have a positive effect on mortality (Levy & Myers, 2005; Levy et al., 2002). My quantitative study suggests that these perceptions have implications for people's working lives, that is, when they plan to retire. While many people noted they would like to partake in activities post-retirement, and these activities may in fact be a pull factor in relation to retirement, if people generally feel good in relation to their age perception, they may not be in a rush to retire in order to fulfill the need to partake in these activities. In other words, they are likely to feel they will have time to do what they want to do, or alternatively working is what they want to do for the time being. Cleveland and McFarlane Shore (1992)

explored self and supervisor perceptions of age in terms of attitudes toward work and performance related variables. Even though they did not find that age perceptions significantly contributed to work related variables (e.g. work attitudes) alone, they noted that “perceptual and contextual age measures provided greater prediction of a variety of work criteria than did chronological age alone” (p.480). Age and life perceptions were also predictive of control, that is the better someone feels about their age and life the more likely they believe they have control over their decisions, and the worse they feel about their age the less likely they believe they have control. If someone feels “old” they may feel like they have less control over their retirement decisions; for example they may not be eligible for retirement but feel like they want or need to retire. Likewise those that have negative age and life perceptions may feel they lack financial control if they are uncertain they can cope with their job until their eligible to receive pension benefits.

The model from study two also illustrated that people’s attitudes toward others at work (their leaders and coworkers) are predictive of attitudes toward work, and these attitudes toward work (passion for work, job satisfaction, and affective commitment) are predictive of age and life perceptions.

In relation to attitudes toward people at work, a measure of both transformational and passive leadership was included in the survey. Although the literature linking leadership to employee’s retirement decisions is seemingly non-existent, as noted in the discussion section of study one, studies like that of Dvir, Avolio and Shamir (2002) Barling, Weber, and Kelloway (1996) and Howell and Avolio (1993) have long documented the positive impact transformational leadership can have on employees in relation to job related factors like performance (both at the employee and unit level) and

organizational commitment. Even though leadership is not discussed in the context of retirement decisions, study two agrees with this literature in the sense that I found that attitudes toward people at work predict attitudes toward work.

Study two also evaluated people's perceptions of coworkers when considering the variable "attitudes toward people at work". One study conducted by Hanisch and Hulin (1991) included a measure of satisfaction with coworkers; they developed and tested a model and found that these attitudes were predictive of job withdrawal and indirectly predictive of work withdrawal. Henkens and Tazelaar (1997) found that workers positive perceptions related to the social networks at work can have positive implications for retirement decisions (they will be less likely to retire early).

Other research, to some extent, has explored the perception of older workers in relation to their performance. For example, Taylor, Crino, and Rubenfeld (1989) found that people are more likely to view older workers performance as positive if they have had experience working with older employees, the higher their education, and the more positive their attitude toward retirement. Henkens (2005) study on workers in the Netherlands found that older workers had more positive attitudes toward older workers than younger workers. Finally, Maurer, Barbeite, Weiss, and Lippstreu (2008) found that coworkers beliefs that their older peers were unable to be developed led them to be more likely to believe these workers should retire. This can have major implications because as people exit the workforce these attitudes may well be felt by baby boomers who have not yet retired and who remain working in organizations with younger coworkers. Even though the model I derived in study two did not support a direct predictive relationship between attitudes toward people at work and planned retirement age, it did illustrate that

it helps predict attitudes toward work, attitudes toward work predict age and life perceptions and age and life perceptions predict social/policy influences, which in the end predict planned retirement age. This finding in study two is significant in that it illuminated another variable in a model that predicts planned retirement age.

The findings of study two illustrated that the more positive one feels about work the more positive their age and life perceptions, which once again led to positive attitudes toward retirement, and a higher planned retirement age. Factors related to work have long been explored in relation to retirement. Many studies have found a similar relationship to work attitudes and retirement as was found in the indirect relationship between work attitudes and planned retirement age in my quantitative study. Specifically, Adams and Beehr (1998) found that the higher a person's job satisfaction and commitment to the organization the less likely they were to retire. Taylor and MacFarlane Shore (1995) found a similar relationship between organizational commitment and retirement age.

Furthermore, Luchak, Pohler, and Gellatly (2008) found that affective commitment was positively related to retirement age. While authors have explored meaningfulness of work in relation to retirement (e.g. (Molinie, 2005)), research has not considered passion for work specifically in relation to retirement, which was one of the variables that made up the latent variable of attitudes toward work. Adams (1999) found that career commitment was positively related to retirement age. Career commitment as opposed to organizational commitment, may have similar antecedents as passion for work; a sample item from the scale used by Adams (1999) is "If I had all the money I needed I would still work in this career field" (p.225). Similarly Barnes-Farrell (2003)

outlined the importance of role attachment when discussing individual's retirement decisions. One of these roles can be the "career role [which] is probably the most relevant to individuals with professional identities that are tied to their occupations rather than any particular occupation" (p.163). If a worker is heavily invested in this particular role (as opposed to the role of family member for example) then it is likely they will choose employment rather than retirement.

As evidenced by study two, it is necessary to consider that although not directly predictive of retirement decisions, all of these variables, that is those involving people's work, and the people with whom they work for and with, help to shape how they feel about their age and their life satisfaction.

The final relationship illustrated in the model for study two is that of post-retirement activities. In the qualitative study many people outlined all of the activities they plan to partake in post-retirement including: travelling, volunteering, spending time with family and participating in various forms of employment. This study found that while post-retirement activities were not predictive of planned retirement age, work intentions (specifically a person intention to work in a similar job in a part-time, full-time, or self employed capacity post-retirement) were predicted by attitudes toward work, that is the more positive a person's attitude toward work currently the more likely they would work in a similar job post-retirement in some capacity. Also, control predicted intentions to work; in fact the less control a person had (financially and over retirement decisions) the more likely they expressed an intention to work post-retirement in some capacity in a job similar to their current one.

Post-retirement employment, called bridge employment, has been studied by

some researchers. Interestingly, Griffen and Hesketh (2008) found that those still working believed they would partake in much more work (paid and volunteer) pre-retirement, when compared to the amount of work taken on by actual retirees. Beehr, Glazer, Nielson, and Farmer (2000) collected data from almost 200 older government workers and found that people who expected to partake in other paid employment post-retirement retired earlier.

As organizations stand to gain a lot by attracting older workers in a market that many predict will suffer from labour shortages, it becomes important to consider that not all organizations may be attractive to older workers. Although study two did not assess what factors would attract them to post-retirement employment, Rau and Adams (2005) in an experimental study, analyzed what would attract retirees to apply for positions, and they found that a combination of proactive organizational policies, namely flexibility in work schedules and equal opportunity policies enticed retirees to apply. Similarly, Christensen and Catsouphe (2005) called for employers to implement flexible work arrangements if they want to retain older workers. Therefore, the fact that the model revealed that people's work intentions post-retirement were predicted by current work attitudes may also be influenced by other factors once these individuals actually retire and seek employment opportunities.

Limitations

First and foremost the main limitation of both studies is that the data were based on self-report data and the respondents had to respond to questions that were largely asking about their future decisions, in other words there is no longitudinal data to indicate

how accurate their planned retirement date actually is, and therefore whether or not people's assessments of their intentions are accurate.

Secondly the samples for both studies were taken from Newfoundland and Labrador and given the geographic isolation of Newfoundland and Labrador in particular, there may be differences. Other differences may arise due to number of people from Newfoundland and Labrador who go to other provinces for work on a seasonal basis, and the fact that Newfoundland has been dependent on employment in primary industries such as the fishery. It is possible that going out of province for work in higher paying oil industry jobs for example enables people to set themselves up for early retirement. Similarly, those employed in more physically demanding work like the fishery, may find it necessary to retire earlier than people who are not in these types of jobs.

Thirdly, while I used Ajzen's (1991) Theory of Planned Behavior to help formulate a model for study 2, the model did not expressly include people's attitudes toward retirement. A measure of retirement attitudes was included on the survey and was intended to gauge whether or not someone had a preference toward retirement, however this measure was unreliable and thus that data were not suitable for this analysis. Future studies could include other measures of attitudes toward retirement specifically to better test Ajzen's model's (1991) applicability to retirement decisions. It is important to note however that the model tested for study two did include *indicators* of attitudes, including one's preferred retirement age, and whether or not abolishment of mandatory retirement legislation impacted their retirement decision.

Fourthly, norms were considered a variable in study two, however, I did not measure people's motivation to comply with those norms, which could give us more of

an indication of how likely people are affected by those perceived norms (although planned retirement age can be one indicator of this).

