

Route of exit from work and change in wellbeing in the European context

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Exit from work in early old age

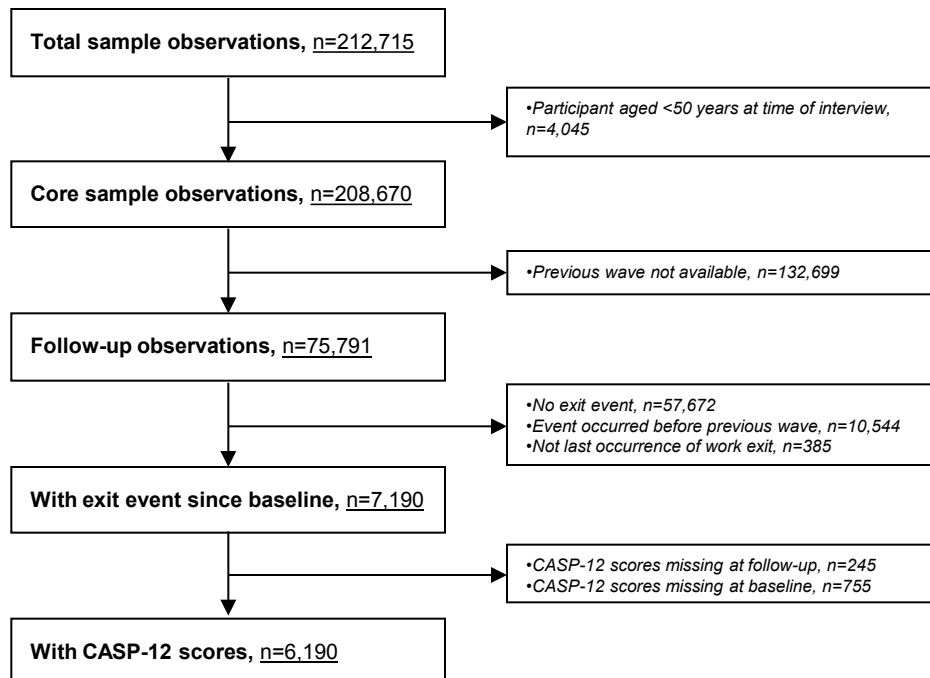
- Exit from work could be described as a major age-graded risk (Baltes, 1987).
- One evolving feature of the lifecourse in industrialised nations is that it is becoming increasingly “de-institutionalised”, “de-standardised”, or “individualised” (Brückner and Mayer, 2005)
- While social perceptions of these routes of exit have also changed, with greater acceptance and their identification as a normative form of retirement (Hardy, 2002)
- There is growing acceptance of the need to account for the diversity of individual experiences within retirement and the changes in the nature of retirement over time (Higgs, 1999).

Exit from work, risk and wellbeing

- Previous work on wellbeing and exit from work has concentrated on retirement and unemployment
- Retirement remains embedded in social and organisational policies, which create norms regarding the timing and legitimacy of work exit (Moen, 1996)
- While unemployment has a range of negative effects on wellbeing, physical health and mental health, the impacts of retirement are mixed
- Marital status (Seccombe and Lee, 1986), health status (Crowley, 1986) and participation in social and leisure activities (Atchley, 1971; Van Praag and Ferrer-i-Carbonell, 2002) have been identified as important determinants of wellbeing in retirement
- Greater attention given to the features of the event of exit from work itself.

Data: SHARE (waves 1–5)

- The sample included core respondents (aged ≥ 50) from SHARE waves 1–5 with at least one wave of follow-up, who had exited employment since the previous wave, currently not working, and had complete CASP-12 data.

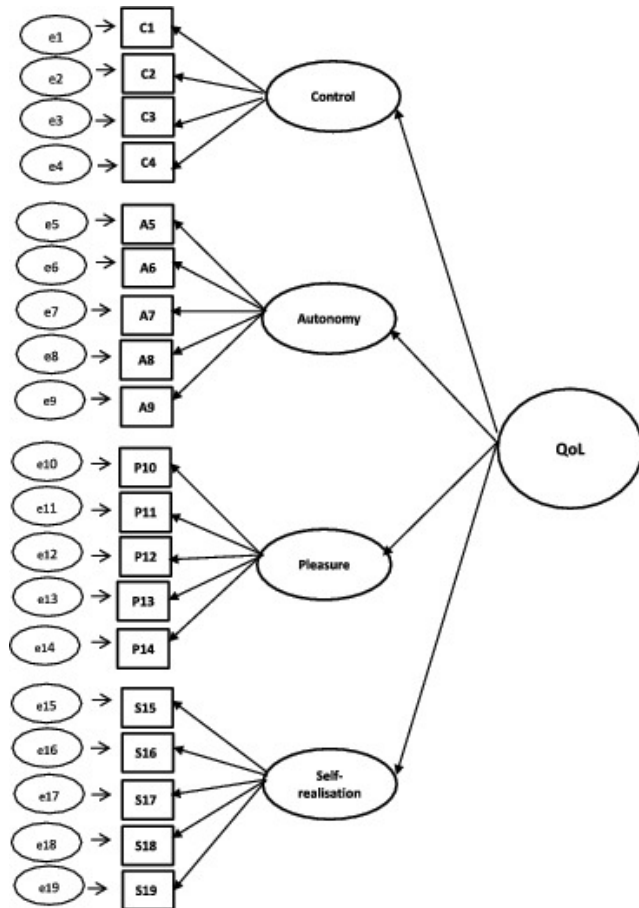


Excluding Hungary, Ireland and Portugal.



