

Contractual Arrangements and the Retirement Intentions of Women in Australia

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Abstract

Older women represent an increasing proportion of Australia's paid labour force. Lacking is an understanding of how the nature of the contractual arrangement between worker and employer is associated with women's retirement intentions. Utilising data from a national survey of older women and employment, regression analysis is reported that tests the association between contractual arrangements and other meso level factors on the number of years until respondents' intended retirement. Taking a range of factors into account, it is found that those in casual employment anticipate retiring later than those with other employment arrangements. It is argued that, firstly, there is definitional ambiguity about flexible working that renders present calls for its promotion for older workers potentially problematical; secondly, policy continues to focus on an androcentric norm which presents risks for women in negotiating retirement; and, thirdly, a pro-work agenda for older people needs to have job quality as a core value.

EconLit Subject Descriptors: J14, J18, J26, J28

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1. Introduction

As the Australian population ages there is increasing public policy interest in delaying the final age of withdrawal from the labour market in order to offset projected increases in social welfare costs and to counter possible labour shortfalls due to retirement (Department of Treasury 2002, 2010, 2015; Productivity Commission 2013). As a critical mass of workers approach retirement age, it becomes increasingly important to understand the factors affecting choices concerning continued working, the reduction of working hours or retirement (Humpel, *et al.* 2009). After decades of promoting the practice of early retirement, industrialised nations face population ageing, current global economic uncertainty, dire warnings about social welfare system sustainability, and declining labour supply. As a consequence, influential international bodies, such as the OECD (2006), have called for greater efforts from industrialised nations to prolong working lives.

Calls to prolong working lives have rarely addressed explicitly older women's employment and their expectations about retirement have been neglected (Johnson and Price-Bonham 1980; Richardson 1999). According to Warren (2015) most of the literature about transitions to retirement has focused on men's retirement behaviour, reflecting both a lack of data about women's retirement decisions, and the traditional view of retirement as being more of a concern for men than for women. Responding to this gap in knowledge is important because in Australia older women represent an increasing proportion of the paid labour force, with 52 per cent of women in 2016 having exited the labour market by age 55 (ABS 2016b), compared to 74 per cent of women in 1997 (ABS 1998). Also, as Blekesaune and Solem (2005) point out, the main reasons for exiting the workforce vary with gender. In Australia a third of men (37 per cent) but only a fifth of women (19 per cent) retire because they reach retirement age; sickness, illness or disability is the reason for 19 per cent of men and 14 per cent of women to retire; and being retrenched, dismissed or having no available work compels nine per cent of men and five per cent of women to retire (ABS 2016b).

Much recent research internationally has focused on understanding the timing of retirement (Fisher, Chaffee and Sonnega 2016), with evidence that in relation to other factors, retirement preferences represent an isolated influence on retirement patterns (Örestig, Strandh and Stattin 2013). Moen, *et al.* (2016) argue that while much of the literature is concerned with retirement planning, it is concerned with macro level factors (such as economic conditions and public policy) or individual micro level factors (such as savings, income and health), and somewhat overlooked are the 'nuances of mesolevel factors related to work environments and workplace policies' (p. 322). This study, as with Moen and colleague's (2016), is concerned with the intersection of macro level forces with micro level individual decisions that occurs at the level of the workplace (the meso level). Notably for this study, research has found that work factors play a greater role in the timing of women's retirement timing than they do for that of men (De Preter, *et al.* 2013).

Work-related meso level factors that have been found to influence retirement intentions in Australia for all/any workers (not older women workers specifically) include availability of flexible working arrangements, opportunities for personal

development at work, and more effective management and supervision processes (Keogh and Roan 2016; Shacklock and Brunetto 2011; Shacklock, Brunetto and Nelson 2009). What appears to have been overlooked in recent retirement research, including in Australia, is the relationship between the nature of the employment contract and retirement intentions. Thus, Borland (2005) has defined the transition to retirement as a 'phase where an individual shifts from one relatively permanent or regular pattern of labour market activity to another pattern' (p. 3), and describes a taxonomy of retirement that, while referring to the possibility of this phase including casual employment, seemingly overlooks the possibility that any shift may not be from regular employment. This is important given, as evidenced by Watson (2013), that with increasing age come poorer outcomes in terms of job permanency, with those in casual employment likely to remain so or to enter joblessness and that while 'continuing attachment to employment is a major asset [...] by their very nature, casual jobs constantly undermine this attachment' (p. 14). According to Watson, particularly for women re-entering the labour market after child rearing, their employment prospects are likely to come via casual employment with no progression to permanency, a reservoir of such jobs being part of the employment strategies of many firms. While referring to such work as a potential bridge, Watson is considering the contention that it may lead to permanency of employment, but elsewhere the concept of bridge employment has been deployed in considering how to ease the transition to retirement. Such employment, it is argued, may take a variety of forms, including casual work, job sharing, salaried jobs, permanent or temporary jobs and self-employment (Alcover, *et al.* 2014; Mariappanadar 2013). Alcover and colleagues (2014) state that the use of bridge employment between the end of career employment or full-time employment 'has generated important benefits for both individuals and organizations, including improvements in the quality of psychosocial life and life satisfaction in the period before and after retirement' (p. 10). As with Borland the kinds of transitions they describe appear to preclude those that occur for people not in 'career' or full-time roles. In their view contingent forms of employment represent a stage to be passed through on the way to full retirement. Thus, workers in contingent employment generally are overlooked by proponents of bridge employment.