Also, even though the variable named “norms” (when you think people in your life think you should retire) was a measure of subjective norms as defined by Ajzen (1991), this measure may not have delved completely into what would truly be considered as norms in relation to retirement decisions. For example, one of the norms that came out in the qualitative study was that people believed they should retire when their spouse retires. The measure included on the survey for study two did capture respondent’s perception of when they thought their spouse thought they should retire, however it did not ask them directly if they thought they should retire at the same time as their spouse. The subjective norm surrounding retiring at the “magic age of 65” was better evaluated since I asked survey respondents how much the abolishment of mandatory retirement impacted their retirement decisions, that is, now that they have the opportunity to stay on working past the age of 65 will they in fact deviate from the norm. In addition, asking people about when other’s in their life think they should retire (before, on or after the age of 65) gets at the issue of the subjective norm of retiring at age 65 as well.

The quantitative study only included those people who were working and therefore the sample may have been made up of people who largely did not experience health concerns. Also, the quantitative study relies on correlational data and therefore there are limitations in relation to being able to draw casual inferences. Furthermore, for some of the paths in the structural model there is potential for reverse causality among some of the constructs. For example a person’s attitudes towards their work may also be

predictive of their feelings toward coworkers/supervisors.

Future Research

Future studies should consider more longitudinal data, that is, researchers should target individuals who believe they are within 6 months of retirement and survey those individuals after 6 months to find out their employment status as well as to measure what impacted their decision (retrospectively). Furthermore studies should consider possible effects of demographic variables like age, health and gender. While demographic factors did not significantly improve the current model and were not significantly predictive of planned retirement age in study two, a sample with more variety in terms of age groups and health may in fact find differences in planned retirement age. Furthermore, in relation to age, of particular relevance to future studies may be proximity to retirement age, as those closer to retirement may presumably be better able to know their planned retirement date. The quantitative study included people who were under the age of 50 and these individuals may not be able to accurately judge their actual retirement date when compared to people within 6 months of retirement.

Other measures should be considered for future research in the area of retirement decisions included those that evaluate personality. While little research has been conducted in this area there could be a relationship between things like personality factors and planned retirement age.

Although health was discussed in more detail in the qualitative portion of my thesis it was evaluated in the survey as a single item measure. Although this did provide additional information on those who responded to the survey, it may be more helpful to have more than a one-item measure of health (maybe use an index) to better gauge the

relationship between health and retirement in the context of changing mandatory retirement policies. It is also important to note that many studies have linked health with financial control issues. For example McDonald and Donahue (2000) found that men who retired due to health issues were actually worse off financially post-retirement. Similarly, Lum and Lightfoot (2003) used data from the Health and Retirement Study in the United States and found that health negatively predicted financial contributions to retirement savings programs (both the likelihood of contributing and the amount contributed), the effect was the same if their spouses health was poor. Therefore, there may be indirect interactions between health and finances and therefore retirement decisions; poor health may show up in people's perception of their control over their finances, which predicts social/policy influences, and these influences predict planned retirement age. It is important to note however, that this relationship may be far stronger in the United States when compared to Canada considering that Americans do not have access to universal healthcare.

Similarly, even though the qualitative study brought forth concepts related to dependents, while these were measured in the quantitative study by asking people how many children they had, how many live with them, and whether or not they had other dependents (e.g. elderly parents), they were also measured with single items and were not significant predictors of planned retirement age. However, it is possible that the concept of dependents is also entangled with the notion of financial control, which was predictive of social/policy influences. For example, in the qualitative study some interviewees noted financial dependence in relation to their children for example when asked if they had dependents.

As noted by Keefe (2007) for people who are caregivers (for elderly parents for example), the financial compensation provided by the Canadian Government is limited and she called for an enhancement of financial support for these individuals. Without this financial support, it can be inferred that those with these types of care giving responsibilities make considerations in relation to these responsibilities when making retirement decisions. However, it comes through in the financial control variable and thereby is not adequately measured by a single item question. Future research could use a more comprehensive measure of the degree to which people are dependent and the perceived financial implications of the responsibilities people have in relation to these dependents.

Future studies could also examine the impact that employment status may have on people's planned retirement age. The sample for the quantitative study was largely made up of full time workers therefore this variable was not included in the analyses. Also, type of retirement may need to be further explored, including whether or not someone feels "forced" to retire from work, or if they feel "forced" to stay on past the age of 65.

General Discussion

Both of the studies that make up my dissertation considered the context of the abolishment of mandatory retirement. Not only were those interviewed for the qualitative portion of my thesis in organizations or were formally members of organizations that had mandatory retirement in place, but I had the opportunity to discuss retirement issues with individuals who were given the chance to stay with their organization due to the change in the Human Rights Code for Newfoundland and Labrador. Furthermore, because a mixed-methods approach was implemented, triangulation could occur given a more in

depth analysis of retirement decisions in the context of the abolishment of mandatory retirement.

Both studies illustrate the importance in considering norms when exploring people's retirement decisions. This is significant considering the following statement made two authors who have contributed a great deal to the retirement literature:

A final issue that no doubt affects retirement, but is often overlooked in theories and research, concern social and cultural norms. We researchers might examine finances, health, the nature of occupations, social connectedness, and other individual-level variables, but all of our studies of the decision to retire find that very large percentages of variance in these decisions is still unaccounted for. Norms are an explanation for retirement decisions that are usually neglected in our research and theories. When I talk to people about their decisions, one comment in their answer often is that "it was just time to retire". Where does one get the idea that it is time to retire? It is likely to be at least partially influenced by the societal (and maybe organizational) culture of which we are a part. If it is "normal" to retire at age 65, then maybe that is what we "should" do. If we see everyone else retiring at a given age and if we hear others comment approvingly about it, then it may become our own goal or standard for when we should retire (T. A. Beehr & G. Adams, 2003, p.297).

The second study I conducted included a measure of subjective norms, that is perceived norms of when people's spouse/partner, friends, coworkers and children think they should retire (early, on-time or after age 65). Also, I explored people's thoughts about mandatory retirement policies and whether or not they felt that these policies affected their retirement decision, more importantly whether or not the change would likely delay their retirement. Seemingly, the mandatory retirement age of 65 has really become a norm for many (as was discussed by some interviewees in study one), and questioning people about whether or not they plan to deviate from this norm was integral to the second study. In the end, these two measures formed the latent variable named social/policy influences and these influences, while predicted by control and age and life

perceptions, are maybe more importantly predictive of planned retirement age.

Using Ajzen's (1991) Theory of Planned Behavior to create a model that predicted retirement decisions was, as illustrated by the support for the model, a useful way to conceptualize retirement decisions. This model included the notion of examining control, norms and attitudes as predictors of behavioral intentions and gained support in study two. Arguably the biggest contribution of these two studies then is the fact that we now have some support for Beehr and Adam's (2003) notion that norms may well help explain some of the unexplained variance previous models of retirement decisions in particular. These norms are important not only for investigating the short term effects of lifting mandatory retirement, but when considering the long term effects that changing mandatory retirement policies may have on individuals nearing retirement. As I noted in my introduction, it is possible that these norms will gradually change over time and as other variables, in particular, as financial control variables change so too may people's planned retirement age. If people's retirement funds continue to decline, they will lose more control over their financial well being and this, according to the model I tested, may mean people's attitudes will also change and their retirement age may in fact increase. As noted by Ebeling (2008), with the recent economic recession in the United States many baby boomers are deciding to postpone retirement and she thinks this may be a necessity for many people's economic well being.

Even though I previously noted that having a sample exclusively from one province may be a limitation, it is important to consider that this study has implications for every province. For example, the model tested in study two considered a series of constructs that were significantly predictive of planned retirement age, and this model

can be useful for any organization who wants to encourage people to stay past the age of 65. As reflected in the model many of the factors that influences a person's retirement decision seem to be external to the organization e.g. norms; however work attitudes predict people's own perceptions of their life and age and these are predictive of norms. Therefore organizations need to consider people perceptions of their work, if they are to retain workers past the normal retirement age. Implementing work practices/policies e.g. flexible work, become key considerations for these organizations. Also, considering financial control was an important construct in the model organizations should consider the fact that people may be more likely to stay working past the age of 65 in times of economic uncertainty, and likewise certain groups may be able to be enticed to stay given proper financial rewards.

