

# How to explain gender specific differences in motivation to retire early in older employees in Germany?

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## Introduction

- The demographic change leads to an ageing and shrinking work force in Germany like in many other industrial countries.<sup>1</sup>
- Motivation to retire early (MRE) can be a key element regarding the question of whether to keep working or not.
- Faktors which influence MRE are therefore important regarding societal and economic consequences of early retirement.
- Women and men showed different retirement transition behaviour in international studies.<sup>2</sup> Little evidence is available for Germany yet.
- The aim is to investigate gender differences in the MRE in older employees in Germany.

<sup>1</sup>Börsch-Supan & Wilke ZAF 2009; 42: 29-48

<sup>2</sup>Talaga & Beehr Journal of Applied Psychology 1995; 80(1): 16-28

## Methods - Table 1 Sample description and statistics

Sampling procedure in lidA <sup>1</sup>	Two stage random sample
No. study sample points	222 (of a total of 12227)
Study wave 1 (t <sub>0</sub> )/ wave 2 (t <sub>1</sub> ):	2011/ 2014
Primary response rate [%]:	27.3
No. valid CAPI interviews t <sub>0</sub> / t <sub>1</sub> :	6585/ 4244
No. employed in t <sub>0</sub> AND t <sub>1</sub> :	3961
Study subjects:	Employees born in 1959 or 1965, covered by social security and working in t <sub>0</sub> AND t <sub>1</sub> , no self-employed, free-lancers, civil servants
Statistical analysis	over two study waves
• Bivariate (tab. 2):	Cramer-V-test, unpaired Wilcoxon-test
• Multivariate (Fig.1 & 2):	Multiple logistic regression analysis
Multiple imputations:	Fully Conditional Specification-method <sup>2</sup>
Statistical software package:	SPSS 24

<sup>1</sup>Hasselhorn et al. Int J Epidemiol 2014; 43: 1736-49

<sup>2</sup>Ragunathan et al. Surv Methodol 2001; 27: 85-95

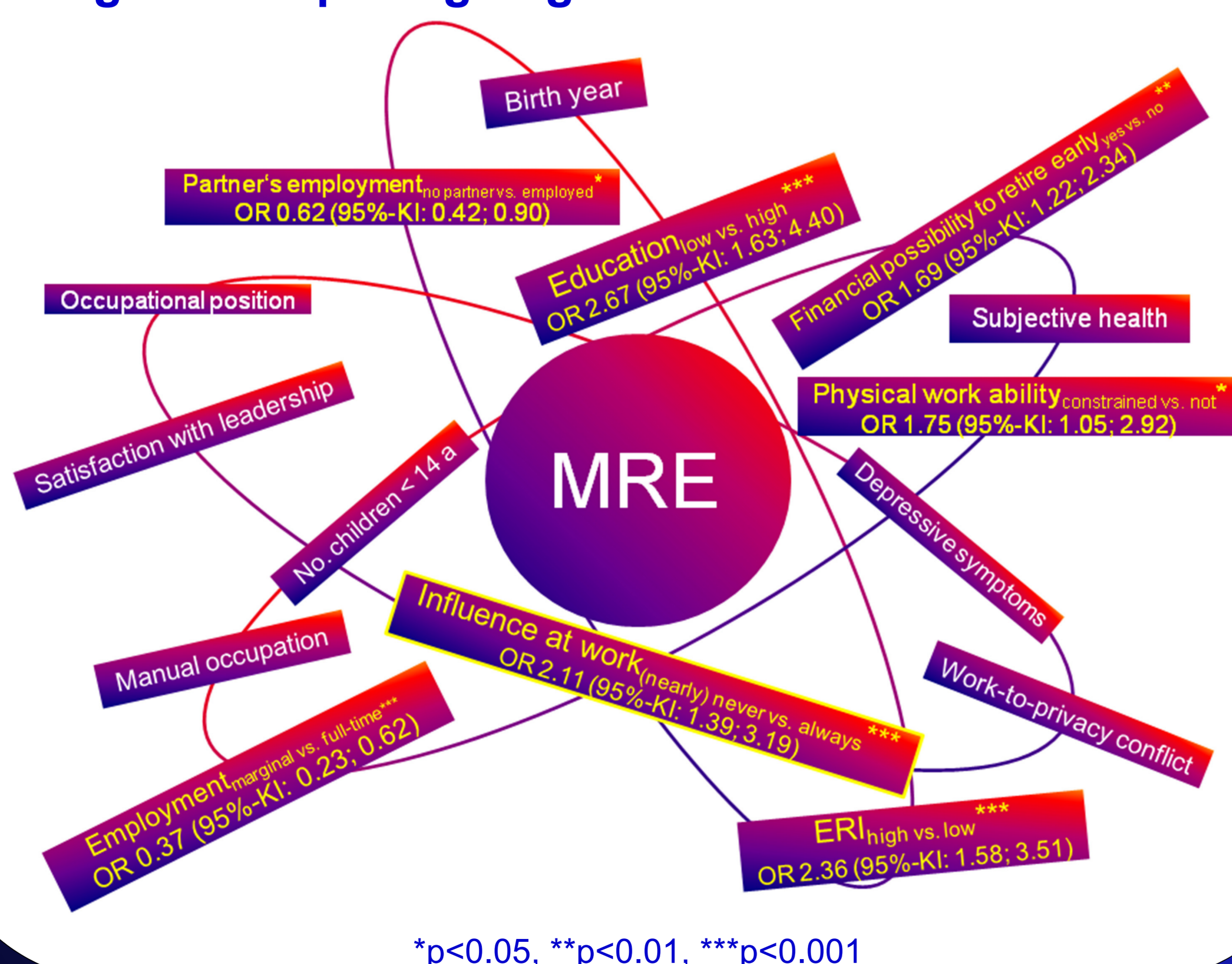
Table 2 Employees characteristics (N=3961)

