International Journal of Applied Home Science *REVIEW PAPER*
Volume 4 (9&10), September & October (2017) : 819-828 ISSN : 2394-1413 (Print)
Received : 28.08.2017; Revised : 07.09.2017; Accepted : 16.09.2017

Elderly and retirement: Research trend analysis

AVANI MANIAR[1] AND SHIVANI MEHTA*[2]
[1]Associate Professor and [2]Temporary Assistant Professor
Department of Extension and Communication, Faculty of Family and Community Sciences
The Maharaja Sayajirao University of Baroda, Vadodara (Gujarat) India

ABSTRACT

This paper will provide a background to and a context for the investigation of the topic of silver workers working post retirement, which is of key importance in the present-day industrialized world that is facing a rapidly aging population and concomitant labour force shortages, through a review of relevant literature. The review conducted aimed to identify research that examined the reasons of working beyond retirement. In this paper retirement age is defined as the accepted retirement age in the country where the study took place. This is generally the age at which individuals become eligible for the state pension. This paper is having exclusive studies which compared retired people and people employed over traditional retirement ages to focus specifically on the effect of working beyond the normative retirement age

Key Words : Retired elderly, Reasons of working, Perceptions

INTRODUCTION

It is witnessed universally that for ages the sense of politics that is implied in popular expressions “Right is Right” and survival remains the reality for all living beings. In the context of the human history, politics prevails in a form of tug of war between two sections the powerful and weak. These two groups are constantly at strike for advantage over each other and the weak are always losing to suffer derivation this occurs at different grounds like social, cultural and political. At social level, the weak who suffer include the old, women and children popularly known as the weaker sections. These humans are easily exploited to their helplessness described as beautiful losers: old or elderly people form a sizeable part of beautiful losers in human society. In India several studies are conducted related to health status, recreation, but very few studies have been carried related to reasons of elderly working after retirement; consequently significant numbers of studies are carried out in foreign countries which have relevance to the elderly, specifically to the present study.

The purpose of this kind of presentation of the available literature is to prepare useful ground for the present study with due classification on the related aspects and issues. It may help correct understanding of the issues that are dealt in the present study. Further some of

Cite this Article: Maniar, Avani and Mehta, Shivani (2017). Elderly and retirement: Research trend analysis. *Internat. J. Appl. Home Sci.,* **4** (9 & 10) : 819-828.

the heads above mention one phrase "silver workers. It refers to elderly people who work after retirement some of the research studies conducted abroad focus chiefly on some of the compel elders to work after retirement. They arose of the factors such as demographic factors, lack of information, and attitude and interest level on part of elders. The studies summarized below will explain he reasons in the light of these factors. The present paper therefore aims at studying the reasons why elder work after retirement. The study limits its scope to elderly people in India, several studies are conducted on various issues concerning society, culture, economies, politics, and health etc. In society the area of social life, good attention is paid to issues concerning women and children. But it's regretting fact that elderly have received scant attention from researchers and as a result, not many researches are conducted focussing on their issues. One may call it lack of sensitivity of the Indian society to their elders or neglect paid to elders in a society once they cease to be productive member in a society. The reason may be whatever, it is hardly noticed that elders in our society suffer neglect and helpless and their expectations are not duly attended. Government and public agencies like non government organizations etcetera do not appear to carry out social responsibilities about them. The result is that a few studies are available on elderly people. Against if, there are many other countries who display sensitivity to elders.

The literature related to the available research studies is reviewed for the purpose of preparing a ground for the present study. The review is presented under following heads :

Studies related to reasons of silver workers to work after retirement :

Brown *et al*. (2010) conducted a research study on "Working in Retirement: A 21st Century Phenomenon". The main aim was to define what it means to be working in retirement and how employers might best meet the needs of elderly, to the advantage of workers and of the employers themselves. The sample of the study involved 1,382 participants aged 50 and older. The data collected by the FWI'S nationally representative study of the U.S. was used for the study.