In closing, it is prudent to revisit the fact that in study two, many people were mistaken about whether or not their company had mandatory retirement policies in place. This may seem to imply that if people do not realize their companies have mandatory retirement policies in place, or if they incorrectly think their companies have mandatory retirement, that the abolishment of these policies really has no bearing on people's retirement decisions. I believe this assumption would be incorrect. While the mean planned retirement age of respondents was indicative of the traditional pattern of early retirement (before the age of 65), there were individuals who intended to stay past that age. Furthermore, as illustrated in the model, the impact these policies have on people's retirement decisions is a factor; if they were impacted by the change in legislation this was predictive of a higher planned retirement age. Maintaining mandatory retirement policies means there would continue to be age discrimination that is to the detriment of at

least some Canadian workers. Given the economic forecasts noted above the flexibility to choose your retirement date may mean you are able to avoid extreme financial hardships.

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Appendix A: E-mail/Telephone Script for Initial Contact with Study 1 Participants

E-mail/Telephone Transcript for initial contact with potential participants (soon-to-be retirees and retirees)

My name is Amy Warren, I am a PhD student, and I teach with the Faculty of Business at Memorial University. I am conducting research on mandatory retirement and its impact on people's retirement decisions. I am inviting you to participate in my research and I have attached (or will send you) an informed consent form which outlines specific details surrounding the research study. I am seeking individuals who are willing to be interviewed about their retirement decisions. Once you read the informed consent form, if you agree to participate, and subsequently are interviewed, you will be compensated with a \$10.00 gift certificate from Tim Horton's, as a small token of my appreciation.

Thank you in advance for your consideration.

E-mail/Telephone Transcript for initial contact with officials from each organization

My name is Amy Warren, I am a PhD student, and I teach with the Faculty of Business at Memorial University. I am conducting research on mandatory retirement and its impact on people's retirement decisions. I am inviting you to participate in my research and I have attached (or will send you) an informed consent form which outlines specific details surrounding the research study. I am seeking individuals who are willing to be interviewed about the organization's policies surrounding retirement. Once you read the informed consent form, if you agree to participate, and subsequently are interviewed, you will be compensated with a \$10.00 gift certificate from Tim Horton's, as a small token of my appreciation. Thank you in advance for your consideration.

Appendix B: Informed Consent Form for Study 1

Informed Consent Form

An Investigation of Mandatory Retirement

Amy M. Warren

PhD Management Program

Saint Mary's University

Halifax, NS B3H 3C3

576-0061

awarren@mun.ca

I am a PhD student in the Department of Management at Saint Mary's University. As part of my thesis research, I am conducting research under the supervision of Dr. Kevin Kelloway. I am inviting you to participate in my study. The purpose of the study is to investigate the impact of mandatory retirement policies.

This study will use interviews as its primary methodology, and upon your consent the interview will be audio taped. In the interview you will be asked to provide your experiences in relation to your retirement decisions and/or your organization's policies surrounding retirement. The overall analysis of the interviews will be used toward my dissertation.

Your participation is completely voluntary. You may withdraw from this study at any time without penalty, and you are free to refrain from answering any question(s) that you are uncomfortable answering. This study will enable you to reflect on issues surrounding retirement, which will hopefully be of some benefit to you when making your retirement decisions, or when reflecting on your retirement decisions.

All information obtained in this study will be kept strictly confidential and anonymous. The primary researcher, the transcriber(s) (TBA) and potentially my thesis supervisor (Dr. Kevin Kelloway), will be the handlers of the raw data. The transcriber(s) will sign a confidentiality agreement to ensure that what is contained in the raw data will remain confidential. The interview audio tapes and transcripts will be kept for a period of 7 years. The audio tapes will be stored in a locked filing cabinet in the primary researcher's office. Transcripts will be edited to use pseudonyms and will be placed in another locked cabinet, separate from the tapes. The primary researcher is the only person with access to these cabinets. Please do not put any identifying information on any of the forms. To further protect individual identities, this consent form will be sealed in an envelope and stored separately. Furthermore, the results of this study will be presented as a group and no individual participants will be identified.

Once the interviews have been analyzed the paper that results from the study will be provided to you upon request. If you are interested in the findings or if you have any questions or concerns, please contact the student researcher Amy M. Warren, by phone: at 576-0061, or by e-mail: awarren@mun.ca.

The proposal for this research has been approved by the Interdisciplinary Committee on Ethics in Human Research (ICEHR) at Memorial University of Newfoundland, if you have ethical concerns about the research, you may contact the Chairperson of ICEHR at icehr@mun.ca or by telephone at 709-737-8368. This research has also been reviewed and approved by the Saint Mary's University Research Ethics Board. If you have any questions or concerns about the study, you may contact Dr. Veronica Stinson, Chair, Research Ethics Board, at veronica.stinson@smu.ca or by telephone at 902-420-5861.

By signing this consent form, you are indicating that you fully understand the above information and agree to participate in this study.

Participant's Signature: _____ Date: _____ Please
keep one copy of this form for your own records.

Appendix C: Interview Guides for Soon to be Retirees

Below is a list of questions to be included on the interview guide for *soon-to-be retirees*.

The demographic questions include:

- How long have you been a member of the labour force?
- What is your age?
- What is your current occupation?
- How long have you been in your current occupation?
- Can you discuss the duties you are responsible for in your current job?
- What is the company policy surrounding retirement (i.e. are you aware if there is a mandatory retirement age?)?
- Do you have a spouse or partner?
- What is the employment status of your spouse/partner?
- Can you describe the overall health of your spouse/partner?
- Can you describe your overall health?
- Do you have any children?
- How many of your children are considered dependents?
- What is your household income?

From there I will get into grand tour questions as described by McCracken (1988), to try and capture how people plan to come to their retirement decisions. The questions will include the following:

- How do you feel about your job?
- Do aspects of your job impact your retirement decisions?
- Do aspects of relationships with others in the workplace impact your retirement decisions?
- Do any personal factors outside of your job impact your retirement decisions (i.e. family, health)?
- How do you feel about your company's mandatory retirement policy?
- How does this policy impact your decisions related to retirement?
- When do you plan on retiring?
- How did you come to this decision?
- Do you feel prepared to leave the workplace (financially and mentally)?
- What kind of planning have you done to prepare for retirement?
- Would you stay in the workplace after the age of 65 if mandatory retirement policies were lifted?
- If money was not a factor, how long would you stay in the workplace once you turned 65?
- How would you come to the decision to stay in the workplace after the age of 65?
- How long would you remain in the workplace if you stayed once you were 65?
- What factors would you consider if you were to make the decision to reenter the workplace after you retire?
- Do you think you will likely return to the workplace post-retirement? Why or why not?

- Is there anything else you might want to share about making your decision to retire that I have not asked about?

Appendix D: Interview Guides for Stay on Employees

Below is a list of questions to be included on the interview guide for *those people who were due to retire this year but were given the option to stay in the workplace after 65 due to pending changes in the human rights code of Newfoundland*. The demographic questions include:

- How long have you been a member of the labour force?
- What is your age?
- What is your current occupation?
- How long have you been in your current occupation?
- Can you discuss the duties you are responsible for in your current job?
- Do you have a spouse or partner?
- What is the employment status of your spouse/partner?
- Can you describe the overall health of your spouse/partner?
- Can you describe your overall health?
- Do you have any children?
- How many of your children are considered dependents?
- What is your household income?

From there I will get into grand tour questions as described by McCracken (1988), to try and capture how people plan to come to their retirement decisions. The questions will include the following:

- How do you feel about your job?

- Do aspects of your job impact your retirement decisions?
- Do aspects of relationships with others in the workplace impact your retirement decisions?
- Do any personal factors outside of your job impact your retirement decisions (i.e. family, health)?
- Were you given the chance to apply to stay with the organization after the age of 65?
- If so did you decide to apply to stay in your job after the age of 65?
- What factors did you consider when you made that decision?
- How do you feel about mandatory retirement policies?
- When do you plan on retiring?
- How did you come to this decision?
- Do you feel prepared to leave the workplace (financially and mentally)?
- What kind of planning have you done to prepare for retirement?
- Would you stay in the workplace after the age of 65 if mandatory retirement policies were lifted?
- If money was not a factor, how long would you stay in the workplace once you turned 65?
- How would you come to the decision to stay in the workplace after the age of 65?
- How long would you remain in the workplace if you stayed once you were 65?
- What factors would you consider if you were to make the decision to reenter the workplace after you retire?

- Do you think you will likely return to the workplace post-retirement? Why or why not?
- Is there anything else you might want to share about making your decision to retire that I have not asked about?

Appendix E: Interview Guides for Recent Retirees

Below is a list of questions to be included on the interview guide for *recent retirees*. The demographic questions include:

- How long were you been a member of the labour force?
- What is your age?
- What was your former occupation?
- How long were you in that occupation?
- Can you discuss the duties you were responsible for in that job?
- What was the company policy surrounding retirement (i.e. were you aware if there is a mandatory retirement age)?
- Do you have a spouse or partner?
- What was the employment status of your spouse/partner at the time you retired?
- Can you describe the overall health of your spouse/partner at the time you retired?
- Can you describe your overall health at the time you retired?
- Do you have any children?
- How many of your children were considered dependents at the time you retired?
- What was your household income at the time you retired?