The notion that casual work might necessarily act as a stepping stone to a successful retirement is contestable, with lowered social status, insecurity and limitations in terms of managing health, psychological wellbeing and social relations observed among such workers (McGann, Moss and White 2012), with this presumably having the potential for deleterious consequences for the transition to life after work. As noted by Wall and Aboim (2016), having been in precarious work is likely to mean an individual experiences a precarious retirement.

The purpose of this paper is to explore the relationship between type of employment contract and the retirement intentions of women as it appears this relationship is largely not well understood. In the following sections the changing nature of retirement and its relationship to labour market fragmentation is discussed. This is followed by a description of the study's methodology before results are set out.

2. Transformations of work and retirement

The end of careers in industrialised societies is undergoing a dramatic change (Marshall, Clarke and Ballantyne 2001), with traditional abrupt transitions to retirement being replaced by more flexible processes (Contini and Leombruni 2006; Curl and Hokenstad 2006; Guillemard 2013). As retirement paths are significantly affected by their demographic, social and economic contexts, the traditional shift from full-time work to full-time retirement that was experienced with an androcentric 'breadwinner' career model has become largely redundant (Curl and Hokenstad 2006; Kojola and Moen 2016). Many commentators now argue that the retirement processes experienced by the majority of older workers are more flexible and blurred e.g., involving 'bridge employment' (Alcover, *et al.* 2014) or 'blended work' (Dropkin, *et al.* 2016). This illustrates an interaction between the macro and micro levels that plays out through organisations and workplaces i.e., the meso level.

Yet employees in the public sector and large private sector organisations are more likely to continue to engage with an abrupt exit from employment e.g., in Australia 85 per cent of person years lost to early retirement occurs in nine white collar occupations including managers and teachers (Jackson and Walter 2010). For others, especially those in small and medium sized organisations, 'end-of-career is marked by irregular patterns of labour market activity that has serious negative impacts on their current earnings and pensions' (Contini and Leombruni 2006, p. 360). Important interactions between work, age and gender have been identified for older women's employment in Australia (e.g. Earl and Taylor 2015; Warner-Smith, Everingham and Ford 2006; Warner-Smith, Powers and Hampson 2008; Warren 2006), but as yet there is limited evidence concerning older women's labour market trajectories and experiences and how these may influence later life transitions and roles more generally (Loretto and Vickerstaff 2015).

In recent years the public discourse has changed to promote a message that later retirement is preferable and it is within this changed context that decisions and pathways to retirement are now occurring. The prolongation of paid working lives has particularly important consequences for women, notably in terms of their ability to balance paid work with other roles. However, while there have been notable exceptions in the Australian context (Earl, *et al.* 2015; Warner-Smith, *et al.* 2008), the broad research literature to date has focused primarily on the later life labour market experiences of men. As noted by Russell (2007, p. 100) the 'problem of old age' has historically been applied primarily to men because it was involved with stopping work and losing identity, whereas women were expected to continue in the domestic role.

However, potentially significant economic benefits for Australia from increasing female labour force participation rates, particularly in full-time work, have been identified (Access Economics 2006; Department of Treasury 2015). Even with Australia's unique 'superannuation guarantee' comprising mandatory employer contributions to privatised retirement savings programs that were introduced in 1992 (Martin and Xiang 2015), there are doubts about its potential to provide sufficient and sustainable retirement incomes for women. Working may supplement women's superannuation funds which are generally much smaller than those held by men (Warner-Smith, *et al.* 2008). Arguably retirement incomes have become 'a product of

the past' that are determined in part by the extent of prior labour force participation and these are negatively affected not only by periods of unemployment or non-activity but also by flexible and precarious work that especially characterises women's employment pathways (OECD 2015, p. 74). Women's patterns of work and care contribute to their lower retirement incomes which are increasingly becoming inadequate and resulting in them living in poverty (Altman 2015; Hodgson and Marriott 2013; Jefferson 2005, 2009; Olsberg 2005; Warren 2006; WGEA 2015).