Outcome measure: CASP-12

(Control, Autonomy, Self-realisation and Pleasure)



Kim et al., 2014

- Designed specifically to measure wellbeing among for people aged over 50 years (Hyde et al., 2003)
- Evaluates both hedonic and eudaemonic aspects of well-being (Vanhoutte 2012)
- The measure sums the scores on 19 Likert-scaled items (or 12 items in SHARE)
- Validated across a number of populations
- Change scores were generated by subtracting scores at follow-up from baseline.

CASP-12 items

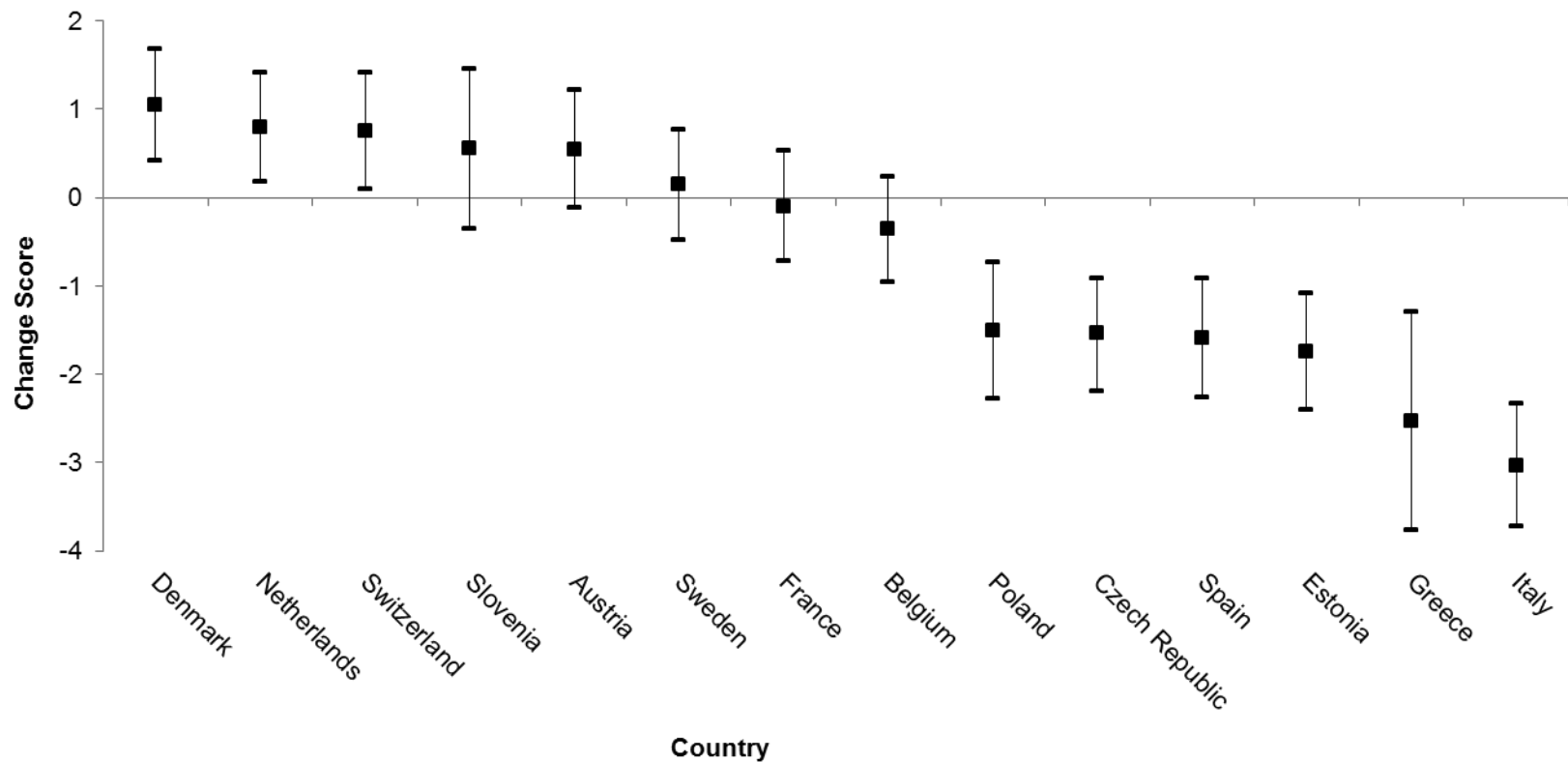
Table 1. CASP-12 items in SHARE

Item	Variable in SHARE	CASP Domain
How often do you think your age prevents you from doing the things you would like to do?	AC014	Control
How often do you feel that what happens to you is out of your control?	AC015	
How often do you feel free to plan for the future?	N/A	
How often do you feel left out of things?	AC016	
How often do you think that you can do the things that you want to do?	AC017	Autonomy
How often do you think that family responsibilities prevent you from doing what you want to do?	AC018	
How often do you feel you can please yourself?	N/A	
How often do you feel that your health stops you doing the things you want to do?	N/A	
How often do you think that shortage of money stops you from doing the things you want to do?	AC019	Pleasure
How often do you look forward to each day?	AC020	
How often do you feel that your life has meaning?	AC021	
How often do you enjoy the things you do?	N/A	
How often do you enjoy the company of others?	N/A	Self-realisation
How often, on balance, do you look back on your life with a sense of happiness?	AC022	
How often do you feel full of energy these days?	AC023	
How often do you choose to do things you have never done before?	N/A	
How often do you feel satisfied with your life?	N/A	Self-realisation
How often do you feel that life is full of opportunities?	AC024	
How often do you feel that the future looks good for you?	AC025	

Work exit and wellbeing change by country

Change in CASP-12 scores by country (OR, 95% CI)

Unadjusted



Route of exit from work

SHARE respondents were posed the question:

“We would also like to know about times since our last interview through the present in which you received public benefits, such as early retirement benefits or unemployment benefits. Which of the following benefits have you received since [date of the previous interview]?”

Using the scheme proposed by Robroek et al. (2013) the following hierarchy was used to generate a categorical variable for type of exit event according to type of social benefit or pension received:

(1) Disability pension, (2) Unemployment, (3) Sickness benefit, (4) Social assistance, (5) Early retirement pension, (6) Old age pension, (7) None.