The major findings of the study revealed that 75 per cent of workers who aged 50 years above expected to get post retirement jobs in future. Further it was observed that people worked after retirement for variety of reasons, which included one to avail opportunity to earn more money with which they could have more comfortable life in retirement and because they would be bored if they were not working. Those working in retirement were highly satisfied. They could keep them engaged in their work. They even rated their workplace more positively than those who were not yet retired.

A significant number of such employees showed preference for transition to self employment as retirement jobs. While those worked in retirement worked for a fewer hours, on an average than those who were not yet retired. Majority of elders working in retirement have reported working full time and they wanted to work for the same or even more hours**.**

Finally the study suggested that these working retirees represented a new paradigm for thinking about work throughout an individual's lifespan in terms of flexible careers. Flexible careers is supposed to recognize that people's values, needs and aspirations with respect to work change as individuals move through different life stages. It may allow multiple exit and re-entry points (http://familiesandwork.org/site/research/reports/workinginretirement.pdf)

Dittrich, Busch and Micheel (2008) conducted a study on "Working beyond retirement age in Germany: The employee's perspective". The aim of the study was to focus on old person's willingness to continue working after reaching legal retirement age. The sample survey was conducted by the Infratest in Germany with 1,500 employees (blue collar workers, white collar workers and civil servants) they were of the age between 55 and 64 years. The variables of the study included gender, job status, job demand, job reward, job position, working time, family Income, size of a company, health, expected work ability, and specifically motivation worth willing for a prolonged working life.

The findings of the study revealed that factors related to desire to continue working indicated to a family income. Lower income would arouse higher desire to continue working. Further smaller would be the firms size the higher would be desire to continue working; work classification would also count as important factor. There was also non-linear interaction effect for work hours. The positive effect of work motivation on work ability was strongest for those respondents who were working part time (http://economicscience.net/files/Working%20beyond-retirement-age-in Germany_20-10-10.pdf)

Ling and Fernandez (2006) conducted a study on "Labour Force Participation of Elderly Persons in Penang". The main objective of the study was to examine demographic and socio-economic profile of the elderly and the factors that influenced the labour force participation of senior citizens *i.e.* the choice to be "in" or "out" of the labour force. The sample of the study comprised of 328 respondents of the age falling between 55 and 89 years. The sample selected for this study consisted of 142 respondents who participated in the labour force, whereas the remaining 186 respondents did not form a part of labour force. The sample consisted of individuals of different races in the state of Penag. So the questionnaire was prepared in two languages *i.e.* English as well as in mandarin, a language spoken predominantly by the Chinese population in Penag. Two types of sampling namely purposive and opportunity sampling were used to identify possible participants who were over an age of 55. The variables to study included the factors like (i) demographic factors like age, gender, marital status, number of children and race, (ii) human capital variables like education level and health status, (iii) work-related variables such as sector of employment, individual's former employment status and spouse's labour force participation status and (iv) financial considerations which would include spouse's monthly income, financial security that was derived from non-labour income and also monthly expenses.

The findings in this study indicated that gender, high monthly expenses, previous employment status of an individual and the spouse's labour force participation status had significant positive relationship with the labour force participation. The human capital variables like education and health were positively related to the labour force participation but were statistically insignificant. The factors which had a significant negative relationship with the labour force participation of the elderly were age, spouse's income, financial security and low monthly expenses. http://www.globalresearch.com.my/proceeding/icber2010_proceeding/PAPER_138_LaborForce

Abraham and Houseman (2004) conducted a study on Work and Retirement Plans among Older Americans. The aim of the study was to examine factors that influenced work and retirement plans of older Americans' and also to know whether or not these plans were

realized. The analysis was based on the data received from the HRS. The study was conducted as a panel study that included representative samples of Americans who were born between 1931 and 1941. The panel members were interviewed biennially since 1992. The analysis was restricted to those individuals who were working for at least 20 hours per week and at least for 1,000 hours in a year at the time of the survey, and these claimed significant labour force attachment. The findings of the study revealed that good number of people expressed interest in working at older ages. Among elderly interviewed for the survey quarter planned to stop work altogether and 18 per cent planned to reduce hours of work. A need to change jobs was felt a major obstacle by older Americans who sought to reduce their work hours and remain employed. While nearly as many older working Americans said that they had plans to reduce their work hours and even to retire fully.