As with other developed nations (Vargas, *et al.* 2013), Australia has implemented a raft of measures aimed at achieving the objective of prolonging working lives, both on the supply and demand side (Taylor and Earl 2016). In terms of the former the age at which the Age Pension can be accessed by women was initially in 1993 increased from age 60 to age 65 and which caused a substantial program substitution with increased enrolment in the Disability Support Pension (Atalay and Barrett 2015). More recently, age pension eligibility for all has been pushed out to 67 and, although there were further efforts to increase the qualifying age to 70 (Department of Treasury 2014), it has recently been recommended that these be abandoned (Senate Economics References Committee 2016). Other specific government policies have reduced assistance provided to women e.g., ceasing new grants of the Class B Widows' pension (for widows without children aged over 50) in 1997. Further measures have been aimed at making working longer a more attractive option for older people and facilitating a gradual withdrawal from the labour market e.g., through the Transition to Retirement Scheme (Australian Taxation Office 2015).

While there is increasing policy interest in promoting older people's labour force participation, research and policy concerning the ageing workforce have arguably proceeded based on a male centric, full-time model of the labour market, with insufficient attention paid to the dynamics of older women's relationships with paid work. As noted by Campbell and Brosnan (2005 p. 34) 'full-time permanent employment was the axis along which standard rights and benefits were defined.' But this has been eroded by the twin pressures of new demands from the workforce and neoliberal approaches to workforce regulation (Campbell, Whitehouse and Baxter 2009). Moreover, the labour market at older ages is comprising increasing numbers of women. Participation rates for older women in Australia have grown rapidly. As can be seen in Table 1, which presents labour force participation rates for men and women aged 55-64 in Australia and other selected OECD countries, there has been a marked increase in older women's participation over the last three decades. In Australia by 2014 the rate of participation among older men (72 per cent) had finally exceeded rates last observed in 1980 (69 per cent). By contrast, participation rates among Australian older women have increased markedly - almost trebling over the same period - from approximately 20 per cent in 1980 to 56 per cent by 2014. Table 1 highlights this is a trend that is also observable in other industrialised nations. This occurs not only due to longer life expectancy but also financial necessity. Participation rates among people aged over 65 are projected to increase strongly also, in part due to increase in the age of eligibility for pension entitlements (Department of Treasury 2015, p. ix). For women aged over 65, participation rates are also increasing, from 2.8 per cent in February 1978 to 8.6 per cent in September 2016 (Australian Bureau of Statistics 2016a).

Table 1 - Labour Force Participation Rates Over Time Among Men and Women Aged 55-64 in Selected OECD Countries and Overall OECD Rates

Year		1980	1985	1990	1995	2000	2005	2010	2014
Country	Sex								
Australia	Men	69.0	61.4	62.8	61.4	60.9	66.2	71.2	72.2
	Women	21.8	20.2	24.8	28.5	35.3	44.4	54.1	56.2
Canada	Men	74.5	68.8	64.0	58.3	60.7	66.7	68.0	69.7
	Women	32.6	33.4	34.9	36.2	41.4	49.4	56.5	59.2
France	Men	..	44.3	39.3	36.1	35.5	43.8	45.3	53.1
	Women	..	27.7	26.9	27.1	28.2	37.7	40.0	48.6
Germany	Men	67.3	57.9	55.9	53.9	52.4	61.3	70.7	75.5
	Women	28.9	22.7	24.7	31.1	33.5	43.2	54.5	62.9
Italy	Men	39.6	54.8	53.0	46.5	42.7	44.3	49.5	60.2
	Women	11.0	15.1	15.5	14.1	16.1	21.5	26.9	38.3
Japan	Men	85.4	83.0	83.3	84.8	84.1	83.1	83.9	84.8
	Women	45.3	45.3	47.2	48.5	49.7	50.8	53.9	57.5
South Korea	Men	80.0	77.3	77.2	79.6	71.3	74.5	77.7	82.0
	Women	46.2	47.3	49.6	50.4	48.8	46.5	48.1	53.0
Netherlands	Men	63.2	47.0	45.7	42.3	50.9	58.8	67.6	75.5
	Women	14.4	12.3	16.7	18.6	25.9	34.8	44.9	54.3
New Zealand	Men	..	..	56.6	65.0	71.9	79.5	82.7	83.6
	Women	..	..	30.6	39.0	47.8	62.4	69.2	74.2
Norway	Men	79.5	79.9	72.8	72.3	74.4	74.6	73.5	77.0
	Women	49.8	53.2	53.9	57.4	61.6	62.9	65.6	69.2
Poland	Men	..	..	..	45.5	40.4	43.4	48.9	57.2
	Women	..	..	..	27.6	23.7	23.5	25.9	35.2
Spain	Men	75.9	67.4	62.5	55.4	60.5	62.9	63.7	64.3
	Women	21.1	19.9	19.4	19.8	22.6	29.9	38.4	46.9
Sweden	Men	78.8	76.0	75.5	70.9	72.6	76.4	79.4	81.7
	Women	55.4	60.0	65.8	63.9	65.9	69.2	70.4	75.2
United Kingdom	Men	..	69.0	68.1	62.5	63.2	67.8	69.3	70.9
	Women	..	35.0	38.7	40.8	42.5	48.9	50.6	56.4
United States	Men	72.1	67.9	67.8	66.0	67.3	69.3	70.0	69.9
	Women	41.3	42.0	45.2	49.2	51.9	57.0	60.2	58.8
OECD countries	Men	73.0	65.9	64.8	62.3	62.5	65.6	67.6	70.0
	Women	36.8	33.8	35.6	36.0	38.3	43.5	47.9	51.5

