The different factors that affect older males' and females' intentions to continue working

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Abstract

This paper examined the impact of certain work-related factors on older workers' intentions to continue paid work and whether the impact of these work-related factors varies between men and women. Data were collected through a questionnaire survey of a sample of employees, aged 50 years and older, working in a large public sector organisation in Australia. Results identified the work-related factors that influence older workers' intentions to continue paid work as 'importance of work', flexibility' and 'interests outside of work', irrespective of gender. Results also indicated that this influence can be substantially enriched when examining the differences between males' and females' intentions. The findings suggest a significant level of differentiation, based on gender, in relation to 'autonomy', 'work environment' and 'interests outside work'. Management will need to consider these important work-related factors in addressing attrition and turnover data and formulating human resource forecasts and specific strategies for retention of older workers.

Keywords: Ageing workforce, gender, older workers, retention, human resource management

INTRODUCTION

It is commonly acknowledged that the Australian population and workforce are ageing. Similarly to many OECD countries, Australia faces an ageing population and a shortage of skilled labour (OECD 2005; Productivity Commission 2006). The Australian Bureau of Statistics (2003) forecasts the proportion of Australia's population over the age of 65 years will double by 2051. The labour force is projected to age quite dramatically, with over 80% of the projected increase occurring in the age group of 45 years and over (Australian Bureau of Statistics 1999). There is a trend for early retirement before the age of 65 years among older workers in Australia, with a consequent negative impact on the future pool of skilled labour (Australian Bureau of Statistics 2004; Productivity Commission 2006). This trend indicates a decline in participation rates as an older workforce retires or leaves work well before their sixties. For example, in 2003, compared to those aged 45 to 54 years (with a participation rate of 82.2 percent), the rates for those aged between 55 and 65 years declined to 55.2 percent (Australian Bureau of Statistics 2005a). As part of the solution to the predicted future labour shortage Australia, like other affected countries, will need older workers to increase their labour force participation and extend their working lives (Harpaz 2002; OECD 2003; 2005; Phillipson 2004; Platman 2004; Productivity Commission 2005; 2006; United Nations 2007). However, there is a lack of knowledge about the factors affecting older workers' intention to continue paid work.

The conceptual framework typically used to examine older workers' employment intentions has traditionally been about the decision to exit the workforce and associated retirement patterns. There is a significant amount of research into why people leave the workforce or retire from it (for example, Australian Bureau of

Statistics 2006; Feldman and Turnley 1995; Hayward, Friedman, and Chen 1998; Muchinsky and Morrow 1980; Phillipson and Smith 2005). However, there is no model or framework explaining why people choose to stay at work (Lee and Mitchell 1994) and, unlike older workers' decisions to retire, there is little understanding about the factors influencing older workers' intentions to continue in paid work. Moreover, few studies have sought information from older workers themselves as to their working intentions and what factors might influence them to remain in employment.

Due to the differences in the way that men and women are treated in employment, the greater financial disadvantage frequently suffered by women as they near retirement and the mostly male-based models used to plan changes to the way work is socially constructed, the differences between the intentions of males and females may be a significant issue in the study of older workers. Research suggests that employment issues for women are different to those affecting men (for example Bernard et al. 1995; Encel and Studencki 1997; Merkes 2003; Patrickson and Hartmann 1996; Villani and Roberto 1997), and more so once they reach the age of 50 years (Berquist, Greenburg, and Klaum 1993). However, much of this research has neglected older women in the labour force (Ainsworth 2002). Women continue to be marginalised in the lower skilled, part-time and lower paid jobs (Australian Bureau of Statistics, 2002), thus continuing the trend to financial insecurity and greater reliance on government welfare or continuing to work. That is, many older women may not have a choice but to continue working. Moreover, there is limited research exploring the combined workplace implications of gender and ageing (except, for example, Arber and Ginn 1995; Austen and Giles 2003; Duncan and Loretto 2004; Onyx 1998; Still and Timms 1998). What has been largely overlooked in the literature is an investigation of whether the perceptions of work-related factors

influencing older workers' intentions to continue paid work are similar or different for men and women. It may be that while women return to the workforce with enthusiasm and commitment after family commitments have been fulfilled, at the same time, men are contemplating the prospect of retirement, or at least, reducing their work commitments in favour of different work-life balances.

The role of gender difference is important to this research for four reasons. Firstly, the types of workforce participation women undertake appear different to men's. Secondly, the broken nature of women's work histories influences their total time in the workforce and thereby the amount of time to gather resources and experience. Thirdly, there are differences in retirement decision-making between men and women (Szinovacz, DeViney & Davey, 2001; Talaga & Beehr, 1995). Fourthly, while older men may suffer from age discrimination, older women can suffer from at least two types of discrimination – age and sex.

