

Copyright is owned by the Author of the thesis. Permission is given for a copy to be downloaded by an individual for the purpose of research and private study only. The thesis may not be reproduced elsewhere without the permission of the Author.

# **Work patterns in later life: Work intentions and behaviours in older New Zealanders**

A thesis presented in fulfilment for the  
requirements for the degree of  
Master of Arts (by thesis only) in Psychology

at Massey University, Palmerston North,  
New Zealand

**Grace Catherine Rive**  
**2010**

## Abstract

The overarching goal of this study was to find positive predictors of workforce participation for older workers, therefore assisting in retaining and prolonging participation of this group in the labour force. This outcome is of prime importance to New Zealand in the future. The study consisted of three parts. The first explored the predictors of older New Zealand workers' intentions to remain in paid work 2 years later. The second assessed the accuracy of work intentions in terms of later work status and explored the predictors of divergence between the two. The third analysed the predictors of remaining in some form of paid work 2 years later. Gender differences were also assessed in each section. The sample, from the Health, Work and Retirement study, consisted of 1389 males and females, aged 53-76 years. Data from waves one (in 2006) and two (in 2008) of the HWR study was utilised.

Using logistic regression analysis, several significant predictors of intending to remain in paid work 2 years later were identified, including: demographics, health and wealth, and work-related factors. Gender differences were found in these predictors in that work-related factors were important in predicting intentions for males but not for females.

Work continuance intentions were more accurate than retirement intentions in predicting work status 2 years later. Female participants retired at a lesser rate and were less accurate in their retirement plans than male participants. Significant predictors of divergence between plans and subsequent behaviour included demographics, health and wealth and career commitment. No gender differences in these predictors were found.

Remaining in some form of paid work 2 years later was predicted by earlier work status, demographics, wealth, work-related factors, and previous work intentions for the total sample. Gender differences were also found in these predictors, in that work-related factors were important in predicting females work status but not males.

These findings extend previous research by focusing on factors that predict work continuance behaviour rather than retirement behaviour. This has important implications for organisations wishing to encourage continued work participation for older workers. Limitations and possible extensions of the research are discussed.

# Acknowledgements

I would like to thank my supervisor Fiona for all her help and guidance throughout this year and her comments while writing this thesis.

Thank you to Jenny for donating her time to help proof-read this thesis.

To my father - Merv, mother - Sharyn and my partner - Marc, thank you all for your support and helping me achieve my goals. Without each of you, this would not of been possible.

# Table of Contents

<b>Abstract .....</b>	<b>ii</b>
<b>Acknowledgements.....</b>	<b>iv</b>
<b>Table of Contents .....</b>	<b>v</b>
<b>List of Tables .....</b>	<b>viii</b>
<b>Chapter I: Introduction and Background.....</b>	<b>10</b>
Thesis outline.....	11
<b>Chapter II: Literature Review and Theoretical Framework.....</b>	<b>13</b>
Predictors of retirement intentions .....	13
Predictors of a preference for delaying retirement.....	16
Predictors of intentions to continue paid work .....	19
Gender differences in the predictors of work intentions .....	20
The relationship between retirement intentions and behaviour .....	21
The attitude-intention-behaviour relationship .....	25
Gender differences in the relationship between intentions and outcomes .....	26
Predictors of retirement behaviour .....	27
Predictors of remaining at work.....	30
Gender differences in the predictors of work status.....	32
Summary .....	33
<b>Chapter III: Research Design.....</b>	<b>34</b>
Hypotheses .....	34
Work intentions.....	34
Work intentions and work behaviours.....	37
Work status .....	39
<b>Chapter IV: Method .....</b>	<b>43</b>
Study design .....	43
Participants.....	44
Total sample demographic characteristics.....	44
Measures .....	46