Source: OECD Statistics

Furthermore, the terms of women's workforce engagement, goals, patterns and paths differ from those of men due in part to family and caring responsibilities (Earl, *et al.* 2015). Career gaps taken by women for raising children and caring for elderly relatives contribute to lowering their retirement incomes to varying degrees across OECD countries. Shorter, fragmented and precarious contributions made earlier in working life can have a profound long term effect. Women's shorter effective

working lives are compounded by a gender pay gap that also varies across countries but results in lower incomes for working women that contribute to lower retirement incomes also (OECD 2015). In Australia with its unique superannuation system (and also in the Netherlands, USA, Mexico and New Zealand), women's lower retirement incomes are further affected by a lack of publicly funded pension credits that are provided in other OECD countries for childcaring and unemployment (e.g. France, Italy, Sweden) (OECD 2015, pp. 87-88). These issues present challenges to employers and public policy makers in Australia, indicating that there is a need to consider issues of later life employment from the perspective of women.

3. Fragmentation of work and retirement

It was once accepted that stage of age was key in determining work status and workforce engagement. Guillemard (2013, p. 64) notes that 'a finding of the sociology of the life-course is that the institutionalisation of welfare systems has been a powerful factor that formatted the life-course into three periods by using age as a chronological marker for setting the thresholds for passing from one age of life to the next'. However, Guillemard describes the standardised biographical pattern of education, work and leisure that once organised the life course in industrialised society as changing and that flexible working, flexible life courses and, as a result, new and uncertain biographical pathways, are multiplying. One potential, practical consequence of this increasing fragmentation is increasing uncertainty concerning the nature and timing of the retirement event, with implications for individuals, their employers and for the formulation of public policy concerning work and retirement.

While not conceptualised in terms of fragmentation, in policy debates in Australia and elsewhere much attention has been paid to meso level factors, particularly the role new forms of contractual arrangements might play in promoting older workers' employment and delaying the age of their final labour market withdrawal. For instance, the Advisory Panel on the Economic Potential of Senior Australians (2011) suggested that employees aged 55 and over be given the right to request flexible work arrangements from their employers, including measures such as part-time work; casual work; working for blocks of time, taking leave and returning to work in order to accommodate seasonal work or travel; scaling-down and working fewer hours to allow more time for recreation. It must be noted here that flexible working arrangements are generally available to permanent and contracted employees via negotiation with their employers. Flexible working arrangements, thus, are reflective of employment status and differ from temporary or casual employment which is not negotiated and not flexible.

There has been much commentary concerning the potential role played by flexible approaches to retirement in the form of 'bridge employment' or 'gradual retirement' as facilitators of an easier transition from work to non-work at the end of a career (Alcover, *et al.* 2014; Reday-Mulvey 2005). Advocates have stressed the potential benefits that flow to workers, employers and governments in terms of avoiding the personal 'cliff-edge' of retirement, the retention of useful human capital,

and reduced social welfare payments and continued tax receipts. However, while individual benefits of a phased or gradual withdrawal have been assumed, Australian research has found that for many outcomes there was no difference between those retiring gradually and abruptly, although the latter were more likely to rate their health as having deteriorated and more likely to report better adjustment to retirement (de Vaus, *et al.* 2007). Notably, having choice or control over the manner and timing of one's retirement emerged as a more important influence on retirement wellbeing than whether the transition from working was gradual or abrupt. While giving employees more control over when, where and how much they work affects retirement expectations (Cahill, James and Pitt-Catsoupes 2015; Moen, *et al.* 2016), phased or gradual models of retirement appear to presume that an individual is able to negotiate the manner and timing of their retirement, which is unlikely to be the case for many workers, particularly casual employees (Taylor, *et al.* 2016).

While the benefits of flexible working in late career are much vaunted the nature of such arrangements would seem to be critical. In this regard, at the same time as there has been increasing interest in issues associated with the ageing of the workforce, the phenomenon of labour flexibilisation - in the forms of the loss of jobs for life and the increasing precarity of work - has also been garnering much attention among researchers and commentators (Cappelli 1999; Standing 2011). In 2013 approximately a quarter (23.9 per cent) of the Australian workforce was considered to be in 'casual employment'. More women (26.7 per cent) than men (21.2 per cent) were in casual jobs in Australia in 2013, although there has been a disproportionate increase in male casual employment since the 1990s (Kryger 2015). The omnibus term casual is understood in Australia as including many different employment arrangements that in common are directly linked to an absence of employment rights and conditions, such as the entitlement to paid annual leave or sick leave (Burgess, Campbell and May 2008).