Characteristic	Women	Men
Wish to work until ≥ 65 years/ < 65 years (MRE) [%] <sup>2</sup>	12.4 / 87.6	16.2 / 83.8 *** a
Birth year <sup>1</sup>		
1965 / 1959 [%]	53.8 / 46.2	56.4 / 43.6 a
Education <sup>1</sup>		
High/ middle/ low [%]	19.5 / 62.5 / 18.1	25.4 / 48.1 / 26.5*** a
Work-related stress (ERI-tertiles) <sup>1</sup>		
Low/ middle/ high [%]	35.8 / 31.0 / 33.2	31.5 / 36.7 / 31.8*** a
Work-to-privacy conflict (COPSQ) <sup>2</sup>		
No/ yes [%]	65.1 / 34.9	59.2 / 40.8*** a
Manual occupation <sup>2</sup>		
Predominantly not/ predominantly [%]	73.7 / 26.3	53.6 / 46.4*** a
Subjective health (SF12) <sup>2</sup>		
Moderate to very good/ (very) bad [%]	86.4 / 13.6	89.3 / 10.7*** a
Occupational position <sup>2</sup>		
High/ middle/ low [%]	37.5 / 40.6 / 21.9	50.5 / 36.1 / 13.4*** a
Satisfaction with leadership <sup>2</sup>		
Very high/ high/ undecided/ low/ very low [%]	13.0 / 38.7 / 26.8 / 15.1 / 6.5	9.6 / 39.0 / 29.7 / 15.1 / 6.6 * a
Influence at work <sup>2</sup>		
Always/ often/ sometimes / seldom/ (nearly) never [%]	19.7 / 25.7 / 16.2 / 12.4 / 26.0	21.7 / 27.4 / 15.9 / 12.3 / 22.8*** a
Physical work ability (WAI) <sup>2</sup>		
Not constrained/ constrained [%]	86.6 / 13.4	91.1 / 8.9*** a
Employment <sup>2</sup>		
Full-time/ part-time / marginal/ other [%]	43.5 / 46.4 / 9.4 / 0.7	95.2 / 3.3 / 1.0 / 0.4*** a
Partner's employment status <sup>2</sup>		
Full-time/ part-time / unemployed / retired/ no partner [%]	68.9 / 4.2 / 4.5 / 8.1 / 14.3	29.7 / 46.2 / 11.6 / 3.0 / 9.5*** a
Financial possibility to retire early <sup>2</sup>		
No/ yes [%]	70.0 / 30.0	60.1 / 39.9 *** a
Depressive symptoms (BDI-V) <sup>2</sup>		
Mean (+/-SD)	22.42 (+/-15.12)	18.42 (+/-13.34)*** b
No. children < 14 years at home <sup>2</sup>		
Mean (+/-SD)	0.17 (+/-0.48)	0.38 (+/-0.72)*** b

<sup>1</sup>t<sub>0</sub>; <sup>2</sup>t<sub>1</sub>; <sup>a</sup>Cramer-V-Test; <sup>b</sup>Wilcoxon-Test; \*p < .05. \*\*p < .01. \*\*\*p < .001