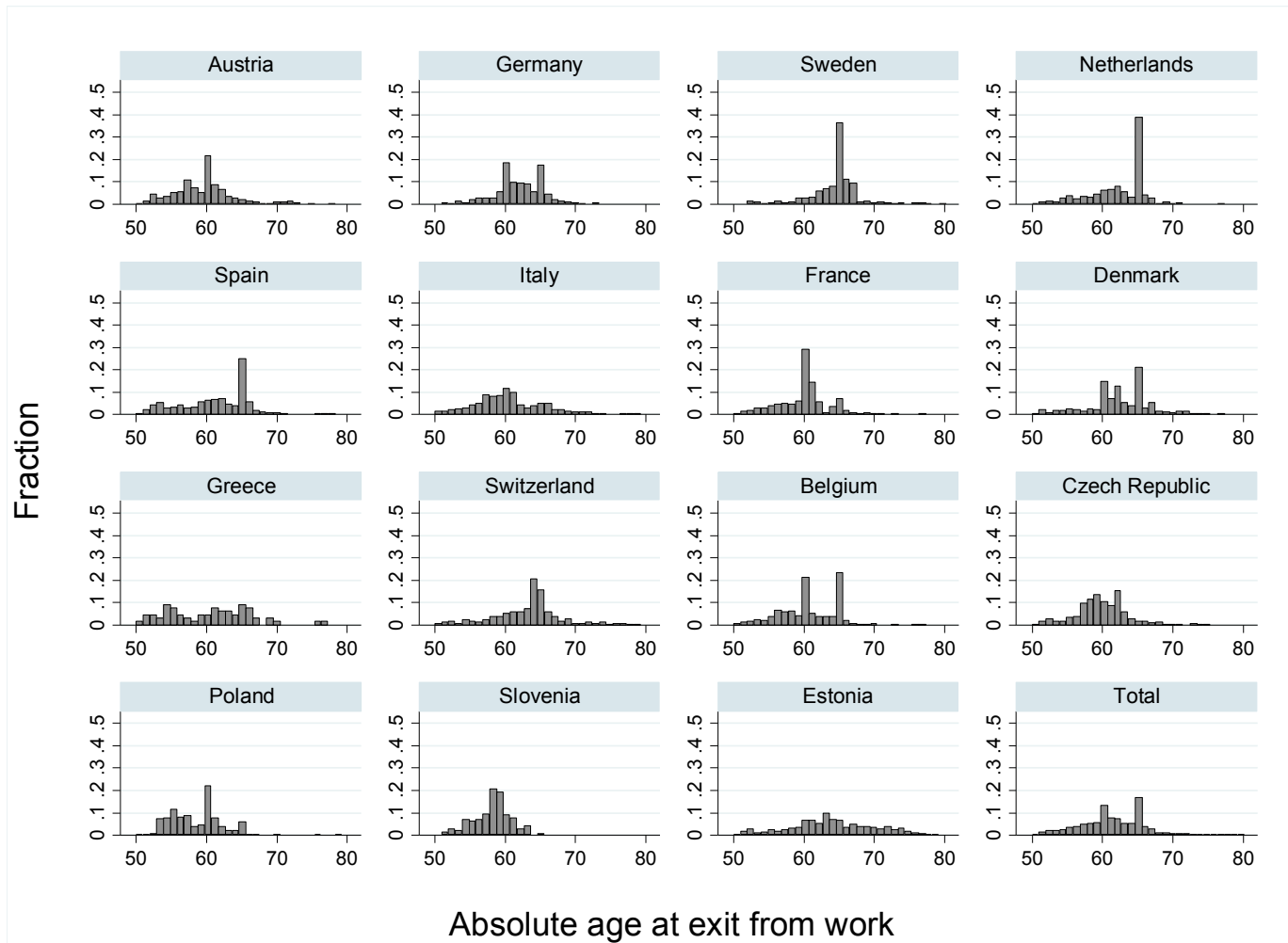
Pension age

- Age at exit from work was calculated relative to the official pension age (OECD, 2013)
- Negative values represented time before the official retirement age
- Participants were categorised according to whether they had left work >12 months before, >12 months after, or within one year of the retirement age
- Accounting for country, gender and year in which exit occurred.

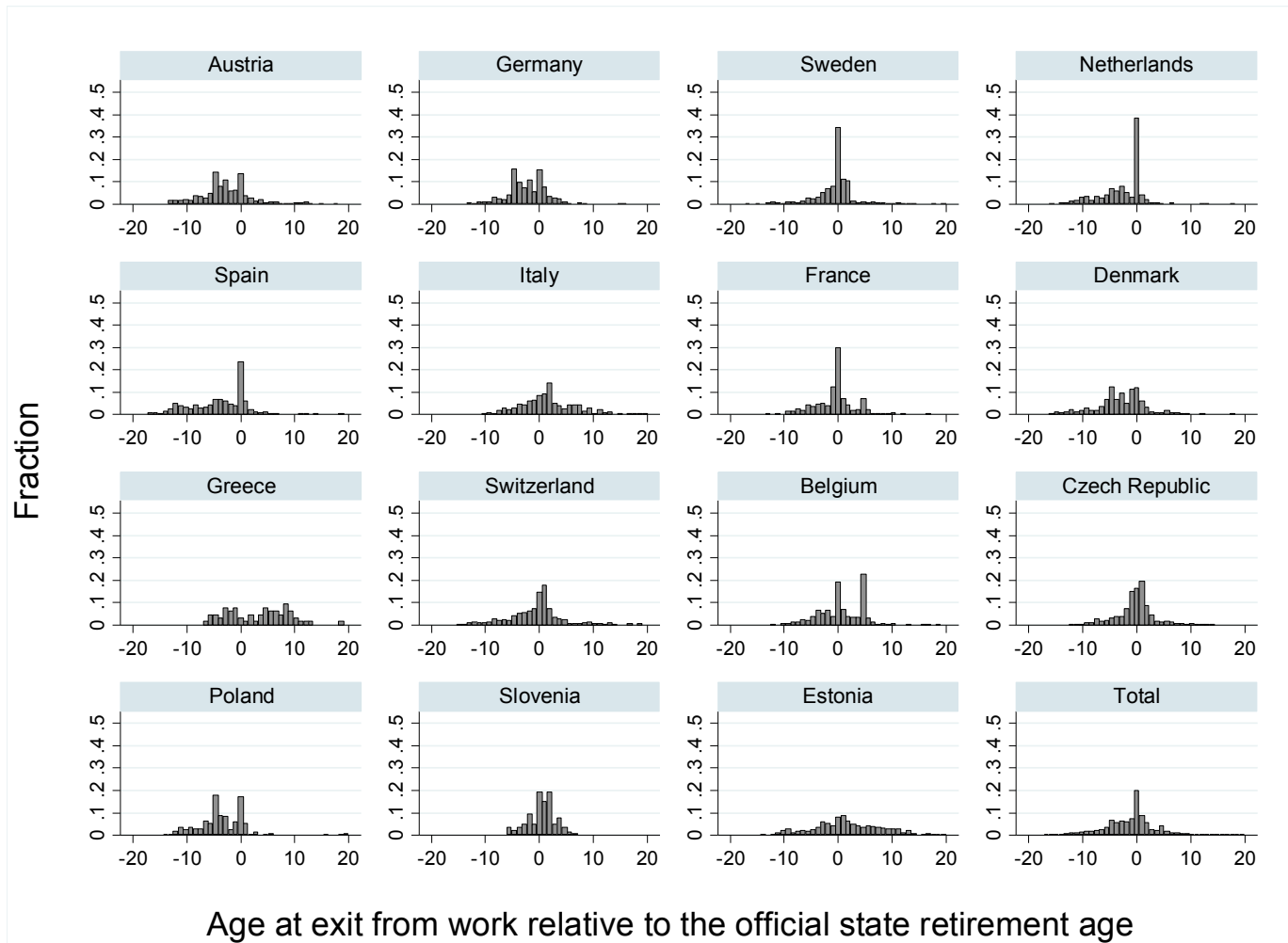
Figure 1.2. Pensionable age in OECD countries, women, 1950-2050



Age at exit from work in Europe



Age at exit from work in Europe



Country-level differences

- Distributions of time and route of exit from work differed significantly by country