There is considerable variation by age in terms of the incidence of casual employment in Australia. According to the most recently published Australian Bureau of Statistics figures (ABS 2014), the proportion of persons employed in casual employment has increased steadily for younger workers, increased slowly for male workers aged 30 and over, and decreased slowly for women aged 30 and over. Women under the age of 30 have continued to be the highest proportion of casually employed workers since the early 1990s, increasing from 32 per cent in 1992 to 41 per cent in 2013. Men in this age group have also experienced a similar trend in the proportion of casual employment, increasing from 21 per cent to 34 per cent over the same timeframe. The proportion of casually employed men aged 30 to 49 and those aged 50 and over has also increased but much more slowly over this period, increasing from six per cent to 11 per cent and seven per cent to 11 per cent respectively. The proportion of employed women in these two broad age groups with casual employment arrangements has decreased, falling from 23 per cent to 17 per cent for those aged 30 to 49 and from 20 per cent to 17 per cent for those aged 50 and over. Significant differences have been found between women across contingent employment statuses, so dealing with all non-full-time workers as though they are a homogenous group is problematic (Hall and Harley 2000).

Casual employment is not without criticism e.g., Campbell (2010, p. 215) describes it 'as a particularly degraded form of temporary employment'. Given the significant level of casual employment observed in Australia and elsewhere, there has been surprisingly little attention paid to its relationships with labour force participation at older ages and retirement behaviour. Analysis over ten waves of the Household, Income and Labour Dynamics in Australia (HILDA) panel study demonstrates that there is a relationship between casualisation and job dissatisfaction, with the most educated women in casual employment - including staff in schools and universities - being the least satisfied (Buddelmeyer, McVicar and Wooden 2015, p. 271). Unlike younger women, job satisfaction of older women increases the most when they are working in a feminised occupation, such as teaching, that offers them a desirable type of work, hours of work and flexible working arrangements (Dockery and Buchler 2015, pp. 19-20). Interestingly, this recent interpretation of findings from the HILDA panel survey reiterates earlier interpretations of findings from the 1995 Australian Workplace Industrial Relations Survey (see Hall, Harley and Whitehouse 1998).

Australian research suggests job satisfaction plays an important role in determining retirement intentions (Choi and Yu 2016; Clark, Mavromaras and Wei 2014), but this relationship has not been examined in terms of women's retirement intentions within different types of employment arrangement. While as noted earlier, casual work is often described as being of poor quality, it may be argued that job satisfaction may mediate the relationship between employment status and retirement intentions, satisfied workers regardless of employment type being less likely to report the intention to retire sooner. On the other hand, by contrast with permanent full-time or part-time work, participation in casual forms of employment might also be argued to restrict choices over the nature and timing of labour market withdrawal, whatever the level of job satisfaction. This article considers these issues, drawing on survey data collected as part of a study that investigated older women's employment and retirement transitions.

4. Methodology

Data were collected from among women members of two Australian superannuation funds via an online survey of 1,189 older women members of ESSSuper, a superannuation fund serving emergency services and public sector employees in Victoria and a postal survey of 1,287 older women members of UniSuper, a superannuation fund serving people working in Australia's higher education and research sector. Data collection took place in 2013 and 2014. Those surveyed were aged between 50 and 70 and potential respondents were randomly sampled by the superannuation funds from their membership lists. The respondents, thus, could be employed or non-employed. The overall response rate was 21 per cent.

Regarding the nature of employment arrangements the survey collected information about whether working respondents were employed full-time in a permanent role, employed part-time in a permanent role, were in a casual role or were in a fixed-term role. In order to test the effect of job satisfaction on the association between employment arrangements and retirement intentions it was necessary to

control for a range of variables that, based on a review of the literature, might also be expected to influence participants' retirement intentions. These variables included: health status; household income; occupation; age; perceptions of discrimination; and partner's employment status.