The issue of women having less likelihood of early retirement due to lower earning and saving capacities has previously been identified by several authors, including the American Association of Retired Persons (2003), Atchley (1982), Bryson (2004), Onyx (1998), Patrickson and Hartmann (1996), and Patrickson and Ranzijn (2004). Patrickson, Hartmann and McCarron (1994) found similar results when researching women in education in South Australia. These women were mostly uncertain about when they might retire and were generally uninterested in early retirement, due partly to their limited access to superannuation and the consequent financial shortfalls. In contrast, early exit intentions of women were supported by Talaga and Beehr's (1995) research in which females' retirement decisions were influenced by other individuals in their environment, as well as their generation's social norms about the role of women as nurturers and emotional providers for others

Research is therefore needed to confirm the factors affecting the future employment intentions of older women, and whether these are different to factors that influence men's intentions to continue working. This paper provides a review of the literature from which the hypotheses emerge, and then describes the sample and methods to test the hypotheses. The results from a regression analysis of relevant data follows and the discussion involves pattern-matching with relevant past research.

THEORETICAL BACKGROUND

With no single model to explain the intentions of older workers to continue working, one approach to explore this issue is to begin from the perspective of the intention to cease work, or to retire, and to build from there. While there are likely to be some factors affecting the decision to retire that are similar to those affecting the intention to continue working, there are potentially some other factors that will be different. Such differences have not been revealed in the literature, but serve as drivers for this research. Additionally, there is an absence of longitudinal research on retirement intentions of older workers in Australia, therefore little is known about the nature of transitions to retirement within the Australian workforce (Warren 2006).

According to a review of the retirement literature, the health of an older individual and that of their family, plus their financial circumstances, have been found to be the two most influential factors affecting their decision to retire. Health was found to be significant in widespread literature (for example, American Association of Retired Persons 2002; Borland 2005; Cai and Kalb 2005; Humphrey, Costigan, Pickering, Stratford, and Barnes 2003; Patrickson and Clarke 2001; Phillipson and Smith 2005; Warren 2006). Financial circumstances were also found to be important

in the decision to retire (for example, Hansson, DeKoekkoek, Neece, and Patterson 1997; Jackson, Walter, Felmingham and Spinaze, 2006; Patrickson and Clarke 2001; Phillipson 2004; Warren 2006), and especially for single (Cobb-Clark and Stillman 2005; Peracchi and Welch 1994), separated or divorced women (Smeaton and McKay 2003). Financially related factors include home ownership, retirement circumstances of partner (Knox, 2003), personal savings, access to government age pension and personal superannuation amounts (Department of the Treasury 2004) and the like.

Previous research has identified other factors as also relevant to the decision to retire. These other factors are both positive and negative influences on the intention to continue in employment. Positive influences included attachment to, or passion for, work (Barnes, Parry, and Taylor 2004; Patrickson and Clarke 2001; Patrickson and Ranzijn 2004; Rosenman and McDonald 1995), flexible working arrangements including reduced hours and working from home (Commissioner for Public Administration 2002; Patrickson and Ranzijn 2004). Negative influences on the intention to continue included outside interests (Humphrey et al. 2003; Phillipson and Smith 2005), caring responsibilities (Evandrou and Glaser 2004; Knox 2003; Loretto, Vickerstaff, and White 2005; Mooney and Stratham 2002) and negative factors at work (Blekesaune and Solem 2005; Shacklock and Brunetto 2005). However, as previously mentioned, the majority of this research was concerned with the decision to retire, not the intention to continue paid work. Further, the factors influencing the intention to continue working may not be the same factors as those influencing retirement intentions, yet there is limited research on older workers' paid working intentions.

In contrast, rather than investigating the decision to leave the workforce, Shacklock (2005; 2006a; 2006b) examined what work-related factors might

encourage older workers to remain in the Australian workforce, as part of addressing that country's looming labour skills shortage. She identified specific work-related factors that influenced persons aged 50 years and older in terms of their intentions to continue paid work. Using 50 in-depth interviews of older workers and their managers, as well as retirees from the same organisation, Shacklock conducted qualitative research within a large organisation in Australia. In response to questions about the attachment to work, the value individuals placed on working, and the factors that might influence a person's intentions to continue in employment or return to work from retirement, the findings suggested there were nine factors - seven work-related factors, plus the health of the individual and their family, and the financial circumstances of the individual. The seven work-related factors were (i) attachment to (passion for) work; (ii) importance of working to the individual; (iii) perception of personal autonomy at work; (iv) flexible work arrangements (v) interpersonal contact at work; (vi) interests outside of work, and (vii) management and organisational factors, such as supervision, bureaucracy and work environment. As one of few studies actually exploring why older people might stay in employment, rather than leave it, this paper extends upon that research. This paper uses the same factors as influences on intentions to continue working, but within a wider context, using a larger sample, quantitative data collection and analysis, and exploring possible differences between the factors that affect men's and women's intentions to continue in employment.