Route: $\chi^2 = 1.9 \times 10^3$, $df=84$, $p<0.001$

Timing: $\chi^2 = 1.1 \times 10^3$, $df=28$, $p<0.001$

Table 2. Distribution of respondents according to route and age at exit from work

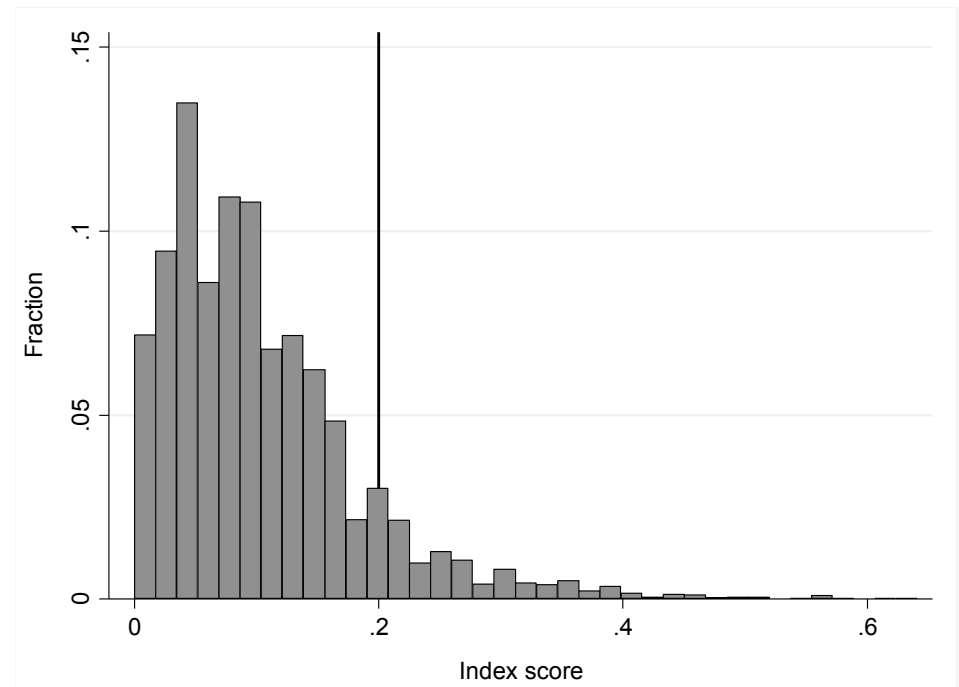
Variable	Categories	n	%
Total sample		6,190	100
Route of exit from work	Old age pension	2,862	46.24
	Disability pension	353	5.70
	Unemployment benefit	633	10.23
	Sickness benefit	263	4.25
	Social Assistance	50	0.81
	Early retirement pension	801	12.94
	None	1,180	19.06
	Missing	48	0.78
Age at exit from work	>1 year before	2,709	43.76
	Official pension age ± 1 year	1,841	29.74
	>1 year after	1,640	26.49
	Missing	0	0.00

Table 3. Sample breakdown by country

Country	n	%
Total sample	6,190	100
Austria	416	6.72
Germany	365	5.90
Sweden	540	8.72
Netherlands	571	9.22
Spain	386	6.24
Italy	366	5.91
France	543	8.77
Denmark	513	8.29
Greece	66	1.07
Switzerland	427	6.90
Belgium	670	10.82
Czech Republic	511	8.26
Poland	235	3.80
Slovenia	145	2.34
Estonia	436	7.04

Health status

- Health status was operationalised as a continuous variable using a 40-point scale devised by Romero-Ortuno and Kenny (2012) specifically for SHARE
- Orientation to date removed due to high missingness (83.0%)
- Based on a previous deficit accumulation model (Rockwood and Mitnitski (2011))
- Better predictor of mortality than age.



Other covariates

Proxies for socioeconomic status, including:

- Equivalised country-specific quartile of household net worth
- Level of education (ISCED categories)
- Occupational class (ISCO categories)
- Housing tenure.

