



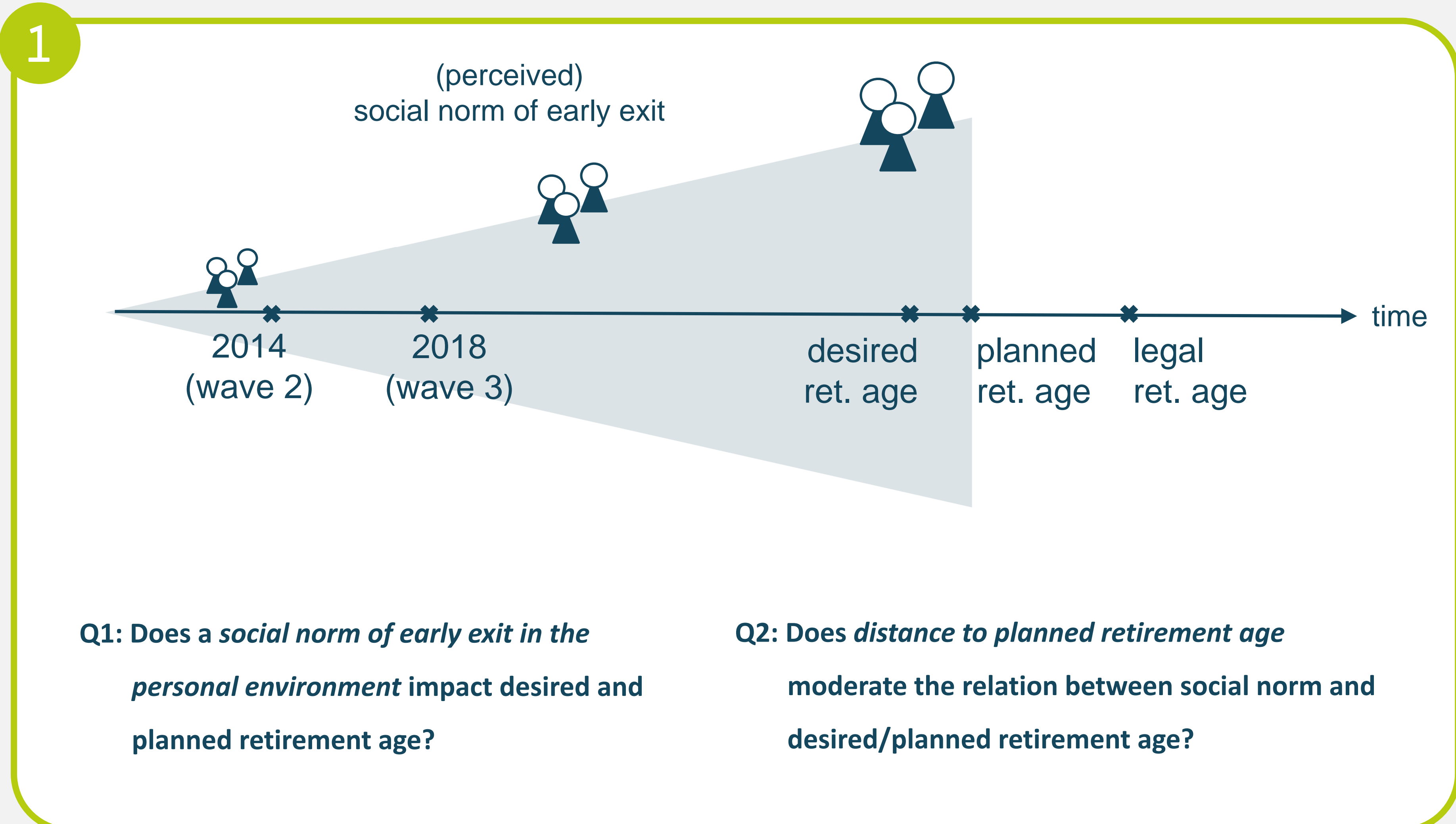
BACKGROUND

- A social norm of “early exit” from the labour market is widespread in Germany [Hofäcker, 2015]. It seems to affect the individual retirement process [e. g. Nilsson et al., 2011]. This is relevant when discussing the prevention of early exit.
- Susceptibility for certain social norms can vary over time and by individual salience of the topic [Ekerdt et al., 2001]. Little is known about the temporal aspects of that phenomenon. If retirement comes closer, susceptibility may become higher.