From there I will get into grand tour questions as described by McCracken (1988), to try and capture how people plan to come to their retirement decisions. The questions will include the following:

- How did you feel about your job?
- Did aspects of your job impact your retirement decisions?

- Did aspects of relationships with others in the workplace impact your retirement decisions?
- Did any personal factors outside of your job impact your retirement decisions (i.e. family, health)?
- How did you feel about your company's mandatory retirement policy?
- How did this policy impact your decisions related to retirement?
- When did you retire?
- How did you come to your decision to retire?
- Did you feel prepared to leave the workplace (financially and mentally)?
- What kind of planning did you do to prepare for retirement?
- Would you have stayed in the workplace after the age of 65 if mandatory retirement policies were lifted?
- If money was not a factor, how long would you have stayed in the workplace once you turned 65?
- How would you come to the decision to stay in the workplace after the age of 65?
- How long would you remain in the workplace if you stayed once you were 65?
- What factors would you consider if you were to make the decision to reenter the workplace?
- Do you think you will likely return to the workplace? Why or why not?
- Is there anything else you might want to share about making your decision to retire that I have not asked about?

Appendix F: Thank You Letter for Participants in Study 1

Amy M. Warren
Sobey School of Business
PhD in Management Program

Dear participant,

Thank you for allowing me to interview you for my research on Mandatory Retirement. Your feedback has been extremely valuable to my research. Once the study is complete I will provide a summary of the findings upon request (see contact information below).

If you have any questions please feel free to contact me via e-mail: awarren@mun.ca, or by phone at 709-576-0061.

Sincerely,

Amy M. Warren

Appendix G: Study 1 Ethics Approval Certificates

Saint Mary's University

Certificate of Continuation of Research Involving Human Subjects

This is to certify that the Research Ethics Board has examined the research proposal or other type of study submitted by:

Principal Investigator: **WARREN, Amy**

Name of Research Project: **An Investigation of Mandatory Retirement**

REB File Number: **06-096**

and concludes that in all respects the proposed project meets appropriate standards of ethical acceptability and is in accordance with the Tri-Council Policy Statement on the Conduct of Research Involving Humans.

Please note that for "ongoing research", approval is only effective for one year from the date approved. If your research project takes longer than one year to complete, submit Form #3 (Annual Report) to the REB at the end of the year and request an extension. You are also required to submit Form #5 (Completion of Research) upon completion of your research.

Date:

4 Oct 2006

Signature of REB Chair:

Dr. Veronica Stinson



Memorial

University of Newfoundland

Office of Research

August 17, 2006

ICEHR No. 2005/06-117-BA

Prof. Amy Warren
Faculty of Business Administration
Memorial University of Newfoundland

Dear Prof. Warren:

Thank you for your submission to the Interdisciplinary Committee on Ethics in Human Research (ICEHR) entitled "*An investigation of mandatory retirement*". The ICEHR is appreciative of the efforts of researchers in attending to ethics in research.

The Committee has reviewed the proposal and we agree that the proposed project is consistent with the guidelines of the Tri-Council Policy Statement (TCPS). Full approval is granted for one year from the date of this letter.

If you intend to make changes during the course of the project which may give rise to ethical concerns, please forward a description of these changes to ICEHR for consideration.

If you have any questions concerning this review you may contact Dr. Catherine Penney at cathpenn@play.psych.mun.ca. We wish you success with your research.

The TCPS requires that you submit an annual status report to ICEHR on your project, should the research carry on beyond August 2007. Also, to comply with the TCPS, please notify ICEHR upon completion of your project.

Yours sincerely,

T. Seifert, Ph.D.
Chair, Interdisciplinary Committee on
Ethics in Human Research

TS/emb

Appendix H: Informed Consent Form Study 2
An Investigation of Mandatory Retirement: Part II

Amy M. Warren
PhD Management Program
Saint Mary's University
Halifax, NS B3H 3C3
709-737-4008
awarren@mun.ca

INFORMED CONSENT FORM

I am a Ph.D. student in the Department of Management at Saint Mary's University. As part of my thesis I am conducting research under the supervision of Dr. Kevin Kelloway.

I am inviting you to participate in my study. The purpose of the study is to examine people's retirement intentions.

This study will use surveys as its primary methodology. The survey will ask you questions related to your retirement intentions (i.e. when you plan to retire). The survey takes approximately 10 minutes to complete. The overall analysis of the surveys will be used in my dissertation. Once the study is complete a summary of the findings will be provided to you upon request (see contact information below).

Your participation is completely voluntary. You may withdraw from this study at any time without penalty, and you are free to refrain from answering any question(s) that you are uncomfortable with. This study will enable you to reflect on your retirement decisions which will hopefully be of some benefit to you as you plan for retirement in the future.

All information obtained in this study will be kept strictly confidential. The primary researcher, and potentially my thesis supervisor (Dr. Kevin Kelloway), will be the handlers of the raw data. The completed surveys will be kept for a period of 7 years, and will be stored in a locked filing cabinet in the primary researcher's office. The primary researcher is the only person with access to this cabinet. Please do not put any identifying information on the survey (i.e. your name). Furthermore, the results of this study will be presented as a group and no individual participants will be identified.

If you have any questions, please contact the student researcher Amy M. Warren, by phone: at 709-737-4008, or by e-mail: awarren@mun.ca .

This research has been reviewed and approved by the Saint Mary's University Research Ethics Board and the Interdisciplinary Committee on Ethics in Human Research (ICEHR) at Memorial University. If you have any questions or concerns about the study, you may contact the Chair, Research Ethics Board at ethics@smu.ca, or the Chairperson of ICEHR at icehr@mun.ca or by telephone at 709-737-8368.

Once you click the "Continue" button below you will enter the survey site, by filling out the survey and clicking the "submit button", you are indicating that you fully understand the above information and agree to participate in this study.

Please keep a copy of this form for your own records

Appendix I: Survey for Study 2

INFORMED CONSENT WILL BE PAGE ONE OF SURVEY

Survey

1. What is your birth date?
 - a. Drop down boxes with, days, months, and years (RANGE FROM 1928-1992)
2. What is your sex?
 - a. Male
 - b. Female
3. What is your employment status?
 - a. Employed full time
 - b. Employed part-time
 - c. Retired (stop survey please)
 - d. Unemployed (stop survey please)
4. How long have you been with your current employer?
 - a. Drop down box with years (RANGE FROM less than 1 year up to 50 years (1 year increments please))
5. What is your highest level of education completed?
 - a. High school
 - b. College diploma
 - c. University bachelor's degree
 - d. University master's degree
 - e. Doctoral degree
6. What is your job title: (participants will actually write in their title)

7. What is your marital status?
 - a. I am single (never been married) (skip to question 12)
 - b. I have a common law spouse
 - c. I am married
 - d. I am separated
 - e. I am divorced (skip to question 13)
8. In general, would you say your spouse's health is:
 - a. Very poor
 - b. Poor
 - c. Fair
 - d. Good
 - e. Very good
 - f. Excellent
 - g. exceptional
9. In what month, day, and year was your partner/spouse born?
 - a. Drop down box with all three options

(For Year RANGE FROM 1928-1992)

10. What is the employment status of your partner/spouse?
 - a. Employed full time
 - b. Employed part-time
 - c. Unemployed (skip to question 13)
 - d. Retired (skip to question 13)

11. In what year will your partner/spouse retire? (Drop down box with years)
(RANGE from 2008 to 2050)
12. How many children do you have?
 - a. 0 (skip to question 15)
 - b. 1
 - c. 2
 - d. 3
 - e. 4
 - f. 5
 - g. 6
 - h. 7 or more

13. Are any of your children financially dependent on you?
 - a. Yes
 - b. No

14. Are any of your children living with you?
 - a. Yes
 - b. No

15. Do you have any other dependents (i.e. elderly parents) that live with you?
 - a. Yes
 - b. No

16. What is your gross household income?
 - a. 15,000-29,000
 - b. 30,000-44,000
 - c. 45,000-59,000
 - d. 60,000-74,000
 - e. 75,000-89,000
 - f. 90,000-114,000
 - g. 115,000-129,000
 - h. 130,000-144,000
 - i. 145,000-159,000
 - j. 160,000-174,000
 - k. 175,000-189,000
 - l. 190,000-204,000
 - m. 205,000-219,000
 - n. 220,000-234,000
 - o. 235,000-249,000
 - p. 250,000 or greater

17. In general, would you say your health is:

- a. Very poor
- b. Poor
- c. Fair
- d. Good
- e. Very good
- f. Excellent
- g. exceptional

18. Thinking about the amount of stress in your life, would you say that most days are:

- a. Not at all stressful
- b. Not very stressful
- c. A bit stressful
- d. Quite a bit stressful
- e. Extremely stressful

In what year will you be first eligible to collect retirement benefits from your organization?
(Drop down box with year and an I don't know option) (Range from 2008 to 2050)

19.