The study also reported that elderly might have faced substantial barriers in changing jobs. They are mainly age discrimination in employment and lack of information about job opportunities and also options for skills training. In this scenario, policies framed to eradicate age discrimination may provide information on employment and training opportunities. It may also increase possibility of job transitions. It thus, exert positive effects about employment among seniors.

Studies related to employment status of silver workers :

Yesudian and Singh (2009) conducted a study on Working Elders in India: A Gender Specific Situation Analysis. The objective of this study were, to study the trend of elderly population's work participation in India, to study the pattern of work participation among the elders in India and its various regions, and to explore the demographic and socio-economic characteristics of these working elders.

The first objective various sources of information such as Census 2001 and 61st National Sample Survey were used. The 61st round of NSSO survey focused on employment and unemployment situation in India. It was conducted from July 2004 to June 2005 covering 1,24,680 households comprising of 79306 from rural and 45376 from urban areas. Some socio-economic characteristics of the aged were also used from NSSO 60th round data. The NSSO survey covered all the regions of India, with the exception of some interior areas of Nagaland and Andaman and Nicobar Islands, and Leh (Ladakh) and Kargil districts of Jammu and Kashmir. Individuals aged 60 and above were considered as elderly in this study. In India the retirement age for formal or organized jobs for central and state governments varies from 55 to 60.Work participation according to Indian Census is defined as 'participation in any economically productive activity with or without compensation, wages or profit.

Findings of the study revealed that more than half (51.8 %) of the elderly population in India depends on someone economically. Among them majority (77.9 %) depends on their own children. Economical dependency is high (73 %) among elderly women, both in rural as well as in urban areas. Schedule tribe (ST) elderly men and women are much more involved in labour force than the other ethnic groups. At the national level the work participation rate is declining. However, female work participation is increasing for elderly women. Age-specific work participation rate highlights, the higher proportion of economically active male workers in the 60-65 years age group. Hence this study has explored the elderly person's

work participation over the decades and also explored the background characteristics of these elderly workers. It also found some determinants which contribute to gender-specific work participation in old age

Giang and Pfau (2006) conducted a study on a gender perspective on elderly work in Vietnam. The main objective of this study was to examine the current status and determinants of employment for the Vietnamese elderly.

The sample of the study consisted of 39,071 people in 12,020 household, in which the number of elderly people and the household were 3,865 and 2.883, respectively. Summary was carried out to collect the data. The survey is organized by household, but it also included some characteristics for individuals in the household, such as age, gender, relationship to the household head, marital status, working status, wage or salary, health, and educational attainment. Variables of the study included working status, age, marital status, and educational level, and the household characteristics include residential areas, residential regions, household living arrangements, household composition, household income quintile, as well as receipt of social security benefits and remittances.

It was evident from the findings of the study that 44 per cent of the elderly were working in 2006. The prosperity of males to have higher employment rates was found across all the category groups. Majority of the elderly were living with their children on the other hand 22 per cent of the elderly were living in the household with only elderly (including elderly living alone).The findings further showed that elderly living in the household receiving social security or remittances generally had lower rates of employment than did non-recipients for both genders. There was higher tendency to work at a statically significant level among younger elderly, married elderly, elderly in centre regions and rural areas, elderly in houses holds with less working aged people, elderly in low income households and elderly in households not receiving social security.

Characteristics which do not play a significant role for both genders include educational level and remittance receipt. The study was concluded pointing that elderly were left behind with more responsibilities under limited social and financial sources, which in turn may force them to work in order to earn a living. (http://mpra.ub.uni-muenchen.de/24946/4/MPRA_paper_24946.pdf)

Delong (2006) conducted a study on "The Paradox of the 'Working Retired' – Identifying Barriers to Increased Labour Force Participation for Elderly in the U.S.".The main aim of the study was to assess any real changes in the labour force participation rate over time and state of the aging workforce today. The sample of the study consisted of 2,719 respondents in the age group of 55 and 70.The study was conducted during the first quarter of the year 2006. It consisted of an interactive online survey fielded by the zoby international.