Since research is typically limited by time and costs, as well as respondent fatigue, the two factors of health and financial circumstances, which have both been extensively researched previously, were not included in this study. Further, neither of these two factors is work-related so much as related to individual circumstances and

upon which organisations can typically have very little influence. Rather, focus was on the seven work-related factors affecting the older workers' intention to continue working. There is a clear need, given the labour shortages in most OECD countries today, to examine all these factors within the context of the intention to continue paid work, as being possibly different from those factors which influence the intention to retire. This paper will therefore extend upon Shacklock's (2005; 2006a; 2006b) work by testing those seven variables within a larger context and by using a statistically valid survey instrument to confirm (or otherwise) the validity of these influencing factors.

(a) Attachment to work

The literature confirms the role of work "*passion*" or attachment to work in the desire to continue working (Barnes et al. 2004; Patrickson and Clarke 2001; Patrickson and Ranzijn 2004). Attachment to work is typically related to the content of the work or job itself, as for a doctor who is committed to healing and the profession as a whole. Positive views about work were found to influence well-being and identity, encouraging older people to consider the extension to their working lives into later ages. In the retirement decision literature, psychological factors such as reduced commitment and job satisfaction, dissatisfaction with career attainment, and anxieties about leaving the workplace, were influential (Ekert and DeViney 1993), as well as the negative perception of changing from work to retirement when strong attachments to jobs were evident (Barnes and Parry 2003). Anderson, Johnson and Saha (2002) found from a large Australian multi-university survey that academic staff still found attractions in continuing to work in an academic way of life. These attractions included an increase in the quality of teaching, a more diversified student body and a consequently more interesting student mix, the growth of communication

technologies (in particular e-mail, which enabled worldwide research collaboration) and the ongoing: “pleasure to be involved in a highly intellectual community and with very able students at the top level” (Anderson et al. 2002, 107).

(b) Importance of working to the individual

The importance of working to an individual is different to the previous factor of the attachment to work. The importance of working is concerned with the relative importance in terms of preferences between various choices of aspects of life, such as friends, leisure and work. That is, the importance of working impacts upon intentions to continue working or to leave the workforce, because it is related to other aspects of life and the preferences that a person has for working as against other choices (family, community, spiritual development, friends, hobbies) (MOW International Research Team 1987). Typically the availability for each of these aspects of life is somewhat mutually exclusive of the other choices, leading to the first choice/s usually representing how an individual would prefer to spend their time and energy. As found in the literature about working (for example, Australian Bureau of Statistics 2006; MOW International Research Team 1987), most workers find importance in working. Further highlighting the importance of working to older workers, over 200,000 people in Australia who had previously retired had returned to work or were seeking work, seeking “something to do” or out of boredom (35 per cent) (Australian Bureau of Statistics, 2006). Moreover, if they were not in paid work, giving them intrinsic value rather than simply the financial reward, more men (80 percent) than women (45 percent) would be unhappy (Wolcott, 1999). Yet, any differences between the importance of working to older men and women remains unclear, as does the likely impact of this factor on their intentions to continue working.

(c) Perception of personal autonomy at work

One factor that may affect employees' decisions to retire is their perceptions about their level of autonomy in the decision-making at work (Friedmann and Havighurst 1977; Phillipson and Smith 2005). Employees' autonomy in the workplace refers to their ability to make decisions about how and when to undertake workplace tasks (De Jonge 1995). However, the issue is likely as relevant to employees considering whether to continue working. As evidence of such a relationship, early retirement (the opposite of continuing to work) was related to low levels of autonomy in job tasks among males in Norway (Blekesaune and Solem 2005). Moreover, Hansson et al. (1997) and Salter (2003) argued the decision to retire was related to the choice to retire rather than being forced to retire. Support for this argument was found by Shacklock and Brunetto (2005) in that the intrinsic factors of the job, and particularly autonomy, had a negative influence on the decision to retire.

There is a debate about whether employees' perceptions of autonomy in the workplace affect other factors such as job satisfaction (Hundley 2001). Whilst Patrickson and Ranzijn (2004) argued individuals make the decision to retire based on their 'bounded choices' when considering their financial position and health situation, it seems likely that other factors (such as their perception of autonomy) may affect how they perceive these factors. When employees consider the HRM and management policies and practices at work and/or government policies and incentives concerning taxation, superannuation, and age pension benefits, their decisions to continue working may depend on their perception about autonomy at work.