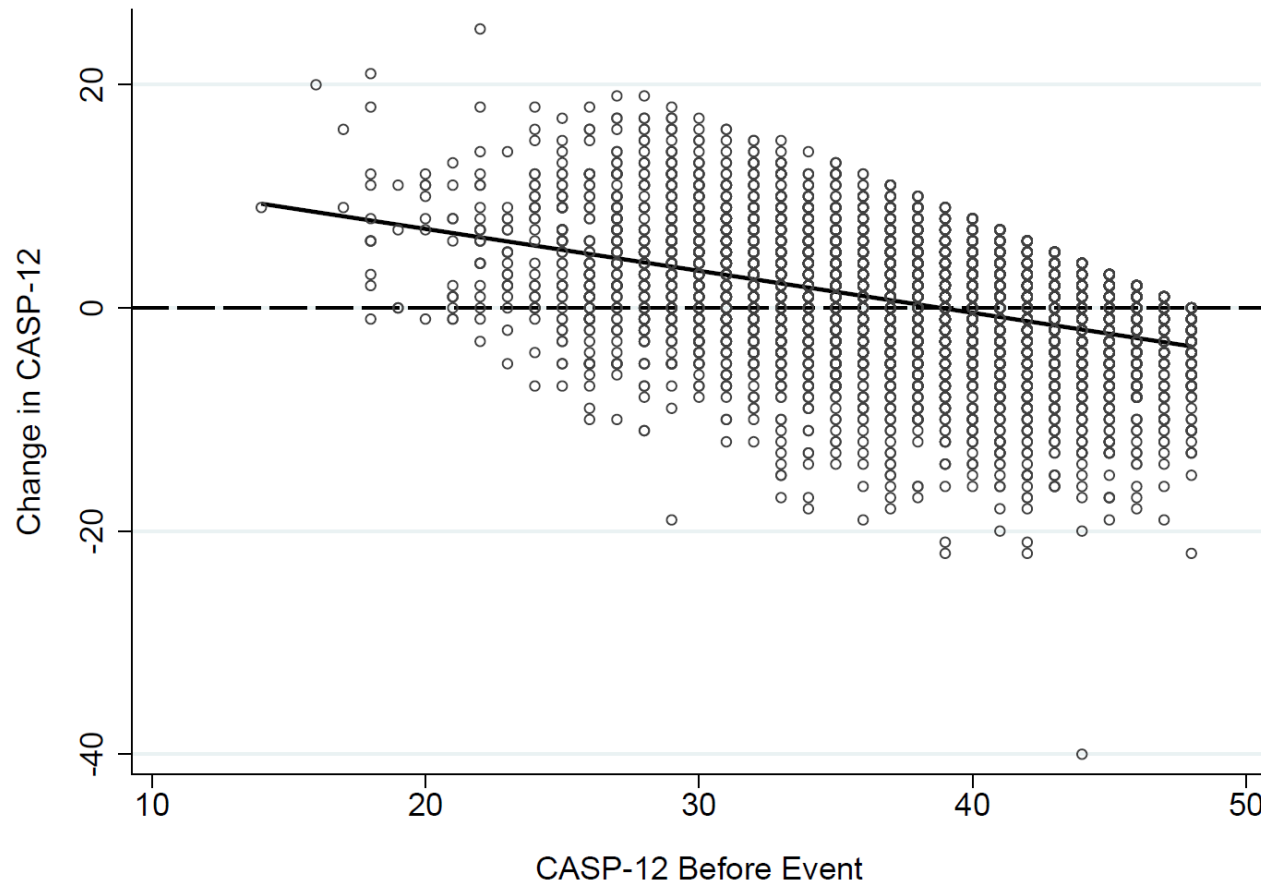
Factors identified as resilience-promoting:

- Frequency of participation in social activities
- Marital status (married or non-married).

Work-related factors at baseline:

- Work contract type at baseline (part or full-time)
- Effort-reward imbalance (≤ 1 or > 1). (Siegrist, 1996)

Issue: Regression towards the mean



- Plot of change in CASP-12 versus score in the previous wave suggests regression towards the mean
- Significant negative univariate association ($p < 0.001$).

