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Published in *Generations*, vol. 31, no. 1, pp. 23-30, Spring 2007

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The Meanings of Work for Older Workers

By Michael A. Smyer and Marcie Pitt-Catsouphes, guest editor

Gerontologists have studied the meanings of work for older workers for more than half a century (e.g., Friedmann and Havighurst, 1954; Altschuler, 2004; Drenth, 1991; Gill, 1999). With the domestic and global aging of the labor force, employers, policy makers, and of course older workers themselves are focusing new attention on this important arena.

Several elements influence the meanings of work: the basic psychological processes of aging; the cohort or generation of the worker; the ecology of the work itself, its pushes and pulls; and the larger social context of managing the risks of aging. We start with a discussion of the meaning of work across the lifespan, and then review each of these elements to describe the meanings of work for older workers. Although there is no universally accepted definition of the “older worker” (Pitt-Catsouphes and Smyer, 2005; Hardy, 2006), we will focus on adults 50 years of age and older.

In this article, we summarize data from multiple sources to answer several related questions: Why do older workers continue to work? How do older workers’ meanings of work vary by financial, health, job satisfaction, familial, or workplace concerns? What are the implications of these findings for employers and

*Choice or
necessity?*

employees? Although we consider the monetary reasons for working, the focus of this article is the nonmonetary aspects of the meanings of work.

AGING AND WORK IN CONTEXT: A FRAMEWORK

Over the years, many scholars have pointed out the links between individual aging and the meaning of work (e.g., Sarason, 1977). In many cases, young people implicitly and explicitly envision their careers or work lives and the meaning work has for them and their own aging.

As one ages, work and career plans also subtly shift from a goal orientation to a focus on the amount of time left at work. For most people, this is of course part of a larger process of shifting a sense of personal and work-related time from how much time has passed to how much time is left (Carstensen, 2006). At the same time, mid-career and late-career workers may be responding to their own sense of changes (both gains and declines) in their physical capacities, cognitive and emotional functioning, and social roles (Sterns and Huyck, 2001; Hedge, Borman, and Lammlein, 2006). This shifting sense of time also affects the meaning attached to work for young, middle-aged, and older workers.

But the career plans and meanings of work do not develop in a vacuum. Some sociologists have focused on the influence of the “triple helix” of occupation, family, and leisure on career development and the meanings of work across the lifespan (Rapoport and Rapoport, 1980; White, 1995). Others have suggested that there are “three boxes of life”: education, work, and leisure (Riley, Kahn, and Foner, 1994; Achenbaum and Cole, in press; Hudson, in press). Through much of the twentieth century, people have engaged in the activities related to these aspects of their lives in a more or less linear fashion. Education occurred at the outset of life; work carried one through midlife and into early old age; and leisure became synonymous with retirement. While this sequence has unfolded in a somewhat orderly fashion over the past fifty years, it no longer reflects the fluid nature of the life course in contemporary society. Women and men are engaging in education, work, and leisure at different points (and often simultaneously) across the lifespan, and responding to family and other demands in various ways.

This fluidity has blurred the lines between work and retirement for older workers. A recent survey found that approximately 80 percent of baby boomers anticipated working past the traditional retirement age, at least part time (Harris Interactive, 2005). A recent analysis of data from the Health and Retirement Study (HRS) confirms that a majority of older Americans with career jobs retire gradually, in stages, using “bridge jobs” or working less than full time (Cahill, Giandrea, and Quinn, 2006). These results reflect what demographers have labeled a “redistribution of work” across the lifespan (Vaupel and Louichinger, 2006). This redistribution is also affecting older workers’ perceptions of the meaning of work.

Social policy also is linked to the changing meaning of work. For example, over the past twenty years, the “risks of aging” have been increasingly shifted to the individual (Hudson, 1999)—most obviously in the dramatic move from defined-benefit to defined-contribution pension plans (Munnell and Perun, 2006) and in the similar changes now under way in the area of retiree health benefits.

In summary, employees start to envision the meanings of work early in their careers and continue to reinvent those meanings across the life course, reflecting in part the aging process itself. At the same time, the social structures of work, family, education, and leisure have themselves changed in the latter part of the twentieth century, again affecting the meanings of work. Finally, the societal context matters, including both public policy and macroeconomic developments, shaping the contours of the meanings of work across the lifespan.