(d) Flexible work arrangements

Work-life balance as a concept has been well researched in recent years and is a key issue for employers, employees and social policy makers. From the employer's perspective, the more satisfactory balance between employees' work and life will lead to high performance and lead to organisational effectiveness (Charlesworth and Baird; McDowell 2004). From the employee's perspective, higher levels of job satisfaction and organisational commitment are found with employers who support the effective integration of work and family responsibilities (Forsyth and Polzer-Debruyne 2007). Additionally, according to De Cieri, Holmes, Abbott, and Pettit (2005), work-life balance strategies are important to the retention and attraction of female employees. The greater participation rate of women in the labour force over recent times (Australian Bureau of Statistics 2007) is now a driver of the demand for improved balance between the demands of work with the obligations of family and home, and there is some consensus that older workers want flexibility in their work arrangements if they are to continue working (Eagles 2005; Hill, Jackson and Martinengo, 2006; Patrickson 2003; Phillipson 2004; Productivity Commission 2005; Rolland 2004). Yet, less than ten percent of employers reported introducing any flexible working arrangements such as part-time or casual work, or phased retirement programs (Parsons and Mayne 2001). Patrickson and Ranzijn (2004) argued that offering flexible work to older workers close to their retirement decision was viewed by them as an attractive option. In overseas research, older UK professionals found different forms of working (especially freelancing, consulting and self-employment) to be attractive employment options (Platman 2004), and may influence their intention to continue working longer. Overall, flexible work arrangements and their impact on older workers and their intention to continue working remain under-researched.

(e) Interpersonal interaction at work

The opportunity to interact with others while at work was found to be attractive to older workers, and those who had retired and were no longer working missed such interaction (Shacklock 2006a). Further, social interaction at work was found to be an important factor in working, particularly later in life (Choo 1999), and after the traditional age of retirement (Smeaton and McKay 2003). However, the impact of the opportunity for social interaction at work on the intention to continue working has not been tested.

(f) Interests outside of work

A majority (83%) of those who intended to retire early reported they would do so in order to “enjoy life while they were still fit and young” (Phillipson and Smith 2005, 28). In that research, a new direction in their lives was cited as one of the main reasons, as well as the desire to spend time with a partner. Similarly, Laslett (1989) argued that retirement allows more time for generally pursuing life goals, and Ginn and Arber (2005) found that older people were more likely to seek certain characteristics about jobs they might choose, including less manual labour and more quality-adding to their lives. Further, the Meaning of Working International Research Team (1987) found that there were several interests outside of work that affected individual’s meaning of working, including: family, friends, spiritual development, community, hobbies, and leisure. Caring responsibilities was another part of this factor, and women were more likely than men to cite pressure from partners and family to stop work to assist with caring (Jackson, et al. 2006; Warren 2006). However, the research has not identified which factors impact the intention of older people to continue working.

(g) Management and organisational factors, such as supervision, bureaucracy and work environment

Organisational policies have traditionally been of little support in encouraging employees to stay working beyond the traditional age of retirement. In particular, Drucker (2001) criticised human resource managers for not supporting older workers and continuing to favour younger people. He further argued it was the responsibility of human resources managers to develop policies aimed at encouraging older workers to remain with them past the traditional retirement age (Drucker 2001). Instead, the experience of older workers is that the majority retired for reasons beyond their control (81 percent of men and 64 percent of women), with the majority of these citing “significant employment problems” prior to their retirement (Sheen 1999, 8). These reasons, she argues, may have been related to age victimisation in the workplace, and the forceful use of casualisation of jobs. Since age discrimination still occurs in Australia (Encel and Studencki 2004) such arguments are likely to be valid. Further, Platman (2004) found that the type and characteristics of work and the working environment was important to older workers when considering their working futures. Support was argued by Shacklock and Brunetto (2005) who found that organisational policies, practices and management regarding older workers also influenced the retirement decision. Instead of developing positive policies aimed at encouraging employees to remain working, it has traditionally been organisational human resource management (HRM) policies that have encouraged older employees to retire early. OECD (2005) argued that removal of all barriers to older workers remaining at work need to occur in Australia, including any remaining policies and practices encouraging early retirement. Working is important to many older people,

yet without the organisational policies to support different (possibly less than full-time) working arrangements, and matching supervisors to older workers, many older workers who have a choice to leave may choose to leave the workforce rather than put up with uncomfortable or unpleasant circumstances.

In summary, we are not well informed on the factors involved in the intentions of older workers in terms of their future employment. Accordingly, the objective of this paper is to examine the impact of certain work-related factors on older workers' intentions to continue paid work and to examine whether or not the impact of these work-related factors varies between men and women. Therefore, the primary research questions are:

RQ₁ Do perceptions of work-related factors (attachment to work, importance of working, autonomy, flexibility, interpersonal relationships, interests outside of work and work environment) influence older workers' intention to continue paid work?

RQ₂ Does the impact of perceptions of work-related factors (attachment to work, importance of working, autonomy, flexibility, interpersonal relationships, interests outside of work and work environment) on older workers' intention to continue paid work vary between men and women?

To examine the significance of work-related factors on older workers' intentions to continue paid work, the first hypothesis was developed:

H₁ – Perceptions of work-related factors (attachment to work, importance of working, autonomy, flexibility, interpersonal relationship, interests outside of work and work environment) have a significant influence on older workers' intentions to continue paid work.