20. Please rate the following statements on a seven point scale from Strongly disagree to strongly agree: (strongly disagree, disagree, slightly disagree, neither agree nor disagree, slightly agree, agree, strongly agree). **(drop down box with all points on scale will appear next to each statement)**

- a All in all, I am satisfied with my job
- b In general, I don't like my job
- c In general, I like working here
- d I am satisfied with how management treats me

21. Think about how you feel about your *immediate supervisor* and then rate the following statements on a seven point scale from Strongly disagree to strongly agree: (strongly disagree, disagree, slightly disagree, neither agree nor disagree, slightly agree, agree, strongly agree). **(drop down box with all points on scale will appear next to each statement)**

My supervisor:

- a. Expresses satisfaction when I meet expectations
- b. Makes sure that I receive appropriate rewards for achieving performance targets
- c. Provides continuous encouragement to do my job well
- d. Shows determination to maintain a good work environment
- e. Suggests new ways of looking at how to complete assignments/tasks
- f. Encourages me to express my ideas and opinions about work
- g. Talks about their most important values and beliefs
- h. Behaves in a way that displays a commitment to a good work environment
- i. Spends time teaching and coaching
- j. Would listen to my concerns about the job
- k. Avoids making decisions
- l. Fails to interfere until problems become serious
- m. Waits for things to go wrong before taking action

22. Please rate the following statements on a 7point scale from Strongly disagree to strongly agree (**drop down box with all points on scale will appear next to each statement**)
- a. I am able to afford a home suitable for myself/my family
 - b. I am able to afford furniture/household equipment that needs to be replaced
 - c. I am able to afford the kind of car I need
23. I have enough money for the kind of food that myself/my family should have
- a. I have enough money for the kind of medial care that myself/my family should have
 - b. I have enough money for the leisure activities that myself/my family want(s)
 - c. I have a great deal of difficulty paying my bills
 - d. At the end of the month I end up with some money left over
 - e. Over the past month I have often had serious financial worries
24. Please rate the following statement on a seven point scale from Strongly disagree to strongly agree (**drop down box with all points on scale will appear next to each statement**)
- a I think that I am able to cope with my work until my official retirement age?
25. Have you considered seeking *disability* pension, individual *early retirement* pension or any other *form of pension*? Please choose the most appropriate response.
- I have not considered...
 - I have sometimes considered...
 - I have seriously considered...
 - I have already applied...
26. If it was possible to choose between work and retirement, what would you choose?
Please choose the most appropriate response.
- I would continue working
 - I do not know...
 - I would retire
27. How do you feel about mandatory retirement policies (whereby workers must retire by the age of 65)? Please choose the most appropriate response.
- a. I Strongly agree with these policies
 - b. I Slightly agree with mandatory retirement policies
 - c. I Agree with mandatory retirement policies
 - d. I Neither disagree nor agree with mandatory retirement policies
 - e. I disagree with mandatory retirement policies
 - f. I slightly disagree with mandatory retirement policies
 - g. I strongly disagree with mandatory retirement policies
28. Please rate the following statements on 7 point scale from Strongly disagree to strongly agree (**drop down box with all points on scale will appear next to each statement**)
1=Strongly disagree, 2=disagree, 3=slightly disagree, 4=neither agree nor disagree, 5=slightly agree, 6=agree, 7=strongly agree
- a I believe I have the ability to choose when I retire

- b If it were entirely up to me, I am confident that I would be able to retire when I wanted to
 - c I am confident that I will be able to retire when I would prefer to retire
 - d It would be easy to retire when I wanted to
- 29. At what age do you **plan** to retire (drop down box with age) (RANGE from 50-80 1 year increments)
- 30. At what age would you **prefer** to retire (drop down box with age) (RANGE from 50-80 1 year increments)
- 31. You have been asked at what age you **plan** to retire, please consider the age you **plan** to retire and rate the following statements on a seven point scale from Strongly disagree to strongly agree (**drop down box with all points on scale will appear next to each statement**) 1=Strongly disagree, 2=disagree, 3=slightly disagree, 4=neither agree nor disagree, 5=slightly agree, 6=agree, 7=strongly agree
 - a. My pension will be adequate to meet my financial needs after retirement
 - b. I believe that I will be financially comfortable after retirement
 - c. When I retire I believe I will be able to afford a home suitable for myself/my family
 - d. When I retire, I believe that I will able to afford furniture/household equipment that needs to be replaced
 - e. When I retire I believe I will be able to afford the kind of car I need
 - f. When I retire I believe I will have enough money for the kind of food that myself/my family should have
 - g. When I retire, I believe I will have enough money for the kind of medial care that myself/my family should have
 - h. When I retire, I believe I will have enough money for the leisure activities that myself/my family want(s)
 - i. When I retire, I believe I will have a great deal of difficulty paying my bills
- 32. According to you when does your spouse think you **should** retire:
 - a. My spouse thinks that I should retire at age 65
 - b. My spouse thinks that I should retire before the age of 65
 - c. My spouse thinks that I should retire after the age of 65
- 33. According to you when do most of your coworkers think you **should** retire:
 - a. My coworkers think that I should retire at age 65
 - b. My coworkers think that I should retire before the age of 65
 - c. My coworkers thinks that I should retire after the age of 65
- 34. According to you when do most of your friends think you **should** retire:
 - a. My friends think that I should retire at age 65
 - b. My friends think that I should retire before the age of 65
 - c. My friends think that I should retire after the age of 65
- 35. According to you when do most of your children think you **should** retire:
 - 1. I do not have any children (skip to question #31)
 - 2. My children think that I should retire at age 65

3. My children think that I should retire before the age of 65
4. My children think that I should retire after the age of 65
36. When do you think you *should* retire:
 - a. I think that I should retire at the age of 65
 - b. I think that I should retire before the age of 65
 - c. I think that I should retire after the age of 65
37. Prior to May 2007, did your employer have a mandatory retirement policy (whereby people had to retire by the age of 65)
 - a. Yes
 - b. No
 - c. I do not know
38. How much did the abolishment of mandatory retirement affect your thinking about retirement? (rated on seven point scale from not at all to a great deal)
 - Not at all
 - A little bit
 - Somewhat
 - A moderate amount
 - Quite a bit
 - A lot
 - A great deal
39. How much was your planned retirement date affected by the decision to do away with mandatory retirement? (rated on seven point scale from not at all to a great deal)
 - Not at all
 - A little bit
 - Somewhat
 - A moderate amount
 - Quite a bit
 - A lot
 - A great deal
40. How likely are you to delay retirement as a result of the decision to do away with mandatory retirement? (rated on seven point scale from not at all to a great deal)
 - Not at all
 - A little bit
 - Somewhat
 - A moderate amount
 - Quite a bit
 - A lot
 - A great deal
41. Think about your age and how you feel and please rate the following statements on a 7 point scale from Strongly disagree to strongly agree (**drop down box with all points on**

scale will appear next to each statement) 1=Strongly disagree, 2=disagree, 3=slightly disagree, 4=neither agree nor disagree, 5=slightly agree, 6=agree, 7=strongly agree

- a. I have as much pep as I did last year
 - b. Things keep getting worse as I get older
 - c. As you get older, you are less useful
 - d. I am as happy now as I was when I was younger
 - e. As I get older, things are better than I thought they would be
 - f. As I get older, things are the same as I thought they would be
 - g. As I get older, things are worse than I thought they would be
 - h. In most ways my life is close to my ideal
 - i. The conditions of my life are excellent
 - j. I am satisfied with my life
 - k. So far I have gotten the important things I want in life
 - l. If I could live my life over, I would change almost nothing
42. As of May 2007 mandatory retirement policies have been lifted in Newfoundland, does this change effect when you want to retire?
- a. Yes
 - b. no (skip to Question 42)
43. If you said yes to the previous question, please explain how the abolishment of mandatory retirement policies has effected when you want to retire (**space will be provided**) :
44. When you are retired you may have plans to partake in a variety of activities. From the list below please choose which activities you foresee yourself partaking in, please rate the statements from Strongly agree to Strongly Disagree. (**drop down box with all points on scale will appear next to each statement**) 1=Strongly disagree, 2=disagree, 3=slightly disagree, 4=neither agree nor disagree, 5=slightly agree, 6=agree, 7=strongly agree