SAMPLE & DATA

- Survey data** from the German lidA cohort study on work, age and health [Hasselhorn et al., 2014]
Wave 2 [W2] in 2014, wave 3 [W3] in 2018
- Cohort participants:**
initially employed people, born in either 1959 or 1965 (“Baby - Boomer”) and representative for this population
- Selection:** participants of wave 2 & 3, employed in wave 3 (complete cases, n = 2,643)
- Women 55 % / older cohort (1959) 44 %
- Education: low 21 %, middle 56 %, high 23 %
- Data collection** via computer-assisted personal interview (CAPI, mean duration W3: 77 min.) at home

RESEARCH QUESTIONS



VARIABLES & ANALYSES

Independent Variables

Social norm: single item in W2 and W3 (dichotomised)
Distance to planned retirement age: calculated as ‘planned ret. age’ minus ‘current age’ (0 to 42 years).

Dependent Variables

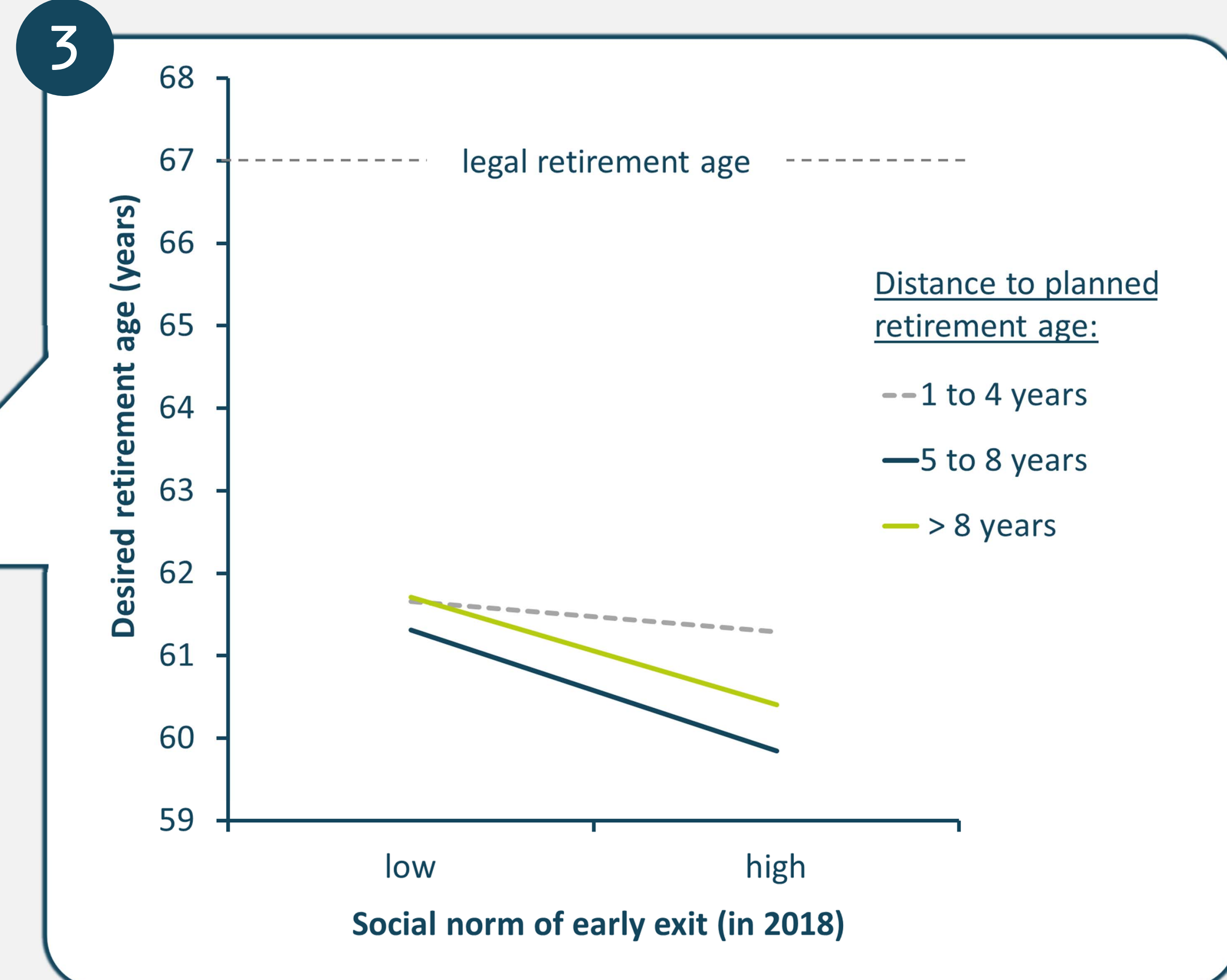
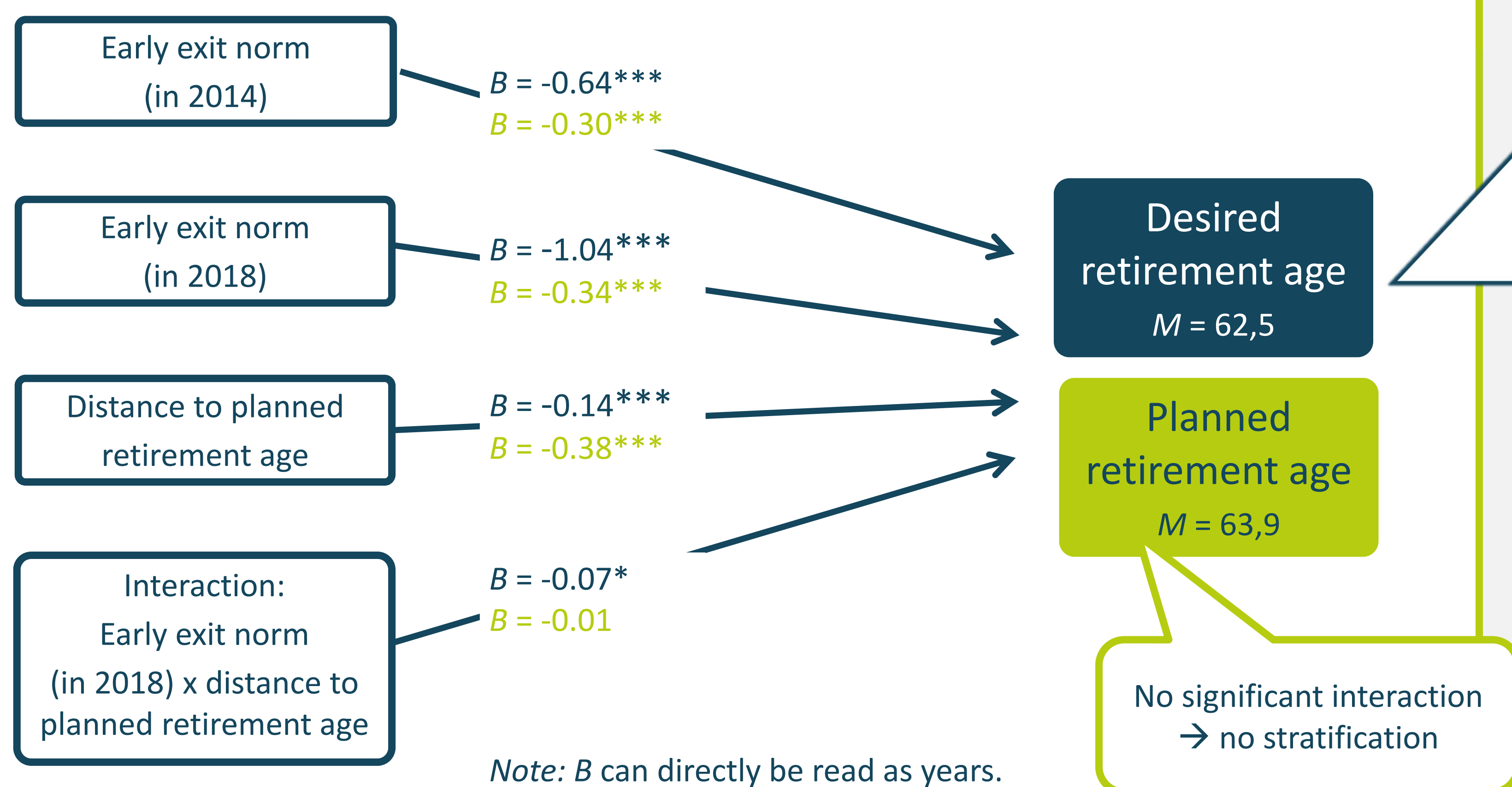
Planned and desired retirement age: open question in W3 (each)

Analyses

I. Hierarchical linear regression for each outcome including an interaction term (social norm W3 and distance). Controlling for gender and education.
II. If interaction significant: Regression stratified by distance to planned retirement age (1 – 4, 5 – 8, > 8 years)

RESULTS

- 2
- A1: Early exit norm significantly predicts desired and planned ret. age, each (effects in full model: see below).**
A2: The impact of early exit norm on *desired* retirement age is moderated by distance to planned retirement age: the impact is found only if individuals plan to retire in 5 or more years. (see fig. 3 on the right). No moderation concerning *planned* retirement age.



CONCLUSIONS

- A perceived social norm of early exit **reduces planned and (stronger!) desired retirement age** (cross-sectionally, and longitudinally over 4 years).
- A social norm of early exit has an impact on desired retirement age **five years or more before planned retirement age**. Possibly, individuals close to planned retirement age are no longer searching for information contained in social norms but work on realisation of their plans instead.
- Age concept of “distance to planned retirement age”** was fruitful.
- Alternative explanations (methodological artifact, reversed causality) should be discussed.

REFERENCES

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