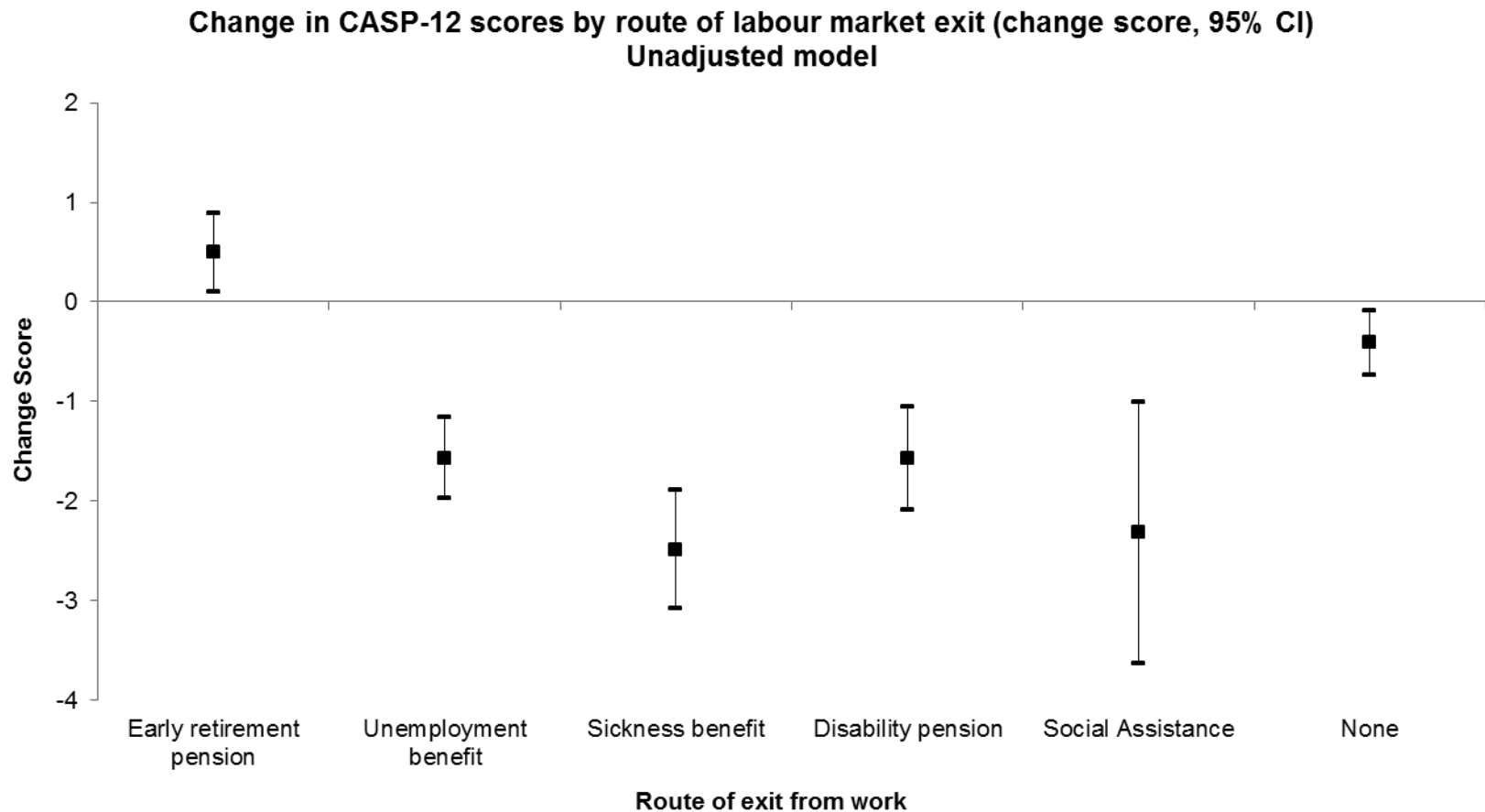
Results

Table 4. Final multivariate multilevel linear model (xtmixed) for the determinants of change in wellbeing scores between baseline and follow-up post work exit in SHARE (n=5,344)

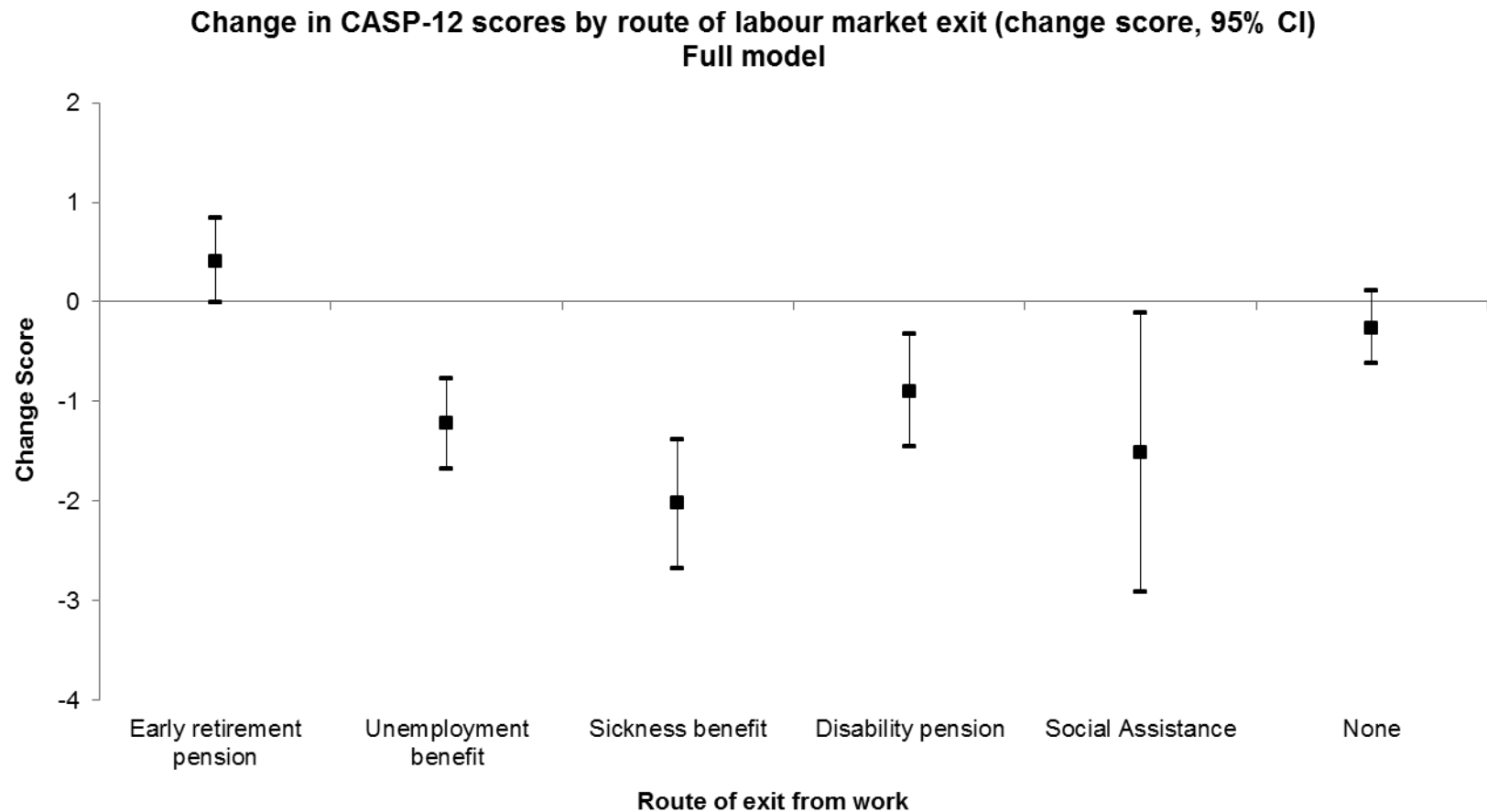
Variable	Categories	Full Model Coefficient (95% CI)	p
Route of exit from work	Old age pension	ref	
	Disability pension	-0.90 (-1.46 – -0.33)	0.002
	Unemployment benefit	-1.22 (-1.68 – -0.76)	<0.001
	Sickness benefit	-2.03 (-2.67 – -1.38)	<0.001
	Social Assistance	-1.51 (-2.92 – -0.11)	0.035
	Early retirement pension	0.41 (-0.01 – 0.84)	0.059
	None	-0.26 (-0.62 – 0.11)	0.168
Age at exit from work	>1 year before	-0.57 (-0.89 – -0.25)	<0.001
	Official pension age \pm 1 year	ref	
	>1 year after	-0.67 (-1.01 – -0.33)	<0.001
Country-specific quartile of household net worth	1 (poorest)	ref	
	2	0.82 (0.44 – 1.19)	<0.001
	3	1.13 (0.76 – 1.51)	<0.001
	4 (wealthiest)	1.40 (1.02 – 1.78)	<0.001
Frailty index		-7.66 (-9.38 – -5.94)	<0.001
Frequency of socially useful activities	Never	ref	
	<once per week	0.70 (0.34 – 1.06)	<0.001
	>once per week	1.16 (0.86 – 1.45)	<0.001