<b>Chapter V: Results.....</b>	<b>51</b>
<b>Data coding and preparation.....</b>	<b>51</b>
<b>Analyses .....</b>	<b>53</b>
<b>Part 1: Work intentions .....</b>	<b>54</b>
Bivariate analyses.....	54
Multivariate analyses .....	55
Results .....	56
Total sample binary logistic regression results .....	56
Hypotheses.....	59
Further multivariate analyses .....	61
Bivariate analyses .....	62
Male only binary logistic regression results.....	62
Female only binary logistic regression results .....	64
<b>Part 2: Work intentions and work behaviours .....</b>	<b>66</b>
Bivariate analyses.....	66
The relationship between work intentions and outcomes 2 years later .....	67
Multivariate analyses .....	69
Results .....	71
Hypotheses.....	72
<b>Part 3: Work status .....</b>	<b>74</b>
Bivariate analyses.....	74
Multivariate analyses .....	76
Results .....	78
Total sample multinomial logistic regression results .....	78
Hypotheses.....	80
Further multivariate analyses .....	82
Bivariate analyses .....	83
Male only multinomial logistic regression results .....	83
Female only multinomial logistic regression results .....	85
<b>Chapter VI: Discussion.....</b>	<b>88</b>
<b>Part 1: Work intentions .....</b>	<b>88</b>
<b>Part 2: Work intentions and work behaviours .....</b>	<b>93</b>
<b>Part 3: Work status .....</b>	<b>97</b>
<b>Practical applications .....</b>	<b>104</b>
<b>Limitations.....</b>	<b>107</b>

Possible extensions .....	108
Conclusion .....	109
References .....	110



## List of Tables

<b>Table 1:</b> <i>Summary of biographical information for the total sample (N = 1389)</i> .....	45
<b>Table 2:</b> <i>Means, standard deviations, minimum and maximum scores on continuous variables measured in 2006 for the total sample (N = 1389)</i> .....	50
<b>Table 3:</b> <i>Means and standard deviations on 2006 continuous variables for the two Work Intentions in 2006 groups</i> .....	55
<b>Table 4:</b> <i>BLR of demographic variables, health and wealth variables, work quality of life variables and interaction effects on Work Intentions in 2006 showing ORs and 95% confidence intervals for ORs for the total sample</i> .....	58
<b>Table 5:</b> <i>BLR of demographic variables, health and wealth variables, and work quality of life variables on Work Intentions in 2006 showing ORs and 95% confidence intervals for ORs for the male sub-sample</i> .....	63
<b>Table 6:</b> <i>BLR of demographic variables, health and wealth variables, and work quality of life variables on Work Intentions in 2006 showing ORs and 95% confidence intervals for ORs for the female sub-sample</i> .....	65
<b>Table 7:</b> <i>Means and standard deviations on 2006 continuous predictor variables for the two Group Membership 2008 groups and the total sample</i> .....	67
<b>Table 8:</b> <i>Cross-tabulation of Work Intentions in 2006 by Work Status in 2008 for the total sample</i> .....	68
<b>Table 9:</b> <i>Cross-tabulation of Work Intentions in 2006 by Work Status in 2008 for the female sub-sample</i> .....	68
<b>Table 10:</b> <i>Cross-tabulation of Work Intentions in 2006 by Work Status in 2008 for the male sub-sample</i> .....	69
<b>Table 11:</b> <i>BLR of demographic variables, health and wealth variables and work quality of life variables on Group Membership in 2008 showing ORs and 95% confidence intervals for ORs for the total sample</i> .....	72
<b>Table 12:</b> <i>Means and standard deviations on 2006 continuous predictor variables for the three Work Status 2008 groups</i> .....	75
<b>Table 13:</b> <i>MLR of demographic variables, health and wealth variables, work quality of life variables and interaction effects on Work Status in 2008 showing ORs and 95% confidence intervals for ORs for the total sample</i> .....	79

<b>Table 14:</b> <i>MLR of demographic variables, health and wealth variables, and work quality of life variables on Work Status 2008 showing ORs and 95% confidence intervals for ORs for the male sub-sample .....</i>	84
<b>Table 15:</b> <i>MLR of demographic variables, health and wealth variables, and work quality of life variables on Work Status 2008 showing ORs and 95% confidence intervals for ORs for the female sub-sample .....</i>	86