

#### What is STREAM?

STREAM is a **longitudinal study** among persons **aged 45-64** in the Netherlands. Participants fill in an online questionnaire on topics such as: health, work, knowledge and skills, social circumstances, and financial situation.

More than **12,000 employees, 1,000 self-employed persons, and 2,000 non-employed** persons participated at baseline (2010). In 2016, **almost half** of them had **participated in each wave**. In 2015, a **new cohort** was invited to participate, to again include persons aged 45-49 and to include more working persons in the other age groups (N=6,738).

For data collection an existing Intomart GfK internet panel is used. For 89% of baseline participants, **data linkage** with information from **Statistics Netherlands** is possible.

STREAM is conducted by **TNO**. Collaborating partners are VU University Medical Center, Erasmus Medical Center and the Netherlands Interdisciplinary Demographic Institute. STREAM is funded by the Dutch Ministry of Social Affairs and Employment.





STREAM is interested in (inter)national and multidisciplinary collaborations to conduct innovative research with practical implications.

Contact us for possible partnerships!

More information on STREAM is available at: www.monitorarbeid.nl/STREAM

Contact: infostream@tno.nl

## Working beyond the retirement age | STREAM newsletter December 2017

### STUDY on TRANSITIONS in EMPLOYMENT, ABILITY and MOTIVATION

As the year comes to an end, we thought it would be fitting for this newsletter to highlight STREAM-research focusing on the end of the working life. Or rather, on working beyond the retirement age.

In many countries, governments are implementing policies to prolong the working life. These policies are aimed at reducing the increasing pressure on social security systems caused by aging populations. As a result, the average retirement age in many countries is increasing. In addition, the number of persons working beyond the retirement age is increasing as well.

Several studies into motives and determinants of working beyond the retirement age have been conducted recently. In the previous newsletter we mentioned a study by <u>Scharn et al</u>, which concluded that health, work characteristics, and

social environment predict working beyond retirement, but register-based socioeconomic and demographic characteristics do not. In this newsletter we will present results of studies by De Wind et al and Sewdas et al on determinants and motives for working beyond the retirement age. These studies find that financial reasons and a desire to maintain a daily routine motivate people to work beyond the retirement age. Good health and flexible work arrangements seem to be preconditions. Interestingly, the results of Sewdas et al also revealed an additional theme in people's motives to continue working — purpose in life. An important topic as we look forward to a new year.

To learn more about working beyond the retirement age we suggest to keep reading this newsletter!

We wish you all a very Merry Christmas and a happy and healthy 2018!



#### STREAM TNO STAFF

DR. SWENNEKE VAN DEN HEUVEL

DR. GOEDELE GEUSKENS

DR. KAREN OUDE HENGEL

DR. LINDA KOOPMANS

DR. IRENE NIKS

DR. ERNEST DE VROOME

LENNART VAN DER ZWAAN

STEF BOUWHUIS

PROF. DR. PAULIEN BONGERS

IN COLLABORATION WITH

PROF. DR. ALLARD VAN DER BEEK, VUMC

PROF. DR. KÈNE HENKENS, NIDI

PROF. DR. ALEX BURDORF, ERASMUS MC



# Why older workers work beyond the retirement age: a qualitative study

Sewdas R, de Wind A, van der Zwaan LGL, van der Borg WE, Steenbeek R, van der Beek AJ, and Boot CRL

Published in: BMC Public Health

In the context of rapid population ageing and the pressure on social security systems, it is relevant to understand what encourages older workers to extend their work participation. The aims of the present study were to: 1) gain insight into reasons for working beyond the statutory retirement age from older workers' perspectives, and 2) explore how the domains of the STREAM research framework can be applied to working beyond retirement age.

"The most important motives for working beyond retirement age were maintaining daily routines and financial benefit."

The results showed that the most important motives for working beyond retirement age were maintaining daily routines and financial benefit. Good health and flexible work arrangements were mentioned as important preconditions.