When I retire:

- a. I will spend time reading
- b. I will spend time volunteering
- c. I will spend time traveling
- d. I will spend time relaxing
- e. I will spend time partaking in physical activity
- f. I will spend time with my family

- g. I will spend time with my friends
- h. I will spend time on creative hobbies (i.e. woodworking ,gardening)
- i. I will spend time on religious activities
- j. I will spend time doing things around my own home
- k. Other (drop down box with space to fill in answer)

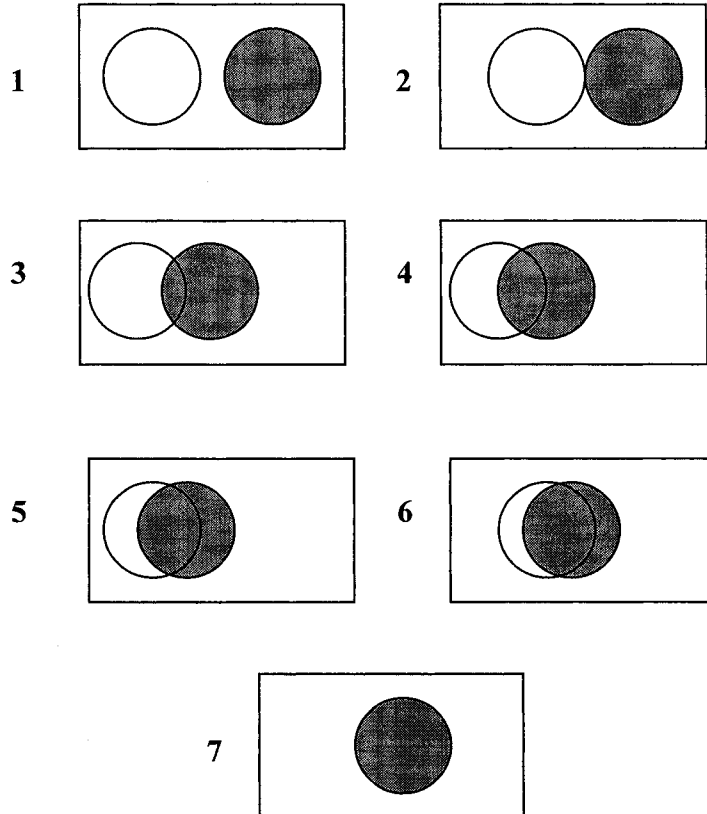
45. When you retire how likely will you do the following

- a. Remain retired
 - i. Definitely
 - ii. Most probably
 - iii. Probably
 - iv. Possibly
 - v. Probably not
 - vi. Most probably not
- b. Return to *full time* employment in an occupation *similar* to my current occupation
 - i. Definitely
 - ii. Most probably
 - iii. Probably
 - iv. Possibly
 - v. Probably not
 - vi. Most probably not
- c. Return to *full time* employment in an occupation *different* than my current occupation
 - i. Definitely
 - ii. Most probably
 - iii. Probably
 - iv. Possibly
 - v. Probably not
 - vi. Most probably not
- d. Become employed *part-time* in an occupation *similar* to my current occupation
 - i. Definitely
 - ii. Most probably
 - iii. Probably
 - iv. Possibly
 - v. Probably not
 - vi. Most probably not
- e. Become employed *part-time* in an occupation *different* than my current occupation
 - i. Definitely
 - ii. Most probably
 - iii. Probably
 - iv. Possibly
 - v. Probably not
 - vi. Most probably not

- f. Become self-employed in an occupation *similar* to my current occupation
 - i. Definitely
 - ii. Most probably
 - iii. Probably
 - iv. Possibly
 - v. Probably not
 - vi. Most probably not

- g. Become self-employed in an occupation *different* than my current occupation
 - i. Definitely
 - ii. Most probably
 - iii. Probably
 - iv. Possibly
 - v. Probably not
 - vi. Most probably not

46. The chart below is intended to assess your relationship with the organization (or unit, company, branch, department, team) you belong to. Below you will find 7 rectangles. In each rectangle there are 2 circles. One represents you and the other one represents the unit you belong to. In each rectangle the circles overlap differently. In the first rectangle (number 1), they are totally separate and represent a situation in which you do not identify at all with your unit. In the last rectangle (number 7), the circles are totally overlapping and represent a situation in which you totally identify with the unit. Choose out of the 7 rectangles the one that most highly represents the extent to which you identify with your organization you belong to and then select that number from the drop down box.



47. Below are listed a number of statements which could be used to describe your feelings toward your job. Please indicate the extent to which each statement is an accurate or inaccurate description of your feelings about your job by choosing the appropriate number.

This first set of questions asks about your perceptions of your current job. Please click the number indicating your response using the following scale.

- | | |
|-----------------------------|---------------------------|
| 1= Strongly Disagree | 5= Slightly Agree |
| 2= Disagree | 6 = Agree |
| 3= Slightly Disagree | 7 = Strongly Agree |
| 4= Neutral | |

- | | |
|--|---------------|
| 1. My work is more than just a job to me, it is a passion | 1 2 3 4 5 6 7 |
| 2. I love what I do at work | 1 2 3 4 5 6 7 |
| 3. My job keeps my interest engaged like no other task | 1 2 3 4 5 6 7 |
| 4. I wish my friends found their work as personally fulfilling as I find mine | 1 2 3 4 5 6 7 |
| 5. I am so happy that I do the job that I do | 1 2 3 4 5 6 7 |
| 6. I am really attached to this company | 1 2 3 4 5 6 7 |
| 7. I would be very happy to spend the rest of my career in this organization | 1 2 3 4 5 6 7 |
| 8. I really feel as if this organization's problems are my own | 1 2 3 4 5 6 7 |
| 9. This organization has a great deal of personal meaning for me | 1 2 3 4 5 6 7 |
| 10. I would do almost anything just to do what I currently do in this organization | 1 2 3 4 5 6 7 |

This next set of questions refers to the people you work with. Please circle the number corresponding to your answer using the following scale.

- | | |
|-----------------------------|---------------------------|
| 1= Strongly Disagree | 5= Slightly Agree |
| 2= Disagree | 6 = Agree |
| 3= Slightly Disagree | 7 = Strongly Agree |
| 4= Neutral | |

- | | |
|---|---------------|
| 1. My coworkers and I cooperate well with each other | 1 2 3 4 5 6 7 |
| 2. Coworkers positively affect my job experience | 1 2 3 4 5 6 7 |
| 3.. My coworkers and I interact positively on the job | 1 2 3 4 5 6 7 |
| 4.. I enjoy the time I spend on the job with my coworkers | 1 2 3 4 5 6 7 |
| 5. I feel lucky to be working with the people that I do | 1 2 3 4 5 6 7 |
| 6. I feel very close to the people at work | 1 2 3 4 5 6 7 |
| 7. We value each other greatly in our work life | 1 2 3 4 5 6 7 |
| 8. I would feel a deep sense of loss if I could not longer work with my coworkers | 1 2 3 4 5 6 7 |

48. Please rate the following statements on a seven point scale from Strongly disagree to strongly agree: **(drop down box with all points on scale will appear next to each statement)** 1=Strongly disagree, 2=disagree, 3=slightly disagree, 4=neither agree nor disagree, 5=slightly agree, 6=agree, 7=strongly agree

- a) Right now, staying with my organization is a matter of necessity as much as desire.
- b) It would be very hard for me to leave my organization right now, even if I wanted to.
- c) Too much of my life would be disrupted if I decided I wanted to leave my organization now.
- d) I feel that I have too few options to consider leaving this organization
- e) If I had not already put so much of myself into this organization, I might consider working elsewhere.
- f) One of the few negative consequences of leaving this organization would be the scarcity of available alternatives.

49. Please rate the following statements on a seven point scale from Strongly disagree to strongly agree: **(drop down box with all points on scale will appear next to each statement)** 1=Strongly disagree, 2=disagree, 3=slightly disagree, 4=neither agree nor disagree, 5=slightly agree, 6=agree, 7=strongly agree

- a) I do not feel any obligation to remain with my current employer
- b) Even if it were to my advantage, I do not feel it would be right to leave my organization right now.
- c) I would feel guilty if I left my organization now.
- d) This organization deserves my loyalty.
- e) I would not leave my organization right now because I have a sense of obligation to the people in it.
- f) I owe a great deal to my organization.

Appendix J: Thank you Letter for Study 2 Participants

Dear participant,

Thank you for filling out my survey for my research on Mandatory Retirement. Your feedback has been extremely valuable to my research.