Health status was measured by asking 'In general, how would you say your health is?' measured using a five-point Likert type response scale ranging from 'poor' to 'excellent'. Household income was measured with participants endorsing an income level within \$10,000 increments, but a simplified categorisation was used in the analysis, using \$50,000 increments up to 'over \$150,000' to facilitate simpler interpretations and because it was assumed that only large differences in household incomes would make meaningful differences to respondents' retirement intentions. Occupation was measured using the ABS (2009) ANZSCO classification, but due to small numbers of participants in the majority of these occupational classifications, a recategorised version delineating 'managers', 'professionals', 'administrative and clerical workers' and then all 'other' occupations was used. Age groups, in this case, five-year increments between 50 and 70, were used to control for the likelihood of shorter times until intended retirement for older participants. Given a likely association between partner's retirement status and women's retirement intentions, it was also necessary to control for partner's employment status that were categorised, again in a simplified form, as either 'inactive', 'full-time permanent', 'self-employed' or 'other'. Six indicators of job satisfaction drawn from the HILDA panel study were used (see Wooden and Watson 2007). Responses to these items, originally using a five-point response scale from 'not at all' to 'a very large extent', were reclassified by grouping the two highest satisfaction response options together. This was contrasted with the grouping of the three lower satisfaction response options. The rationale for this categorisation was that only high levels of job satisfaction were expected to influence retirement intentions.

Finally, the importance of four work related factors for retirement intentions were included to control for individual variations in experiences in the workplace and perceptions of financial preparedness for retirement. Respondents were asked how important the experience of gender, age or disability discrimination and financial security were or would be for their decision to retire. Using these control variables, four linear regression analyses were undertaken to assess the differing effects of job satisfaction on retirement intentions for respondents in the four employment status groups. Retirement intentions were measured in terms of an item that asked respondents when they intended to retire from the paid workforce. Respondents were provided with the following options: Less than 1 year; In 1 to 2 years; In 2 to 3 years, In 3 to 4 years; In 4 to 5 years; In 5 to 6 years; In 6 to 10 years; and In 10 years or more. This dependent variable was treated as a continuous measure, effectively ignoring the wider time frames captured by the last two response options. Although this is problematic and meaningful proportions of respondents endorsed these two response options (18.1 per cent and 17.7 per cent respectively), including these two response options was considered preferable to excluding them from analysis despite the consequences for interpretability.

5. Results

Respondent characteristics

The mean age of respondents was 58.6 and they were relatively normally distributed within the age range. Over 80 per cent were born in Australia and 1.7 per cent were of Australian Aboriginal or Torres Strait Islander descent. In terms of highest qualification completed, 67 per cent had a bachelor or postgraduate degree, 14 per cent had a certificate or diploma, and 12 per cent had completed high school. Regarding occupational group (ABS 2009), eight per cent were managers, 37 per cent professionals, 14 per cent were in clerical and administrative roles, and six per cent other categories. Sixty two per cent of respondents were married or partnered, 15 per cent were separated or divorced, 11 per cent were never married, and four per cent were widowed. The average age of partners was 60. In terms of partner's employment status, 17 per cent were inactive, 24 per cent in permanent positions, seven per cent in casual or fixed-term positions, 10 per cent were self-employed, and three per cent other. The average household income was \$130,000-140,000.

Regarding the employment status of the women defined as employed in the sample (n=1596), three-fifths (60.4 per cent) were classified as in full-time permanent employment, with a fifth (21.7 per cent) classified as in part-time permanent employment. Less than a tenth were classified as being in casual employment (7.4 per cent) and just over a tenth working on a fixed-term contract (10.5 per cent). This finding indicates that, compared with the national picture, these women were markedly less likely to classify themselves as being in casual employment.

Linear regression analyses

The results of the linear regression analyses used to test the association between job satisfaction and the number of years until respondents intended to retire for each employment status group are reported in Table 2. Altogether, after cases with missing values were excluded, 1043 remained in the analysis, with 645 being classified as full time permanent, 192 part time permanent, 97 casual and 109 fixed term.

Job satisfaction was initially tested as a mediator of the effect of employment status on time until intended retirement. This analysis revealed that while job satisfaction measures were associated with time until intended retirement they did not influence the association between employment status and time until intended retirement. As such, simplified regression models are presented with measures of job satisfaction included in a single-step regression model.

Table 2 - Unstandardised Beta Coefficients for Two Regression Analyses
Testing the Mediation Effect of Job Satisfaction on Employment Status for
Predicting Time Until Retirement

		<i>Full-time permanent</i>	<i>Part-time permanent</i>	<i>Casual</i>	<i>Fixed-term</i>
<i>(Constant)</i>		4.304 ***	5.47 ***	5.628 **	3.948 *
Health status		-0.004	0.066	-.523	0.163
Household annual income	Under \$50,000	-0.022	-1.495*	1.905	0.976
	\$50,000 to \$100,000	0.284	-.624	1.159	0.378
	\$100,000 to \$150,000	0.063	-.217	-1.605	0.884
Occupation	Manager	0.054	1.270*	1.447	0.248
	Clerical and administrative	0.336	.369	-.489	-0.018
	Other	0.923 *	1.915 ***	-1.549	-.47
Age group	55 to 59	-1.347 ***	-1.323 ***	-1.970 *	-1.119 *
	60 to 64	-2.545 ***	-2.862 ***	-3.944 ***	-2.858 ***
	65 to 69	-3.216 ***	-2.474 ***	-4.632 ***	-4.32 ***
Partner employment status	Full-time permanent	0.281	-.283	.666	-0.092
	Other	0.18	.008	1.217	0.9
	Self employed	0.2	-.129	3.234 *	-0.159
Factors important to retirement decision	Financial security	0.994 *	.497	1.380	0.928
	Age discrimination	0.312	-.364	1.897	-0.092
	Sex discrimination	0.011	.315	-.724	0.714
	Disability discrimination	0.593 *	1.395 **	.687	0.675
Job satisfaction	Total pay	0.276	-.204	1.033	0.248
	Job security	-0.729 **	-1.286 **	-.202	0.034
	The work itself	0.159	.418	-1.421	-1.975 **
	The hours you work	0.276	-.443	.036	-0.262
	Flexibility to balance commitments	0.503 *	.204	.688	-0.222
	Overall satisfaction	0.373	.394	.511	2.209 **
r-squared		30%	39%	50%	40%