The themes emerging from the categorization motives and preconditions corresponded to the domains of health, work characteristics, skills and knowledge, and social and financial factors from the STREAM research framework. However, our analysis revealed one additional theme—purpose in life.

This study offers important new insights into the various preconditions and motives that influence working beyond retirement age. knowledge contributes to the This development of work-related interventions that enhance older workers' motivation to prolong their working lives.



A qualitative research design included individual interviews (n = 15) and three focus groups (n = 18 participants) conducted with older workers aged 65 years and older continuing in a paid job or self-employment. Interview participants were recruited from STREAM. Focus group participants were recruited from companies and employment agencies. The data were subjected to thematic analysis.

# A life course perspective on working beyond retirement – Results from a longitudinal study in the Netherlands



de Wind A, van der Pas S, Blatter BM, and van der Beek AJ Published in: BMC Public Health

Many governments implemented measures that stimulate prolonged working and discourage early exit from the workforce. In the Netherlands, these policies are reflected in an increasing average age of leaving employment in the last decade. There is also an increasing proportion of retirees who work beyond retirement, meaning that they actively engage in work activities while also receiving a pension.

By adopting a life course perspective, our study aimed to investigate the influence of work motives and motivation, health, job characteristics, skills, and financial and social situation on working beyond retirement. Furthermore, we aimed to investigate differences between 'on time' and 'off time' retirees (retirement age 65 years and <65 years, respectively).

The results of the study indicated that especially high work engagement, good physical health, poor financial situation of the household, and participation in voluntary work predicted working beyond retirement. For 'off time' retirees, no financial possibility to retire early and not having a partner predicted working beyond retirement. 'On time' retirees reporting more support at work and without the financial possibility to retire early worked beyond retirement less often.

#### Methods

To address these aims we used data of about 1,000 retirees aged 57 to 67 years that participated in STREAM from 2010 to 2013. Predictors of working beyond retirement were identified using logistic regression analyses, and stratified analyses were performed to investigate differences between 'off time' and 'on time' retirees.



# Other selected publications

Bouwhuis S, Geuskens GA, Boot CRL, Bongers PM, van der Beek AJ. Predictors of transitions from single to multiple job holding: Results of a longitudinal study among employees aged 45-64 in the Netherlands. Am J Ind Med 2017;60(8):696-710. LINK

De Wind A, Boot CRL, Sewdas R, Scharn M, van den Heuvel SG, van der Beek AJ. Do Work Characteristics Predict Health Deterioration Among Employees with Chronic Diseases? J Occup Rehabil. 2017 Jun 29. doi: 10.1007/s10926-017-9716-z. [Epub ahead of print]

De Wind A, Leijten FRM, Hoekstra T, Geuskens GA, Burdorf A, van der Beek AJ. "Mental retirement?" Trajectories of work engagement preceding retirement among older workers. Scandinavian Journal of Work Environment & Health 2017;43(1):34-41 LINK

Havermans BM, Boot CRL, Hoekstra T, Houtman ILD, Brouwers EPM, Anema JR, van der Beek AJ. The association between exposure to psychosocial work factors and mental health in older employees, a 3-year follow-up study. Int Arch Occup Environ Health 2017 [Epub ahead of print]

Oakman J, de Wind A, van den Heuvel SG, van der Beek AJ. Work characteristics predict the development of multi-site musculoskeletal pain. Int Arch Occup Environ Health. 2017 May 9. doi: 10.1007/s00420-017-1228-9. LINK

Scharn M, van der Beek AJ, Huisman MA, de Wind A, Lindeboom M, Elbers CT, Geuskens GA, Boot CR. Predicting working beyond retirement in the Netherlands: an interdisciplinary approach involving occupation epidemiology and economics. Scand J Work Environ Health 2017;43(4):326-336. LINK

Ybema JF, van der Meer L, Leijten FRM. Longitudinal Relationships Between Organizational Justice, Productivity Loss, and Sickness Absence Among Older Employees. International Journal of Behavioral Medicine 2016; 23(5): 645–654 LINK

Full list of publications: LINK