As an employee in an organization that previously had mandatory retirement policies in place, I hope that this process has helped you reflect on how the changes to these policies may impact, or have impacted, your retirement decisions, and I also hope that the survey helped you to gain further perspective on the issues that are important to consider upon retirement.

Once the study is complete, upon request, I will provide you with a copy of the paper that will result from the analysis of the surveys (see contact information below).

If you would like your name entered into a draw for a chance to win a **\$200 cash prize** please fill out the information below. Please note that this information will only be sent to the principal researcher and will not be connected to your survey responses in anyway.

To complete the survey please click on the submit button below

If you have any questions please feel free to contact me via e-mail: awarren@mun.ca, or by phone at 709-737-4008 (w) or 709-576-0061 (h).

Information for a chance to win \$200:

Enter your full name:

Enter your e-mail address:

Enter your phone number:

To complete the survey please click on the submit button below

Appendix K: Study 2 Ethics Approval Certificates

Saint Mary's University

Certificate of Ethical Acceptability of Research Involving Human Subjects

This is to certify that the Research Ethics Board has examined the research proposal or other type of study submitted by:

Principal Investigator:	WARREN, Amy
Faculty Supervisor:	KELLOWAY, Kevin
Name of Research Project:	An Investigation of Mandatory Retirement: Part Two
REB File Number:	08-053

and concludes that in all respects the proposed project meets appropriate standards of ethical acceptability and is in accordance with the Tri-Council Policy Statement on the Conduct of Research Involving Humans.

Please note that approval is only effective for one year from the date approved. If your research project takes longer than one year to complete, submit Form #3 (Annual Report) to the REB at the end of the year and request an extension. You are also required to submit Form #5 (Completion of Research) upon completion of your research.

Date:

18th March 2008 /

Signature of REB Acting Chair:

Dr. Jim Cameron



Interdisciplinary Committee on
Ethics in Human Research (ICEHR)

www.mun.ca

March 19, 2008

ICEHR No. 2007/08-079-BA

Ms. Amy Warren
Faculty of Business Administration
Memorial University of Newfoundland

Dear Ms. Warren:

Thank you for your submission to the Interdisciplinary Committee on Ethics in Human Research (ICEHR) entitled "*An investigation of mandatory retirement: Part II*". The ICEHR is appreciative of the efforts of researchers in attending to ethics in research.

The Committee has reviewed the proposal and we agree that the proposed project is consistent with the guidelines of the *Tri-Council Policy Statement on Ethical Conduct for Research Involving Humans* (TCPS). *Full approval* is granted for one year from the date of this letter.

If you intend to make changes during the course of the project which may give rise to ethical concerns, please forward a description of these changes to the ICEHR Co-ordinator, Mrs. Eleanor Butler, at ebutler@mun.ca for the Committee's consideration.

The TCPS requires that you submit an annual status report on your project to ICEHR, should the research carry on beyond March 2009. Also, to comply with the TCPS, please notify us upon completion of your project.

We wish you success with your research.

Yours sincerely,

Lawrence F. Felt, Ph.D. /
Chair, Interdisciplinary Committee on
Ethics in Human Research

LF/bl

cc: Supervisor – Dr. Kevin Kelloway, Dept. of Management, Saint Mary's University

DELIVERED MAR 20 2008

Appendix L: Mandatory Retirement Impact Scale

As of May 2007 mandatory retirement policies have been lifted in Newfoundland and Labrador. Please rate the following statements on a seven point scale from not at all to a great deal.

1. How much did the abolishment of Mandatory Retirement affect your thinking about retirement?
2. How much was your planned retirement date affected by the decision to do away with mandatory retirement?
3. How likely are you to delay retirement as a result of the decision to do away with mandatory retirement?

Appendix M: Perceived Controllability Scale

Perceived Controllability (Elliott, Armitage, & Baughan, 2003)

Please rate the following statements on a seven point scale from strongly disagree to strongly agree.

1. I believe I have the ability to choose when I retire
2. If it were entirely up to me, I am confident that I would be able to retire when I wanted to
3. I am confident that I will be able to retire when I would prefer to retire
4. It would be easy to retire when I wanted to

Appendix N: I Love My Job Scale: Passion for Work, Affective Commitment, and Intimacy

I Love My Job (Inness, 2006) (3 Subscales)

This first set of questions asks about your **perceptions of your current job**. Please rate the following statements on a seven point scale from strongly disagree to strongly agree.

Passion for Work

1. My work is more than just a job to me, it is a passion
2. I love what I do at work
3. My job keeps my interest engaged like no other task
4. I wish my friends found their work as personally fulfilling as I find mine
5. I am so happy that I do the job that I do

Affective Commitment

1. I am really attached to this company
2. I would be very happy to spend the rest of my career in this organization
3. I really feel as if this organization's problems are my own
4. This organization has a great deal of personal meaning for me
5. I would do almost anything just to do what I currently do in this organization

This next set of questions refers to the **people you work with**. Please click the number corresponding to your answer using the following scale

Intimacy (Coworkers)

1. My coworkers and I cooperate well with each other
2. Coworkers positively affect my job experience
3. My coworkers and I interact positively on the job
4. I enjoy the time I spend on the job with my coworkers
5. I feel lucky to be working with the people that I do
6. I feel very close to the people at work
7. We value each other greatly in our work life
8. I would feel a deep sense of loss if I could no longer work with my coworkers

Appendix O: Job Satisfaction Scale

Job Satisfaction (Fields, 2002)

Please rate the following statements on a seven point scale from strongly disagree to strongly agree.

1. All in all, I am satisfied with my job
2. In general, I don't like my job
3. In general, I like working here
4. I am satisfied with how management treats me

Appendix P: Pre-Retirement Financial Well Being Scale

Perceived Financial Well-Being Pre-Retirement (Krause, 1987; Rowley & Feather, 1987)

Please rate the following statements on a seven point scale from strongly disagree to strongly agree.

1. I am able to afford a home suitable for myself/my family
2. I am able to afford furniture/household equipment that needs to be replaced
3. I am able to afford the kind of car I need
4. I have enough money for the kind of food that myself/my family should have
5. I have enough money for the kind of medial care that myself/my family should have
6. I have enough money for the leisure activities that myself/my family want(s)
7. I have a great deal of difficulty paying my bills
8. At the end of the month I end up with some money left over
9. Over the past month I have often had serious financial worries

Appendix Q: Post-Retirement Financial Well Being Scale

Perceived Financial Well-Being Post-Retirement (Krause, 1987; Taylor & McFarlane Shore, 1995)

Please rate the following statements on a five point scale from Strongly disagree to strongly agree

1. My pension will be adequate to meet my financial needs after retirement
2. I believe that I will be financially comfortable after retirement
3. When I retire I believe I will be able to afford a home suitable for myself/my family
4. When I retire, I believe that I will be able to afford furniture/household equipment that needs to be replaced
5. When I retire I believe I will be able to afford the kind of car I need
6. When I retire I believe I will have enough money for the kind of food that myself/my family should have
7. When I retire, I believe I will have enough money for the kind of medical care that myself/my family should have
8. When I retire, I believe I will have enough money for the leisure activities that myself/my family want(s)
9. When I retire, I believe I will have a great deal of difficulty paying my bills

Appendix R: Norms Scale

Norms (Billari & Liefbroer, 2007)

According to you when does your spouse think you should retire:

- a] My spouse thinks that I should retire at age 65
- b] My spouse thinks that I should retire before the age of 65
- c] My spouse thinks that I should retire after the age of 65

According to you when do most of your children think you should retire:

- a] I do not have any children (skip to next question)
- b] My children think that I should retire at age 65
- c] My children think that I should retire before the age of 65
- d] My children think that I should retire after the age of 65

According to you when do most of your coworkers think you should retire:

- a] My coworkers think that I should retire at age 65
- b] My coworkers think that I should retire before the age of 65
- c] My coworkers think that I should retire after the age of 65

According to you when do most of your friends think you should retire:

- a] My friends think that I should retire at age 65
- b] My friends think that I should retire before the age of 65
- c] My friends think that I should retire after the age of 65

Appendix S: Perception of Age Scale

Perception of Age (Liang & Bollen, 1983)

Please rate the following statements on a five point scale from Strongly disagree to strongly agree

1. I have as much pep as I did last year
2. Things keep getting worse as I get older
3. As you get older, you are less useful
4. I am as happy now as I was when I was younger
5. As I get older, things are better than I thought they would be
6. As I get older, things are the same as I thought they would be
7. As I get older, things are worse than I thought they would be