Differences between males and females in intentions to continue working

Research has shown men and women vary in their perception of the meanings of work once they reach the age of 50 years (Berquist et al. 1993). For example, some women enter the workforce later in life after having raised children and are keen to have some influence in the workplace (not feeling the dissatisfaction that some men feel, having worked constantly since they left school). However, it should be noted that some women's career paths can parallel those of men. For instance, it is suggested that most successful senior executive women who are not married, suffer the same stress-related health problems as their male counterparts (Still and Timms 1998). Other differences by gender exist, including that of the expected financial circumstances on retirement having an influence on retirement intentions, where the higher the expected retirement payout, the longer that women intend to work and the earlier that men intend to retire (Jackson, et al. 2006). Further, on average, women retire earlier than men in Australia (Australian Bureau of Statistics 2006), while Jackson et al (2006) argued that in many studies, but not all, females with insufficient financial support are more likely to remain working and retire later than females with sufficient funds.

Therefore, given the different roles played by males and females, and the factors which may impact upon them differently because of their sex, the issue of the gender of the older worker may need further investigation as a possible factor

influencing intentions to continue working. Further gender differences are apparent upon trying to return to the workforce. For example, after child-rearing, women have difficulty finding a job and even when they are successful, that job is more likely to be part-time (45 per cent of women over 45 years, compared with 11 per cent of males over 45) (Australian Bureau of Statistics, 2005b). For many such older women, and particularly those approaching retirement, their financial resources may be insufficient, and extensions to working lives may be a necessity rather than a choice. These differences from men in work histories reflect the different life phases for women, including “home duties”, child-rearing and other nurturing roles.

The interrupted nature of women’s work histories is important as different employment histories may also affect income levels. For example, women returning to the workforce following child-rearing are often seen as lacking in up-to-date skills and knowledge. With ageing comes an increase in difficulty finding a job, as demonstrated by the rate of long-term unemployed women aged 55-64 years (48.8 per cent), compared with those aged 45-54 years (35.9 per cent) (Australian Bureau of Statistics 2005b). In contrast, some women are more likely to want to work later in life. Several researchers found those women with a strong social attachment to their workplace were less inclined to retire, and were less likely than men to consider retirement positively (Merkes 2003). Concurring, Atchley (1982) found women were more likely to have negative views about retirement than men. Merkes (2003) argued women in high-status occupations were more likely to want to continue working past the age of 65 years than women in low status occupations. Atchley (1982) partly agreed, finding those men more likely to continue working past the mandatory retirement age did so because of work enjoyment; women, on the other hand,

continued working for financial need reasons. The hypothesis that emerges from the literature is:

H₂ - The impact of perceptions of work-related factors (attachment to work, importance of working, autonomy, flexibility, interpersonal relationships, interests outside of work and work environment) on older workers' intention to continue paid working varies between men and women.

METHODS

The one-shot experimental design is used to gather data to test whether work-related factors influence Australian older workers' intention to continue paid work. Once all completed questionnaires were collected and analysed, the results were compared to past research (Babbie 2004).

Measures

A questionnaire was developed using a 7-point Likert-type scale ranging from 1 (strongly agree) to 7 (strongly disagree). The measures included in the questionnaire are outlined as follows:

‘Intention to continue working’, dependent variable, was measured using 5 items, based on a study conducted by Shacklock (2005).

The following variables are the independent variables and the reliability of each construct is included in Table 2.

1. ‘Autonomy’ was measured using 5 items, based on a study conducted by Shacklock and Brunetto (2005).
2. ‘Interpersonal relations’ was measured using 6 items, based on an instrument validated by Rubin, Perse and Barbato (1988).
3. ‘Work environment’ was measured using 3 items, based on a study conducted by Shacklock (2005).

4. 'Flexibility' was measured using 3 items, based on an instrument validated by Netemeyer, Boles and McMurrian (1996).
5. 'Attachment to work', 'importance of working' and 'interest outside of work' were measured by an instrument validated by the International Research Team on Meaning of Working - MOWIRT (1987). These variables were measured using 2, 2 and 7 items, respectively.

Sample

Purposeful sampling underpins all sampling decisions (Babbie 2004). This research is focused on employees in a large public sector organisation. The organisation is located in Queensland and employs over 3000 people. This organisation was chosen because it is one of the largest employers in the region, and represents a broad range of employees at different levels of hierarchy, types of jobs, skill sets, management/supervisory arrangements, ages, and both sexes. The workforce is employed in a wide range of jobs from labouring and town planning through to water management. There are no current policies specific to older workers, other than their treatment at all levels and in all decisions being non-discriminatory. Respondents were sought from all employees aged 50 years and older. The organisation identified that over 1000 employees met this criterion and they sent an anonymous survey and return envelope addressed to each suitable employee. The reason that the age of 50 years was selected for the sample was that this age is likely to be close to the decision to retire or to continue working, and this age is also very commonly used to refer to "older workers" (for example the ABS uses 45 years as the age minimum for "mature workers", while the USA Center for Aging and Work, Boston, defines "older workers" as those 50 years of age and older). A total of 1012 questionnaires were distributed randomly and 379 were returned

providing a response rate of around 38%. Envelopes were left within designated areas for employees to seal once the completed questionnaires were inserted and employees returned the sealed envelopes to the researchers.