The findings of the study revealed that, overall 38 per cent of the respondents were retired and were not working for money, or they had not worked outside the home earlier for almost 15 years. This group included about 15 per cent of the respondents in the age of 55-70 years. These persons were availing retirement benefits, and also either returned to the workforce or were actively searching work. It was revealed from the study that the respondents having an age between 55- 59 years complained about "age bias" for about 39 per cent of the time, whereas those in the age of 60-65 years –olds and 66-70 years olds

identified age bias as mere a barrier for about 42 per cent and 60 per cent of the time, respectively. Those who were currently in the workplace who were about 72 per cent and in the age group of 55 to 59 called work as need for raising "income to live on" as primary reason for working. This group was followed by those who expressed it as the desire to "maintain lifestyle (43 %) and "build additional retirement savings" (41 %). Among those of 60 to 65 years, a need for "income to live on" (60 %) was still the most frequently mentioned reason for working.

What followed this reasons was a shift in priorities which appeared as the desire to "stay active and engaged" (54 %) and "do meaningful work" (43 %), these reasons were in second and third places. Elderly who were 66 to 70 year old, this shift in priorities was merely dramatic, with 72 per cent of them who said like "want to stay active and engaged" as the most frequently mentioned reason for working. The second choice for them was "want the opportunity to do meaningful work" (47 %) and third choice was like "enjoy social interaction with colleagues" (42 %). A choice like "Need income to live on" trailed a fourth place and it was given by 37 per cent of those 66 to70 years' olds.

The findings further revealed that majority of all three groups made it clear tht they were interested in part-time work only. Almost all the respondents of the study expressed they expected to live up to a median age of "81 to 85 years. " About 44 per cent of old workers in age group of 55 to 59 years were not confident that they will have enough money to live comfortably past age 85. Those ageing 60 to 65 and 66 to 70 were considerably more confident (69 %) on an issue of retirement security, although their confidence might be unfounded.

Therefore from this research it can be concluded that the motivations for work would not change for every person in similar way. For some, the motivational drive was economic gain never all the time and for many others economic motives would be preference next to a need to accomplish something meaningful in life their early sixties.(http://group.aomonline.org/cms/Meetings/Atlanta/Workshop06/Streams/Aging/CMS%20AgingWorkforcePaper-DeLong-FINAL6-21-06.pdf)

Kaldi (2005) conducted a study on "Employment status of the elderly referring to the social security organization of Tehran city". The main aim of the study was to examine the employment status of the elderly workers over an age of 60. The respondents selected for study were employed elderly in Tehran. They were all retired men on pension who were also receiving benefits from the social security organization from 1996 to 2003. They were selected as the statistical population of the study. The reason for keeping the years between 1996 and 2003 was to get information on the latest group of workers who retired according to the current regulations. The sample respondents consisted of 15 persons selected from each office. It made a group of total of 450 persons coming to 30 social security offices in Tehran. The survey was carried out on the employment status of these elderly in reference to the social security organization in Tehran. A questionnaire followed with interview was the method adopted for collecting information from the pre-determined sample respondents.

The major findings of the study revealed that the elderly person's interviewers in 60 to 65 years age group (20 %) in 66 to 70 years age group (28 %) and in 71-75 years age group (12 %) who were interviewed on the issue declared that their income was not sufficient in

terms of their life expenses. Only 1 per cent of the interviewees who were above 75 years old have preferred this option. Totally, 71 per cent of the interviewees declared that their income was not enough to meet their life expenses.

Among the elderly workers interviewed those in 60 to 65 years old group(18 %), in the 66 to 70 years age group (19 %), 71 to 75 years age group (11 %) had a full time job, whereas only 0.9 per cent in above 75 years old group were in part time jobs.