Together, these elements create a combination of “pushes and pulls” that complicate the answer to a seemingly simple question: Why work?

WHY DO OLDER WORKERS WORK?

The Center on Aging and Work at Boston College asked a group of people age 50-plus the question “Why work?” as part of a focus group convened in spring 2006. Group members were either seeking employment or recently retired and seeking new activities for their postretirement years. A sample of their answers follows.

Working makes you feel good about yourself . . . You’re fundamentally useful and . . . you’re getting up every day and you’re putting that to work. And you’re making some money for your family, or your children, or for some goal that you might have. . . .

I never feel like my whole life I worked just for money. Sometimes when I worked just for money, I didn’t stay a long time because work for me is like an extension of myself and it has to have meaning and purpose.

. . . I need to work for my health insurance . . . That’s the main reason.

Money. I need to live. I need to be able to put a coat on my back . . . We’re talking the day to day, the basic living costs. . . .

. . . I think it’s a healthy situation to continue to work in some form, shape, or fashion, whether that’s for monetary reward or challenges or give back or profit, or nonprofit. I think all those things are important to staying intellectually healthy.

These older workers are telling us what work does for them.

A number of personal factors—financial resources, physical and mental health concerns, job satisfaction, and family—affect older workers' decisions about employment, influencing their feelings about the meanings of work, and either pulling them into the labor force or pushing them into retirement.

FINANCIAL FACTORS

Understandably, older workers' assessments of their financial resources (those they have and those they anticipate having) affect their decisions about how long they plan to participate in the labor force. For instance, greater pension wealth is negatively related to older workers' expectations that they will work full time after the age of 62 (Pienta and Hayward, 2002). Similarly, among the respondents to a recent Conference Board survey who indicated that they did not intend to retire during the next five years, two-thirds (68 percent) reported that their decisions strongly reflected financial need (Parkinson, 2002). For these employees, the financial meaning of work is a key element.

Today's older workers also worry about rising costs of living, particularly the costs of healthcare coverage. The Employee Benefits Research Institute (2004) has found that 43 percent of workers who indicated that they plan to work during "retirement" think they will do so in order to keep health and other benefits.

This concern about the cost of healthcare is well founded. It is widely expected that few, if any, employers will pay the full costs of health insurance (even supplemental insurance) for their retirees. There is also much speculation about potential reductions in the scope and levels of Medicare coverage that will be available in future years. In their annual report to Congress, the Trustees of Social Security and Medicare reported that the future of Medicare is more vulnerable than Social Security; the Trustees estimated that the premiums paid for Medicare will increase by as much as 12 percent in 2006 and an additional 17 percent the following year (Rosenbaum, 2005).

AARP reports that "43% of Baby Boomers do not expect Medicare to cover most of their

health insurance needs during retirement" (RoperASW, 2004, p. 9). Since private healthcare insurance is coupled with employment status in the U.S., increasing numbers of older workers are weighing the importance of a comprehensive employer-supported healthcare plan as they decide how much longer to work. Among the respondents to the Conference Board survey who indicated that they do not plan to retire during the next five years, more than half (52 percent) stated that they want to continue to work to keep health benefits and to keep active (Parkinson, 2002).

A recent analysis of data from the National Study of the Changing Workforce (Bond et al., 2002) suggested that older workers' health coverage varies by employment status (wage and salary, self-employed, small business owner) (Bond et al., 2005). A similar picture of significant differences across income levels emerges when the focus is on worry about the expense of health insurance. More than half of older adults with annual incomes below \$40,000 per year indicated that they are "very worried" about being able to afford health insurance, compared to 30 percent of those with incomes of \$60,000 and above (Collins et al., 2006).

HEALTH AND VITALITY CONCERNS

Research has consistently found direct relationships between employment and life satisfaction of individuals age 65 years and older. Significantly, this relationship is found even when controlling for important variables such as income, age, and health (Aquino et al., 1996; James and Spiro, 2007). At the same time, studies have made one thing clear: Involuntary job loss (often framed as involuntary retirement) has a negative impact on the physical and mental health of older workers (Gallo et al., 2000).