RESULTS

Demographics

Of the 379 respondents, 67.3% were male and 31.9% female. Examination of age group showed the greatest number of respondents (47.9%) were in the 50-54 years age group, followed by 55-59 (33.2%), 60-64 (14.9%), 65-69 (3.7%) and 1 respondent was aged 70 years or over (see Table 1). In addition to identifying to which age group they belonged, respondents were also asked to provide their age in actual years, because it was felt that some respondents may object to providing their actual age, and thus age groups were sought first. The average actual age of all respondents who provided their actual age ($N = 344$) was 55.29 years, with more people at the age of 50 years than any other age.

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Insert Table 1 about here

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Results from quantitative analysis

Regression analysis was used to analyse the data. The means, standard deviations, correlations and reliability of the data in this study are reported in Table 2. Coefficient alphas were all acceptable, ranging from .76 to .89, except importance of work (.66). However, this variable is from a previously validated instrument and thus it was used in this study. The findings indicate that the intention to continue paid work is significantly correlated to several variables: the importance of work, autonomy at work,

flexibility at work, the work environment and interests outside of work (except to the control variable: area work for). With a response rate of almost 39%, it is argued that the results are representative of the organisation. Interestingly, the intention to continue working was found to be not statistically related to two of the variables, namely: attachment to work and interpersonal interaction at work.

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Insert Table 2 about here

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The results suggest that **Hypothesis 1** should be accepted in part. As shown in Table 3 the results indicate there is a significant relationship between work-related factors (attachment to work, importance of work, interpersonal interaction, autonomy, flexibility, work environment and interest outside work) on older workers' intention to continue paid work ($F = 21.88$, $R^2 = .312$, $p < .000$). In other words, the combination of work-related factors contributed to 31 per cent of the older workers' intention to continue paid work.

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Insert Table 3 about here

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However, only three work-related factors were significantly related to older workers' intention to continue paid work, including 'importance of work' ($\beta = -.142$, $p < .05$), 'flexibility' ($\beta = .120$, $p < .05$) and 'interests outside of work' ($\beta = .407$, $p < .001$); (See Figure 1 below).

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Insert Figure 1 about here

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The results suggest that **Hypothesis 2** should be accepted. The findings suggest that work-related factors influencing older workers' decisions to continue paid work are somewhat different between men and women. As shown in Table 3, findings from the regression analysis suggest a significant relationship between work-related factors and intention to continue paid work for both men ($F = 11.98$, $R^2 = .269$, $p < .000$) and women ($F = 13.10$, $R^2 = .476$, $p < .000$). For women, 48 per cent of the variance of the intention to continue paid work was predicted by the combination of work-related factors. This result was higher than for men ($R^2 = .27$ per cent). Specifically, work-related factors that were significant for women include interpersonal relationships ($\beta = -.220$, $p < .05$), autonomy ($\beta = .197$, $p < .05$), flexibility ($\beta = .327$, $p < .001$) and interests outside of work ($\beta = .352$, $p < .05$). However, for men, significant work-related factors include importance of work ($\beta = -.156$, $p < .05$), and interests outside of work ($\beta = .405$, $p < .001$); (See Figure 2 below).

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 Insert Figure 2 about here

As shown in Table 4, a two-tailed t -test also suggests that there are significant differences for attachment to work ($t = -2.81$, $p < .05$), autonomy ($t = 4.04$, $p < .000$), flexibility ($t = -2.94$, $p < .05$), work environment ($t = 3.46$, $p < .001$) and interests outside work ($t = 2.30$, $p < .05$).

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 Insert Table 4 about here

However, Levene's test for equality of variances was not significant, and the compared variances were substantially equal, except in relation to autonomy ($F = 6.60, p < .05$), work environment ($F = 5.78, p < .05$) and interests outside work ($F = 5.88, p < .000$); (See Figure 3 below).

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Insert Figure 3 about here
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DISCUSSION

The intention of this research was to identify what work-related factors impact on the intention of older workers to continue paid work and also to examine whether there are any significant differences affecting intention to continue paid work between men and women. The findings of this research suggest that there are several clearly identifiable work-related factors which impact on the intention of older workers to continue paid work, including 'importance of work', 'flexibility' and 'interests outside of work'. Previous studies also have found that 'flexibility' (Patrickson 2003; Phillipson 2004; Productivity Commission 2005; Rolland 2004) and 'interests outside of work' (Phillipson and Smith 2005; Laslett 1989; Ginn and Arber 2005) were important to older workers' when considering retirement. It appears that the intention to continue paid work is impacted by some of the same factors as those that impact the decision to retire. However, there is no research examining the influence of gender on the intention on older workers to continue paid work.