- Individually, route of exit, age at exit, gender, household net worth, level of education, frailty index, participation in social activities, marital status, housing tenure and work stress at baseline were significant predictors of change in wellbeing.
- Route of exit, age at exit, household net worth, frailty index and participation in social activities remained significant predictors in the full model following backwards stepwise selection.
- Multilevel model significantly different from standard regression ($p < 0.001$).

Results



Results

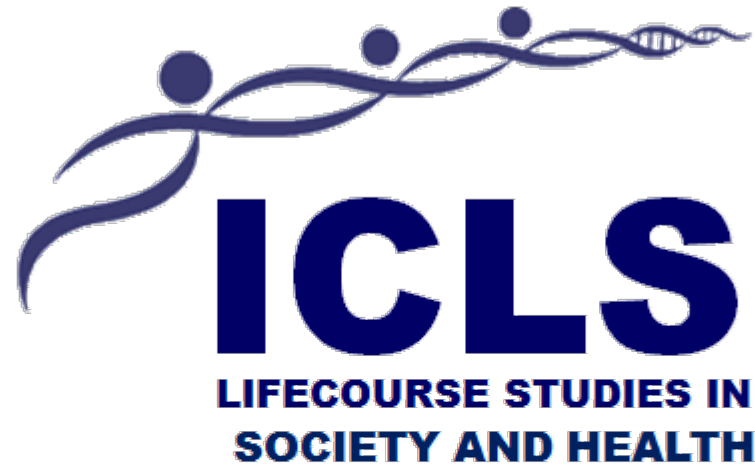


Discussion

- Receipt of unemployment benefit, sickness benefit and social assistance were associated with a significant decrease in wellbeing
- Timing of exit from work had a statistically significant effect on wellbeing change, with “off-time” exits resulting in worse outcomes
- These effects were in the full model but remained significant
- The results also confirm that participation social activities in early old age and household wealth are protective against decline in wellbeing following exit from work.

Discussion

- One major feature of exit from work is “voluntariness”
- Voluntary exit from work, when compared with involuntary exit, has been associated with higher subjective wellbeing (Crowley, 1986; Herzog, House, and Morgan, 1991; Vaus et al., 2007; Calvo, Haverstick and Sass, 2009; Bonsang and Klein, 2011; Bonsang and Klein, 2012), and satisfaction with retirement (Gall, Evans and Howard, 1997)
- Regarding timing, our results support the cultural-institutional hypothesis, which predicts that “on-time” exits at socially and institutionally accepted ages result in the best outcomes (Calvo, Sarkisian and Tamborini, 2013)
- Exits from work which break social and institutional norms are more likely to elicit psychosocial stress (Van Solinge and Henkens, 2007) and be perceived as involuntary (Szinovacz and Davey, 2005).



Bridging social and biological sciences

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