Appendix T: Satisfaction with Life Scale

Satisfaction with Life (Diener, Emmons, Larsen, & Griffen, 1985)

Please rate the following statements on a five point scale from Strongly disagree to strongly agree

1. In most ways my life is close to my ideal
2. The conditions of my life are excellent
3. I am satisfied with my life
4. So far I have gotten the important things I want in life
5. If I could live my life over, I would change almost nothing

Appendix U: Leadership Scales (Transformational and Passive)

Leadership (Transformational and Passive) (Barling, Loughlin, & Kelloway, 2002)

Please rate the following statements on a five point scale from Strongly disagree to strongly agree

Transformational Leadership

1. Expresses satisfaction when I meet expectations
2. Makes sure that I receive appropriate rewards for achieving performance targets
3. Provides continuous encouragement to do my job well
4. Shows determination to maintain a good work environment
5. Suggests new ways of looking at how to complete assignments/tasks
6. Encourages me to express my ideas and opinions about work
7. Talks about their most important values and beliefs
8. Behaves in a way that displays a commitment to a good work environment
9. Spends time teaching and coaching
10. Would listen to my concerns about the job

Passive Leadership

1. Avoids making decisions
2. Fails to interfere until problems become serious
3. Waits for things to go wrong before taking action

Appendix V: Activities Post Retirement (Intentions to Work) Scale

Retirement Activities: Employment Post Retirement

When you retire how likely will you enter the following work arrangements (Extremely likely to Not likely at all)

- 50. Return to *full time* employment in an occupation *similar* to my current occupation
- 51. Become employed *part-time* in an occupation *similar* to my current occupation
- 52. Become self-employed in an occupation *similar* to my current occupation

Appendix W: Descriptive Statistics and Inter-Item Correlations

Descriptive Statistics, Inter-Item Correlations, and Reliabilities N=110 (listwise deletion)

Subscale	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1. Planned ret. Age	-.39**	-.17	.05	-.18	.14	-.00	-.30**	.17	-.11	.05	-.18	.01	.06	-.21*	.035	-.02
2. Job Satisfaction	.11	.03	-.09	.01	.05	.10	.17	.04	.10	.15	.13	-.12	.09	.22*	.32**	.08
3. Current finances	-.03	-.08	-.05	.21*	.08	.23*	-.02	-.06	-.06	.01	-.13	-.02	.23*	.21*	.12	-.16
4. Control	-.30**	-.03	.11	.28**	-.04	-.00	-.25**	-.01	-.21*	.08	-.17	.01	.09	.13	.33**	-.31**
5. post retire. Finances	-.09	-.07	-.08	.24*	.18	.05	-.03	-.00	-.04	.07	.00	.01	.23*	.11	.12	-.16
6. Norms	-.22*	-.06	.08	-.24**	.15	.12	-.11	.03	.04	.01	-.15	.11	.21*	-.21*	-.05	-.00
7. Impact of man. retirement	-.08	-.15	.13	-.17	.12	.06	.03	.01	.11	-.07	-.06	.00	.06	-.21*	-.09	.07
8. Transformation al lead.	.05	.07	-.02	-.06	-.01	.11	.10	-.08	.11	.10	.18	-.00	.04	.11	.11	.01
9. Passive Lead.	-.01	.12	-.08	-.03	-.01	.08	-.02	.06	.04	-.03	.10	.09	.06	.11	.13	.02
10. Feel about age	-.00	.12	-.08	.15	.08	.18	.01	.06	-.05	.08	.09	.08	.17	.54**	.42**	-.05
11. Life Satisfaction	-.07	.10	-.05	.15	.22*	.28*	-.08	-.06	-.09	.14	-.00	.05	.20*	.40**	.43**	-.12
12. intentions to work	.02	-.24*	.15	-.08	.04	-.04	.04	.09	-.01	.12	.17	-.10	.01	-.06	-.11	.06
13. Passion for work	-.07	.06	.05	-.05	.12	.11	-.03	.02	-.01	.12	.09	-.08	.09	.01	.14	-.01
14. Affective commitment	-.05	-.07	.08	-.06	.00	.08	.06	.05	.01	.17	.18	.13	.13	-.05	.15	-.02

Note: Correlations in bold are non-significant at the .05 level. Correlations followed by * are significant at the $p < .05$ level, and correlations followed by ** are significant at the $p < .01$ level.

Descriptive Statistics, Inter-Item Correlations, and Reliabilities N=110 (listwise deletion) continued

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Subscale																
15. Intimacy (coworker)	-.04	.10	.02	-.10	.12	.11	-.01	-.07	.02	.13	.09	-.10	.12	.06	.05	-.01
16. birth year	1.00	.10	.07	-.33**	-.11	.07	.86**	-.20*	.64**	-.01	.52**	-.06	.01	.22*	-.20*	.80**
17. Sex	.10	1.00	.02	-.14	-.01	-.04	-.12	-.12	.07	-.19	.04	.11	-.01	.17	.02	.16
18. Employ Status	.07	.02	1.00	-.21*	.01	-.13	.04	-.06	.09	.14	.18	.05	-.07	-.06	.08	.20*
19. Years of service	-.33**	-.14	-.21*	1.00	-.17	-.17	-.31**	.26**	-.39**	.11	-.12	.12	-.23*	-.03	.27**	-.52**
20. Education level	-.11	-.01	.01	-.17	1.00	.02	-.14	.09	-.04	-.05	.06	.00	.35**	.12	-.13	-.03
21. spo/part health	.07	-.04	-.13	-.17	.02	1.00	.10	-.32**	.14	-.08	-.12	.09	.28**	.34**	.10	.08
22. spo/part year of birth	.87**	-.12	.04	-.31**	-.14	.10	1.00	-.26**	.69**	.02	.54**	-.00	.03	.16	-.16	.66**
23. Spo/part employ ent status	-.20*	-.12	-.06	.26**	.09	-.32**	-.26**	1.00	-.57**	.03	-.12	-.02	-.24*	-.05	-.06	-.19*
24. Spo/part retire. year	.64**	.07	.09	-.39**	-.04	.14	.69**	-.57**	1.00	-.02	.41**	.06	.09	.09	-.06	.60**
25. Number of kids	-.01	-.19	.14	.11	-.05	-.08	.02	.03	-.02	1.00	.29**	.05	.05	-.04	.20*	-.04
26. Number of kids living with	.52**	.04	.18	-.12	.06	-.12	.54**	-.12	.41**	.29**	1.00	.05	.07	.17	-.06	.46**

Note: Correlations in bold are non-significant at the .05 level. Correlations followed by * are significant at the $p < .05$ level, and correlations followed by ** are significant at the $p < .01$ level.

Descriptive Statistics, Inter-Item Correlations, and Reliabilities N=110 (listwise deletion) continued

Subscale	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
27. Other dependents	-.06	.11	.05	.12	.00	.09	-.00	-.02	.06	.05	.05	1.00	-.10	.09	.11	-.01
28. Income level	.01	-.01	-.07	-.23*	.35**	.28**	.03	-.24*	.09	.05	.07	-.10	1.00	.11	-.17	-.02
29. Health	.22*	.17	-.06	-.03	.12	.34**	.16	-.05	.09	-.04	.17	.09	.11	1.00	.25**	.12
30. stress level	-.20*	.02	.08	.27**	-.13	.10	-.16	-.06	-.06	.20*	-.06	.11	-.17	.25**	1.00	-.16
31. Year collect retirement benefit	.80**	.16	.20*	-.52**	-.03	.08	.66**	-.19*	.60**	-.04	.46**	-.01	-.02	.12	-.16	1.00
Mean	1956.47	1.44	1.02	22.19	3.44	4.87	1956.49	1.50	2013.68	3.17	2.16	1.75	6.74	4.88	3.06	2013.69
Standard Deviation	6.11	.50	.13	9.41	.96	.95	6.21	1.05	7.08	.82	1.03	.62	2.25	.93	.78	5.28

Note: Correlations in bold are non-significant at the .05 level. Correlations followed by * are significant at the $p < .05$ level, and correlations followed by ** are significant at the $p < .01$ level.



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Research Ethics Board Certificate Notice

The Saint Mary's University Research Ethics Board has issued REB certificates related to this thesis. The certificate numbers are: **06-096, 08-053.**

A copy of the certificate is on file at:

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Phone: 902-420-5508
Fax: 902-420-5561

For more information on the issuing of REB certificates, you can contact the Research Ethics Board at 902-420-5728/ ethics@smu.ca .

Note: The Interdisciplinary Committee on Ethics in Human Research at Memorial University of Newfoundland has also issued certificates
Reference numbers ICEHR No. 2005/06-117-BA, ICEHR No.2007/08-079-BA