Health conditions and concerns also affect older workers' employment and retirement decisions (Szinovacz and Davey, 2005). In general, "[w]orkers in good health are less likely to think or talk about retirement and more likely to work past the normative retirement age" (Kosloski, Ekerdt, and DeViney, 2001, p. 167). In years past, when most jobs were physically demanding, it was not uncommon for older workers to

leave the labor force because they no longer had the stamina required.

Two important transformations over the past fifty years have affected the links between health and retirement: First, the percentage of jobs that are physically demanding has decreased. In addition, larger proportions of those in their late-midlife and senior years will be healthier and more active when compared to those in earlier generations (Henretta, 2000). Despite these developments, poor health can still push some older workers into retirement (Flippen and Tienda, 2000; Adams and Rau, 2004). The Employee Benefits Research Institute (2004) reports that 35 percent of retirees who leave the workforce earlier than expected do so as a result of health conditions.

Given the disparities in the health status of racial/ethnic populations in the United States (Murray et al., 2006), it is not surprising that minority older workers are more likely than their white counterparts to report that health factors affect their retirement decisions. The Conference Board found that among the respondents who stated that they were planning to retire during the next five years, nonwhites (17 percent) were more than twice as likely as whites to say that their health affected their decision (Parkinson, 2002).

SATISFACTION WITH THE JOB AND WORK ENVIRONMENT

Just as the rewards of working can affect the meanings attributed to work and can pull older workers into extended labor force participation, the reverse is also true: Negative work experiences tend to push older workers into retirement (Kosloski, Ekerdt, and DeViney, 2001). Employees who find meaning in their work, who find it engaging and report high levels of job satisfaction, are more likely to want to keep working.

Paid work is widely recognized as an important adult role, serving as one indicator of adult competence, accomplishment, and contribution to society. A 2005 survey conducted by Harris Interactive (2005) found that 59 percent of older workers (age 55-plus) agreed or strongly agreed that "A good deal of my pride comes from my work and career," in comparison to 37

percent of those 18–34 years and 48 percent of those between the ages of 35–54.

When the focus is on the meaning of work, a large majority of older workers perceive their work as meaningful, regardless of employment role: Some 90 percent of wage-earning and salaried workers strongly or somewhat agreed that their work is meaningful to them, compared to 93 percent of self-employed and 93 percent of small business owners (Johnson, 2006).

A recent analysis of data from the Health and Retirement Study found that most older workers say that they enjoy work (89 percent). Within this very positive picture, there are variations by gender and ethnicity. Hispanic respondents (especially women) are more likely than non-Hispanic whites to say that they enjoy work (95 percent compared to 89 percent) (McNamara, 2006).

Older workers often reassess the meaning and importance of work in their lives when they consider whether to continue working (Kanfer and Ackerman, 2004). Among the 52 percent of respondents to the recent Conference Board survey who were not planning to retire, 62 percent reported that one factor in their decision to continue to work was that they found their jobs interesting; furthermore, 46 percent of the respondents said that they have not yet reached their professional goals, and 72 percent stated that they felt capable of assuming more responsibilities (Parkinson, 2002). A different survey found that 25 percent of older Americans plan to work part time for "enjoyment's sake" (RoperASW, 2004).

A Conference Board survey highlighted another aspect of the workplace that influences its meaning for some older workers: Some 29 percent of the respondents to its survey said that the social network at the workplace was a factor among those not planning to retire. Women were more likely than men to indicate that the presence of the social network at work was a factor in their decision to remain employed (Parkinson, 2002).

THE FAMILY CONTEXT

The family situations of older workers also affect their employment decisions and the meanings that they attribute to working and retire-

ment. Family situations can provide pushes and pulls in the labor force. Not surprisingly, research indicates that married couples may link their decisions to retire (Smith and Moen, 2004; Szinovacz, DeViney, and Davey, 2001). Pienta and Hayward (2002) found, for example, that the retirement decisions of wives are connected to their husbands' resources and their retirement decisions.

Caregiving responsibilities and the nature of those responsibilities may affect older workers' decisions about work and its meaning. For example, the Conference Board's survey found that 23 percent of older workers care for a parent, 22 percent care for a spouse, 21 percent care for a school-age child, and 8 percent provide care to "another" (a category that includes taking financial responsibility for a college-age child) (Parkinson, 2002). Older workers who have responsibilities for dependents are less likely to retire and withdraw from the labor force (Szinovacz, DeViney, and Davey, 2001). For example, those with children often face dramatically increased family expenses when their children reach the college years. The Employee Benefits Research Institute (2004) reports that 21 percent of workers who expect to work during their "retirement" years anticipate doing so in order to help support children or other family members (EBRI, 2004). In contrast, only 2 percent of the respondents to a Conference Board survey listed their caregiving responsibilities as a reason for retiring (Parkinson, 2002).