About the recruitment condition interviewees, in total 77 per cent of them informed that they had a contract based job and some 20 per cent had temporary jobs, only 2 per cent of them had permanent jobs. Totally, 58 per cent of the interviewees declared that most essential problem for them was lack of earning opportunities in life, 19 per cent of them said that it was lack of attention from family and society, and 7 per cent reported that it was physical or mental inabilities that affected their chances for jobs adversely. The question was "why they continue working in the elderly period". In response to it more than half (60 %) of them replied, that it was because they could not earn enough money during their earlier life. Net to that more than half (57 %) declared that since the pension was their only income they had no enough money to meet the life expenses and so they had to work to earn enough livelihood. Therefore, 58 per cent of the interviewees believed that main problem was not earning their livelihood and more than one fourth of them considered that the main worry was to arrange for survival in future as they had no sufficient income.

The study concludes with a remark that different needs of the elderly should be studied properly with an objective to improve their living status by providing them enough facilities. This subject can be incorporated under the social policy framework by compiling comprehensive plans for the elderly welfare through providing proper services that are adapted to their needs (www.me-jaa.com/mejaa4/sso.pdf)

Studies related factors influencing silver workers to work beyond retirement age :

Agewell Research and Advocacy Centre (2008) conducted a research study on "Assessment of the Impact of Economic Slowdown on Older persons of India". The broad objective of the study was to assess an impact of economic slowdown on older persons in the recent time.

The sample of the study included 500 respondents who were of the age of 55+years.They were selected from five regions' of India North, South, East, West and Central India. Direct and in depth interviews were conducted with these respondents by administering semi structured schedules.

The results of the study revealed that majority of the elderly believed that the economy was in fact suffering set back and many of them were finding it very hard to address their needs. Even their daily life too was affected severely due to decrease in their day to day income. Further it was revealed that good number of elderly persons started making radical changes in their financial condition such as getting gainful occupational engagement and by reducing their expenses on recreational facilities and luxuries**.**

It was noticed that almost half of government as well as private employees in the age group of 55 to 60 postponed their plans to opt for voluntary retirement scheme (vrs). However the respondents of age between 65 and 70 were less likely to be affected than those of the

ages 55 to 60. The respondents said that they had taken adequate steps to cope with a slowing economy or increasing prices**.**

The results indicated that economic problems forced some decisions on the elderly. It appeared that older persons had fewer decisions left to make, because their expenditure and economic activities had already been restricted to necessities given their fixed incomes**.**

Uppal and Sarma (2007) conducted a study on "Aging Health and Labour Market Activities the case of India". The study explores intricate relationship between the health status of the elderly and their labour market participation in rural and urban parts of India. The sample for the study was drawn from a nationally representative survey." The 1995/96 National Sample Survey" using probit regression and propensity score matching techniques.

The major findings of the study indicated that decision to participate in labour market on the parts of the age 60 and above in India in particular, are affected with disabilities and chronic illnesses on the probability of working. Results further showed that disabilities and chronic illnesses exerted negative effects on probability of their working. The effect is more visible in rural areas. The data revealed that approximately 21 per cent of the elderly in urban and rural areas and 39 per cent in rural areas were working. It was most likely because they did not have sufficient means to survive. The result obtained from the models showed that adverse health shocks disabilities and chronic illnesses had negative impact on the elder's employment. Since they did not have adequate means of support or a job to raise earning and bad health would lead them further to much lower levels of well-being. In the absence of a broad based pension system, only 10 per cent of them covered for this situation might be mitigated by providing assistive technology or accommodation of those with disabilities by prospective employers. This is being likely to increase employment for such elderly persons.

Friedli (2003) conducted study on Transition to Retirement and Ageing Change and Persistence of Personal Identities in Thun Switzerland. The main aim of the study was to assess (1) The content of identity: The question if and how retired working people had a different ways to define or characterize themselves than other employed people. (2) The age identity (subjective age): The question of how old people feel, and what predictors and implications can be found for younger or older age identity. The sample of the study comprised of 792 respondents of the age 58 to70. A standardize questionnaire was developed keeping in view to collect the data that would be required for the study. The major findings of the study revealed that for the respondent's profession remained important consideration for self-description after retirement, and it could not be replaced with their new identity as being retired. Retired persons estimated more domains of self-description. It means that identity diversity was perceived higher for the retired than for those who were not yet retired. Further, the findings of the study revealed that higher identity, correlated with a high satisfaction across different life domains. This finding gives significant implications of psychological theories related to development of older people it strongly disproves strongly a view that a state of disengagement would be inherent to successful or even normal aging.