Findings from the current research, however, suggest that there are significant differences between men and women in their intentions to continue paid work. Data analysis suggests that work-related factors that showed a significant level of differentiation, based on gender, included 'autonomy', 'work environment' and

‘interests outside work’. Interestingly, two of these factors (autonomy and work environment) are different from the factors affecting older workers’ intentions to continue working for all workers, irrespective of gender. This suggests that whether a person is male or female is a relevant factor when examining the impact of work-related factors on older workers’ intention to continue paid work. For example, on the one hand, further analysis of the data (regression analysis) suggests the work-related factors that specifically related to and were significant for women include ‘interpersonal relationships’, ‘autonomy’, flexibility’ and ‘interests outside of work’. On the other hand, ‘importance of work’, and ‘interests outside of work’ were important factors for men in their intentions to continue working (See Figure 3 below). Notably, there is a negative relationship between females and personal relationships at work. While this result appears counter-intuitive, it could be explained by the nature of jobs these women fill. In their large organisation, men outnumber women in general, and the relationships they would have at work would typically involve dealing with the general public, leaving little time available to develop relationships between staff. Further, the organisation is a male-dominated one, with fewer professional women than men, and with women dominating the lower levels of the organisations’ hierarchy and skill base. It may be that most personal relationships at work are therefore based on work, with limited socialising time available to develop ‘friendships’ that continue outside of the work environment. To date there has been minimal recognition on the part of organisations about the importance of developing appropriate policies and practices that would encourage older employees to consider continuing to work, with 51 percent of medium-sized organisations are only just becoming aware of the potential labour shortage due to baby boomer retirement (Schramm, 2006).

The contribution of this paper is the exploration of differences on intention to continue paid work for older men and women. This is supported by research suggesting that employment issues affect men and women differently (Bernard et al. 1995; Encel and Studencki 1997; Merkes 2003; Patrickson and Hartmann 1996; Villani and Roberto 1997). It should also be noted that there is evidence that men and women have differing perceptions about their meanings of work once they reach the age of 50 years (Berquist et al. 1993). However, in considering these results, it is noted that very few other research studies have been conducted into the intention of older workers to continue paid working, particularly exploring gender as an important variable.

Previous research has already established that the perception about the level of autonomy in the decision-making in the workplace is an important factor that is likely to affect older workers' decisions to retire (Phillipson and Smith 2005). Further, 'work environment' was considered an important factor for older workers when considering early retirement (Platman 2004). In terms of the intention to continue paid work, the present paper supports previous research conducted by Shacklock (2005; 2006a; 2006b) which demonstrated that some factors that impact upon an older individual's intention to continue paid work, irrespective of being male or female, included 'importance of work', 'flexibility' and 'interests outside of work'. When considering the impact of gender on the intention of older employees to continue paid work, several new factors have been identified in this present research, including 'interpersonal relationships', 'autonomy', and 'work environment'.

The implications of these findings for organisations include that, irrespective of whether an older worker is male or female, their interests outside of work will impact upon their intentions to continue working. While this appears obvious, and the

organisation can apparently have little affect on such interests, it may be that other work-related factors can influence the older worker to continue working. For example, on the one hand, if they are male, the results suggest that the importance of their work in relation to other aspects of their life may be significant enough to sway them to continue working. On the other hand, if the older worker is female, the results suggest that the organisation could increase personal autonomy and flexibility at work for that older worker, and support the development of personal relationships at work. Examples of practices that would enhance these factors include encouraging social contact at work, allowing time for the development and maintenance of social relationships and organizing social events so that females can meet new social contacts. In other words, the result suggest that organisations can impact the intentions of older workers to remain working, and can do so by influencing the importance of work to the individual and the flexibility available to older workers.

If the older worker is female, then higher levels of autonomy and flexibility, and the opportunity for personal relationships are likely to extend their working lives. Such flexibility could include offering real and challenging jobs paid at similar levels to previous jobs and to match the skills and experience of the older worker, but working less than full-time hours. A range of options are available and need to be considered in organisations to increase retention rates of valued older females, including job-sharing, part-time work, annual hours, seasonal work, project type work that might be full-time for a short period followed by periods of no work.

This study has a number of limitations. First, the study is limited to a single large public sector organisation located in Queensland. This study therefore needs to be replicated to test the validity of the findings in different organisational contexts, for example in small and medium enterprises and in the private sector. A second

limitation relates to common methods bias in relation to the self-reporting techniques used to gather information in the survey that was used as one way of collecting the data. Self-report methodology is only appropriate to use when it suits the research methodology otherwise, Spector (1994) argues, the generalisations become too speculative. However, self reporting methodology was useful for the present research because it provided trends that in turn provided understanding about employees' feelings and perceptions, given that the literature review supported the inferences and interpretations made about the data (Spector 1994, 386).