Gender, race, and other demographic characteristics also affect the relationships between family responsibilities and retirement decisions. The incidence of older workers with dependent care responsibilities varies according to these characteristics, which can be related to different attitudes, expectations, and behaviors related to caregiving (Szinovacz, DeViney, and Davey, 2001). For example, Szinovacz and Davey (2005) found the following:

[M]en with dependent grandchildren and those who care for their parents . . . are more prone to view their retirement as forced. . . . Among women, three care variables relate significantly to perceptions of forced retirement: care for grandchildren outside of the household, spouse's ADLs

(activities of daily living), and stopping work for family care reasons. p. 42

Interestingly, women older workers who reported that they devoted 400 hours or more to the care of their grandchildren were less likely to view their retirement as forced (i.e., they retired earlier than they had wanted to).

THE MEANINGS OF WORK: A TYPOLOGY

There may be three groups of older workers: those who have to work (for health or money); those who want to work (for social networks and using their knowledge); and those who are working for both reasons. For example, Hal W retired as an English professor at age 63, two years prior to his Medicare eligibility. He took a part-time job with Borders Books, because he needed the healthcare benefits (he had to work). After two years, though, he found that he wanted to continue working because he liked to use his knowledge of English literature and he liked the social contact across the generations at work (he wanted to work). He worked for another ten years before his second retirement.

AARP suggested four categories of older workers, two in the "have to work" category and two in the "want to work" category (RoperASW, 2002):

Sustainers (36 percent). These older workers work to live. Although they list enjoyment as a major reason for working (70 percent), they also say money is a major factor keeping them at work (90 percent).

Providers (25 percent). These are the workers in the middle, providing care for children and aging parents. Work is important because it helps them provide for these individuals and also supports their self-esteem as providers.

Connectors (16 percent). These older workers are particularly connected to their workplace. They have worked, on average, longer for their current employer than have members of other groups, and they intend to stay. They are also connected because of health and pension benefits built up across their careers.

Contributors (22 percent). These older workers live to work. Making a contribution to society—not money—is a key motivation for them.

This group includes the highest concentration of those who have reentered the workforce after retirement.

IMPLICATIONS FOR EMPLOYERS AND EMPLOYEES

Employers in an aging world must assess the risks and opportunities of an aging workforce. All employers will have to assess the importance of recruiting and retaining older workers as part of their talent-management process. Understanding the meanings of work for employees across the lifespan may help in crafting recruitment and retention efforts aimed at older employees.

The good news is that older workers find a variety of meanings in continuing to work. For those who have to work, health benefits and a regular income stream are important incentives. For those who want to work, being able to use skills and experience and maintain social connections may be especially important. More good news is that most mid- and late-career workers continue to find that their work is meaningful to them. Additional good news is that older employees intend to stay with their current employers and are more satisfied with their jobs and with life in general.

Crafting job options that are consistent with the preferences of employees of different ages will be an important employer strategy. For example, both older and younger workers have indicated similar perceptions of key indicators of an effective workplace: job autonomy; learning opportunities; involvement in management decision-making; trust in what managers say; supervisor and coworker support for success; consistent support for work, personal, and family life; absence of discrimination (Bond, 2005). These are key elements in recruiting and retaining employees across the lifespan. They also help in developing meaningful work for employees of all ages.

One of the challenges of an aging workforce is the inherent variability that comes with age. Employers of choice for the multigenerational workforce of the twenty-first century must be adept at responding to individual and generational differences. Older workers' high levels of job satisfaction, commitment to their employ-

ers, and willingness to carry responsibility suggest that they will continue to be an important part of the workforce of the future. ❧

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NOTE: Grants from the Center for Retirement Research at Boston College and the Alfred P. Sloan Foundation supported work on this article. The quotes used in this article are drawn from comments made in focus groups sponsored by the Center on Aging and Work during spring 2006. Those attending were 50 years of age and older, seeking employment or recently retired and seeking new activities for their postretirement years.

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