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Given the use of a range of categorical independent variables, the constant value represents the years until intended retirement for the relevant reference categories being respondents in a professional occupation, aged 50 to 54, with a household income in excess of \$150,000 whose partner was not in paid employment.

Comparisons are therefore drawn between these relatively high status women with secure financial positions. The regression models explained 30 per cent to 50 per cent of variation in years until intended retirement. Standard error values for the

significant independent variables were relatively low suggesting adequate predictive accuracy, as presented in Table 3 (included as an appendix). However in the case of the casual employment group standard error values were somewhat higher, likely due to a smaller sample size.

Job satisfaction demonstrated a relationship with retirement intentions that varied by type of employment arrangement. Respondents' intended time until retirement was predicted to change if they were more satisfied with different aspects of their job for each employment arrangement group except casuals. The absence of associations between facets of job satisfaction in retirement intentions of those respondents in casual employment perhaps indicates an overriding import of financial imperatives for older women engaged in this employment arrangement. The role these women appear to play in improving financial security alongside a self-employed partner may provide indicative evidence supporting this assertion. The largest predicted increase in time until expected retirement (3.2 years) was observed for women in casual employment arrangements whose partner was self-employed. Given that women in casual employment had the longest baseline intended time until retirement at 5.6 years (compared with four years for those with fixed-term contracts, for instance) it is suggested that for many of these women planning to work indefinitely or as long as they are able is their best option to avoid financial hardship in retirement.

Respondents with full-time permanent employment arrangements who were more satisfied with the flexibility of their work to meet work/life balance needs intended to retire later. In contrast, higher levels of satisfaction with their job security predicted a shorter time until intended retirement. Taking these findings together, it appears logical that older women employed in full-time permanent positions would perceive such flexibility as conducive to retiring later. Perhaps the absence of the threat of separation from employment without the recompense offered to those in permanent employment arrangements explains the counter-intuitive relationship between satisfaction with job security and the intention to retire sooner. The unexpected association between high satisfaction with job security and the intention to retire sooner was also found among older women employed in permanent part-time positions, further supporting the notion that such job security may only be appreciated when one does not have it.

Older women employed with fixed-term arrangements had an ambiguous combination of associations between measures of job satisfaction and time until intended retirement. While higher levels of satisfaction with the work itself predicted a shorter time until intended retirement, those with higher overall job satisfaction intended to retire later. Both associations indicated a change of approximately two years in time until intended retirement. Given that none of the other measures of job satisfaction were associated with retirement intentions this combination of results may suggest that there is another aspect of job satisfaction, in this case captured by the 'overall satisfaction' measure, that is particularly relevant to those employed in fixed-term arrangements. Nevertheless it is unclear why higher satisfaction with the work itself would be associated with the intention to retire sooner.

The importance of financial security and perceived workplace discrimination for respondents' decision to retire was also associated with intended time until retirement

for those in permanent employment arrangements. Not surprisingly, respondents who indicated financial security was important for their decision to retire were predicted to retire later. Notably, this association was only evident for those in permanent full-time positions, perhaps indicating a greater degree of choice and control over retirement decisions for these older women. Respondents who indicated disability discrimination would be important for their decision to retire were, perhaps counter-intuitively, predicted to retire later. A plausible interpretation of this association, evident for the permanent part-time and permanent full-time employment arrangement groups, is that while workplace discrimination would be important for their decision to retire, they are not necessarily subject to it but would be disinclined to continue employment if facing such treatment. So this finding is potentially reflecting the opposite experience where these older women enjoy favourable treatment by their employer and colleagues thereby encouraging the prolongation of their working life.

The associations between the majority of control variables and intended time until retirement were generally as would be expected. Older age groups intended to retire sooner. Permanent part-time managers intended to retire earlier than the reference category occupation group (professionals), perhaps suggesting those in such part-time positions were in the process of transitioning to retirement. In contrast, the lowest income group in permanent part-time employment arrangements intended to retire later, interpreted as indicating this group's need to secure greater financial resources before retirement.