There is a tendency to feel younger than one's real age. It implies a motivational component and therefore, probably be seen as special case of self-enhancement. The finding provides a possible theoretical framework for further research. To explore relationships between various predictors and subjective age, a predictive structural model of subjective

age was developed; it included aspects of personality, behaviour and body (http://ethesis.unifr.ch/theses/downloads.php?file=TeuscherU.pdf)

Bansal and Sharma (2003) conducted a study on Retirement: An Emerging Challenge for the Planners. The aim of the study was to analyze and identify; various social and psychological factors that influence the level of happiness among retired people. For empirical analysis of measurement of well being a primary survey was done among elderly males in the Haryana state of India. The purpose was to collect relevant data with help of a questionnaire. The questionnaire was designed in such way so that maximum information on various characteristics of the respondents may be obtained. The information obtained social, psychological and physiological conditions of elderly males were useful and relevant for the present study. It indicated that retired/aged males who engaged themselves in some kind of social, economic, political or religious activities felt happier than those who did not do anything. The results of the analysis clearly indicated that work has its own reward. The results led further policy implication that more efforts should be made. It was observed that to engage the retirees/aged people in some activity or the other. "Individuals who kept themselves physically and mentally active were likely to feel more satisfied than others who led passive life. Therefore, it is useful to help old people develop a programme involving activities like social work and extending various types of help in the household. It was further argued that those who survived longer were individuals who had kept themselves physically and mentally active."

The finding of the study revealed that retired people could lead happier life provided they: (i) engaged themselves in various social, economic, religious activities: (ii) mentally prepared themselves for life after retirement well in advance and made necessary plans in that direction; (iii) who made efforts to reduce their needs and resultant expenditures' (iv) took proper care of their health, and (v) tried to remain less dependent on others.

Conclusion and trends of reviewed literature :

Studies conducted on elderly in India showed that majority of the researchers aimed at finding the current status of silver workers, problems that they face after retirement, effects on health post retirement. From the reviewed literature, it was found that solely the reasons of silver workers working after retirement was not studied in Indian context. There is no data available on the reasons, perceptions, problems and satisfaction of silver workers to work after retirement. There was dearth of researches studies to find out which were the reasons that insisted them to work after retirement, also the influencing factors, what were the problems that they faced while working after retirement, what do employers think about the such elderly who work after retirement, do they recruit them.

Studies conducted in other countries than in India on elderly revealed that-

1. Majority of the studies were conducted to find out the status of retired elderly.
2. Current perceptions of elderly towards workplace
3. Impact of late life paid work on physical and psychological well being of elderly workers and types and extents of problems faced by elderly
4. Explore the elderly vision of retirement and to better understand the types of jobs they want to do in retirement.

5. Employers demands and views for elderly and explores how this demand would be changing over time.

6. Future of work and workplace transformation with an emphasis on the provision of flexible working arrangements

7. Sample of the studies were mainly elderly aged 60 years and older and employers were chief executives and senior vice presidents

8. Tools used for data collection were Questionnaire, Interview Schedule, Rating Scales, Online Survey, Telephonic Interviews

9. Almost every study reported that elderly do work after their retirement. Knowledge and

10. Age, Gender, Educational Level, Sector of Employment, Financial Security, Spouse Employment Participation, Family Income, Health Status were the variables studies by the majority of the researchers experience that older employees is carried away when they retire from jobs or leave the organization on any grounds would cause damage.

However it was also observed that no studies were found which solely focuses on the reasons, problems, perceptions and factors that influence elderly to work after retirement. Therefore it can be concluded from the review of related literature that there is need to undertake research study which can throw light on reason of silver workers to work after retirement, problems that they face while working, factors that influence them to work, their perceptions about retirement and also about the view points of employers in terms of recruiting them

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