CONCLUSION

The findings from this study made a contribution to the literature by identifying the work-related factors that influence older workers' intentions to continue paid work, including 'importance of work', flexibility' and 'interests outside of work', irrespective of gender. However, the findings of the current study also indicate that the impact of work-related factors on older workers' intention to continue paid work can be substantially enriched when examining the differences between men and women. This is supported by the findings suggesting a significant level of differentiation, based on gender, in relation to 'autonomy', 'work environment' and 'interests outside work'. Further analysis of the data also demonstrated several clearly identifiable factors, specifically related to either men or women. While the significant work-related factors influencing men's intention to continue working include 'importance of work' and 'interests outside of work', the significant factors for women include 'interpersonal relationships', 'autonomy', 'flexibility' and 'interest outside of work'. The results reported within this paper have the potential to make a considerable contribution in both theoretical and practical

terms. Further research is needed to replicate and clarify these results, as well as to examine the impact of work-related factors on the older workers' intentions to continue paid work in other settings.

The implications for management are indeed significant. Management will need to consider these important work-related factors in addressing attrition and turnover data and formulating human resource forecasts and specific strategies for retention of older men and women. Given the aging population and the issues related to future labour shortages (including the trend toward early retirement), there is a clear inference for management to develop new policies and practices aimed specifically to increase employment of older workers.

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Table 1
Demographics

	Males	Females	Employees (N = 379)	
Gender				
Male	255		255	67.3
Female		121	121	31.9
Missing			3	.8
Age				
50-54	119	61	180	47.5
55-59	85	40	125	33.0
60-64	39	16	55	14.8
65-69	11	3	14	3.7
70-74	1	0	1	.3
Missing			3	.8

Table 2
Means, Standard Deviations, Correlations and Cronbach's Alpha Reliability

Variable	M	SD	1	2	3	4	5	6	7	8	9	10
1. Attach to work	4.15	1.34	(.76)									
2. Import work	2.70	1.36	.30**	(.66)								
3. Interp interaction	3.79	1.25	.30**	.33**	(.81)							
4. Autonomy	4.83	1.43	.09	.07	.34**	(.87)						
5. Flexibility	4.82	1.84	.15**	-.04	.22**	.30**	(.89)					
6. Work environm	5.32	1.56	-.03	-.06	.24**	.52**	.33**	(.81)				
7. Interest out work	3.45	1.37	.09	-.07	.15**	.27**	.37**	.37**	(.85)			
8. Future work	4.46	1.27	.01	-.20**	.07	.21**	.33**	.30**	.49**	(.82)		
9. Gender	1.32	.47	.14**	-.01	.02	-.20**	.14**	-.17**	-.11**	-.07	1	
10. Area work for (Control variable)	.99	.10	-.05	-.08	-.05	-.28	-.00	.03	-.02	-.02	-.09	1

^a N = 379. Numbers in parentheses on the diagonal are the Cronbach's alpha coefficients of the composite scales.

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed)

Table 3
Regression analysis detailing relationship between work-related factors and the decision to continue paid work

Work-related factors	Decision to continue working Statistically significant beta scores		
	All Employees F = 21.88** R ² = 31%	Men F = 11.98** R ² = 27%	Women F = 13.10* R ² = 47%
Attachment to work	$\beta = .003$	$\beta = .011$	$\beta = .007$
Importance of working	$\beta = -.142^*$	$\beta = -.156^*$	$\beta = -.090$
Interpersonal relationships	$\beta = -.011$	$\beta = .059$	$\beta = -.220^*$
Autonomy	$\beta = .035$	$\beta = -.008$	$\beta = .197^*$
Flexibility	$\beta = .120^*$	$\beta = .070$	$\beta = .327^{**}$
Work environment	$\beta = .094$	$\beta = .091$	$\beta = .044$
Interests outside work	$\beta = .407^{**}$	$\beta = .405^{**}$	$\beta = .352^{**}$

Note: All employees: N = 346; Men: N = 237; Women: N = 109

* statistically significant at .05 level

** statistically significant at .001 level

Table 4
Independent samples test: men and women

	Levene's test for equality of variance			t-test for equality of means	
	F	Sig.	t	df	Sig. (two-tailed)
Attachment to work	.001	.979 ^b	-2.813	227.66	.005
Importance of work	2.09	.149 ^b	.190	210.17	.850
Interpersonal interaction	2.12	.146 ^b	-.364	210.45	.716
Autonomy	6.60	.011^a	3.810	196.53	.000
Flexibility	2.35	.126 ^b	-2.941	245.62	.004
Work environment	5.78	.017^a	3.286	199.21	.001
Interest outside work	5.88	.016^a	2.186	206.15	.030
Future work	.054	.817 ^b	1.430	227.06	.154

Notes: a Equal variances not assumed; b Equal variances assumed

Figure 1: Work-related factors affecting older workers' intentions to continue paid work, irrespective of gender (regression analysis)

Figure 2: Work-related factors affecting older workers' intentions to continue paid work, based on Gender (regression analysis – see Table 3)

**Figure 3: Work-related factors that showed a significant level of differentiation,
based on gender (results from an independent t-test)**

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