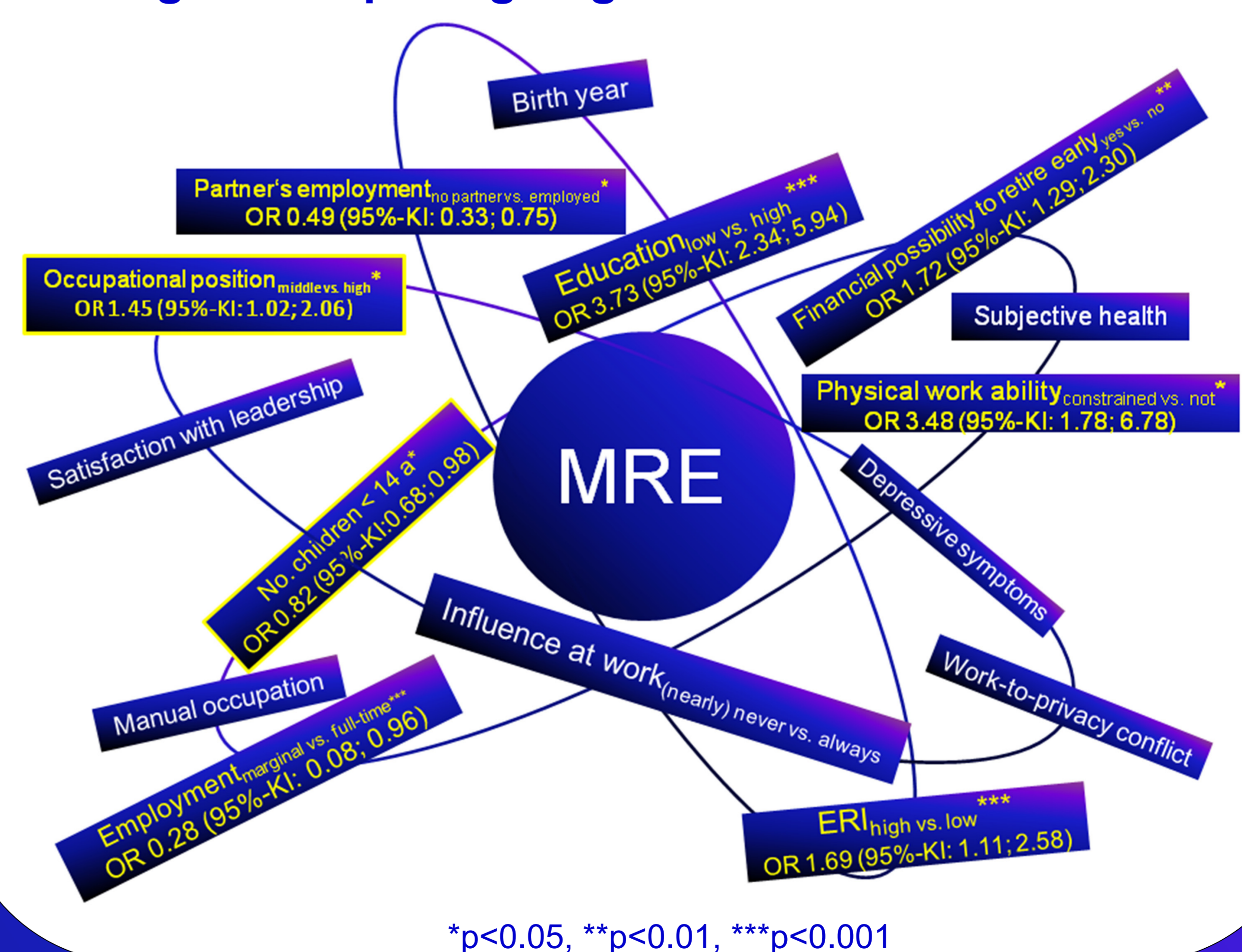
**Results:** A higher percentage of female than male employees wished to retire before 65. Lower education, higher work-related stress, constrained physical work ability and the financial possibility for early retirement were associated with a higher chance of wanting to retire early. Marginal employment and having no partner were associated with a lower chance of MRE in men as well as in women. None of these associations were significantly different for women and men in the interaction analysis. Low influence on work was significantly associated with the wish to retire early in female employees only. Middle, in comparison to higher occupational position was associated with a higher chance of wanting to retire early and a higher average number of children at home with a lower chance in male employees only.

Fig. 1 Multiple log. regression on MRE: women



\*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Fig. 2 Multiple log. regression on MRE: men



\*p<0.05, \*\*p<0.01, \*\*\*p<0.001

**Conclusions:** Not a single factor alone explains the gender difference in the frequency of MRE. Differences in occupational position and influence at work between women and men may partly explain this gender difference in MRE. Another part may be explained by differences in the age of the partner. Future investigations on factors not captured in this investigation, like gender differences based on an age-specific retirement culture, may give additional explanations. To equalise gender disparities in work related factors, such as influence at work, may contribute to lower MRE differences in women and men.