6. Limitations of the study

Before offering some concluding comments it is important to draw attention to potentially critical methodological limitations. A potential lack of sample representativeness makes it impossible to draw conclusions regarding the wider applicability of the findings. While a significant proportion of those surveyed identified as being in casual employment the proportion was low compared with the national picture, suggesting that these women may have been atypical of women in casual employment more generally. This, together with the sectoral specificity of the sample, means that care is required in interpreting the findings.

Also, we acknowledge the possibility of dual causality in the regression model assessing the association between the control variables and the intended time to retirement on the one hand and job satisfaction on the other i.e., higher income may be expected to co-vary with employment in higher status occupation and both may increase job satisfaction and extend the expected time until retirement. However, higher income may also facilitate the accumulation of greater retirement assets and thereby reduce the time until retirement. To assess the potential problem associated with these control variables, reduced form models with only the job satisfaction measures were computed and these produced qualitatively similar results to those reported in this article.

7. Conclusions

The findings of this study are noteworthy in terms of sounding a cautionary note regarding the management of older women's careers. They are indicative of the likelihood of later retirement for women in casual roles, with implications for their life planning and income security. This is suggestive of the need for care in promoting labour market flexibility from the perspective of developing public policy towards older workers and that an androcentric policy model of labour force engagement at older ages presents risks for older women attempting to negotiate their exit from the labour force. More generally, this finding indicates that for such women the present public policy objective of longer working lives is being realised. We cannot be certain that for many of the women surveyed casual employment might not have been a lifestyle choice and thus cannot draw firm conclusions regarding whether their working longer was anticipated and perhaps even welcomed. However, we suspect that for some the desire to retire may have been overridden by economic necessity. Drawing on the bridge metaphor, in terms of their transitions to retirement this may be a long and precarious structure.

The findings of the study concerning the role of job satisfaction also highlight the apparent importance of the quality of the employment arrangement, for longer working lives. Put simply, it appears that a greater focus on job quality is likely to result in better outcomes in terms of older workers' ongoing participation in the labour force. The apparent significance of job quality also indicates that a simple measure of employment participation as an indicator of the success of pro-work policies addressing issues of older people's employment, as has been adopted, for instance, in Australia and the European Union member states (Department of Treasury 2010; European Commission 2010) is inadequate from the perspective of ensuring that 'successful' ageing is achieved. Rather these findings indicate that efforts to promote job quality should be considered a core value of the pro-work agenda if the intention is to recognise the importance of older workers' wellbeing alongside that of ensuring business has an adequate supply of labour going forward or that the social welfare burden is minimised as the population ages.

From the specific perspective of older women's employment this study points to the need for policy and research agendas that recognise the gendered nature of the labour market and that age and gender also intersect with a range of other factors. In this regard basing public policy on such a vague concept as 'older workers' is a reductionist approach that overlooks critical labour market dynamics. A consequence may be that women's employment and retirement prospects are undermined at a time when maintaining their relationship with the labour market is considered crucial to national productivity and growth.

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Table 3 - Standard Error Values for Two Regression Analyses Testing the Mediation Effect of Job Satisfaction on Employment Status for Predicting Time Until Retirement

		<i>Full-time permanent</i>	<i>Part-time permanent</i>	<i>Casual</i>	<i>Fixed-term</i>
<i>(Constant)</i>		0.591	0.979	1.884	1.56
Health status		0.086	0.151	.356	0.2
Household annual income	Under \$50,000	0.55	.574	1.234	0.814
	\$50,000 to \$100,000	0.236	.425	1.044	0.702
	\$100,000 to \$150,000	0.213	.368	1.304	0.535
Occupation	Manager	0.231	.596	1.808	0.641
	Clerical and administrative	0.221	.371	.879	0.619
	Other	0.367	.515	.960	0.705
Age group	55 to 59	0.195	.358	.897	0.541
	60 to 64	0.226	.380	.940	0.533
	65 to 69	0.388	.644	1.112	0.869
Partner employment status	Full-time permanent	0.217	.396	1.183	0.574
	Other	0.29	.447	1.034	0.665
	Self employed	0.294	.560	1.204	0.673
Factors important to retirement decision	Financial security	0.407	.669	1.082	0.881
	Age discrimination	0.257	.498	1.153	0.608
	Sex discrimination	0.298	.534	1.419	0.714
	Disability discrimination	0.267	.453	1.216	0.627
Job satisfaction	Total pay	0.189	.318	.669	0.47
	Job security	0.216	.389	.696	0.455
	The work itself	0.225	.394	1.050	0.732
	The hours you work	0.197	.391	.742	0.499
	Flexibility to balance commitments	0.199	.400	.939	0.482
	Overall satisfaction	0.233	.456	.794	0.686

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