STAY, GO OR PAUSE: OLDER WORKERS’ EMPLOYMENT DECISIONS

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Increases in the proportion of older workers in the labour market have put pressure on organisations to attract, engage and retain older workers. Changes in the macroeconomic context simultaneously encourage these employees to remain longer in the labour market. We interviewed older workers who had recently left employment to explore their different employment decisions. We identified three distinct decision choices: stay, leave or take a break from the labour market. Ongoing work issues that led to dissatisfaction as well as discrete events (shocks) influenced these decisions. Our results suggest that employment decisions of older workers are more complex than suggested by previous research and also highlight the role of shocks in their employment decisions.

Keywords: changing demographics, workforce diversity, retirement, retention

Similar to other developing countries, the proportion of older people is steadily increasing in Australia and is expected to double by 2050 (Department of Treasury, 2010; Pleau & Shauman, 2012). However, Australia’s older worker labour force participation rate is lower than those of most other developed countries (Department of Treasury, 2010). Specifically, while the proportion of older people in Australia is on the increase, their labour participation rate decreases as they move into older age categories (ABS, 2011). The Australian situation is not unique -- other developed countries are facing similar issues of aging populations and shortages of skilled labour (Shacklock, Brunetto & Nelson, 2009; Stamov-Roßnagel & Biemann, 2012).

Given this global trend, several countries have introduced regulations and policies designed to encourage older people to work beyond the traditional retirement age (Armstrong-Stassen, 2008; Pleau & Shauman, 2012). These strategies aim to increase the benefits of workforce participation for older people and remove the financial incentives to retire. For example, the Australian tax department offers two levels of age-related tax offsets, providing greater financial incentives at 65 years of age than at 60 (Australian Tax Office, 2012). Similarly, organisations attempt to attract and retain this significant proportion of their labour force by offering flexible work designs to attract older workers (Mountford, 2010; Smeaton, Vegeris, & Sahin-Dikmen, 2009) and human resource practices targeting the unique needs of older workers (Koc-Menard, 2009).

With health improvements and related increases in life expectancy, older people are leading active lives in their later years, making them more likely to continue working (Pleau & Shauman, 2012). Due to the recent global financial crisis, many older workers have been compelled to postpone their retirement by several years (Mountford, 2010). A national survey conducted by AARP found that
70 percent of Americans aged 45-75 are planning to work in their retirement years (AARP, 2008).

With this convergence of forces motivating older workers to stay in the labour market, it becomes increasingly important that employers understand when and why older workers decide to leave. Unfortunately, much of the existing research on older workers focuses exclusively on retirement ignoring other types of employment decisions (Armstrong-Stassen, 2008; Shacklock, Fulop & Hort, 2007). The retirement decision is likely to be motivated by different factors than the ones that ‘push’ an older employee to resign and seek employment elsewhere (Armstrong-Stassen & Schlosser, 2011; Smith, Holtom, & Mitchell, 2011). But few studies have focused on exploring different employment decisions of older workers (Pleau & Shauman, 2012) and understanding how these decisions are influenced by factors internal and external to organisations (Smith et al., 2011).

In this study, we interview older workers who recently left employment to understand the choices made by older workers facing different work and personal circumstances. Increased understanding of employment decisions of older workers can benefit both organisations and policy makers. Knowledge about older worker employment decisions can facilitate organisations’ attempts to attract the increasing proportion of older people in the labour market. It also enables organisations to design jobs and implement human resource practices that will retain and engage their older employees. Understanding of older workers’ employment choices provides policy makers an opportunity to finetune their policies to better suit the needs of older workers.

OLDER WORKERS IN THE LABOUR MARKET

Employment Choices of Older Workers

Previous research exploring the employment choices of older workers has focused on a single choice point: the decision to continue working or leave the labour market through retirement. Retirement is generally understood to be an age related ‘withdrawal from paid working life’ with reduced commitment to work (Denton & Spencer, 2009: 64). Retirees are a significant proportion of the employable population; a recent Australian Bureau of Statistics survey reports that 36% of those over 45 have retired (ABS, 2011).

While a majority of older workers consider retirement on reaching a retirement eligible age, a significant proportion of older workers prefer to continue working indefinitely and have no intention
of exiting the labour market. In fact, 13% of older workers in the Australian labour force never intend to retire and this group has steadily grown since 2006 (ABS, 2011). The older workers who keep working are a bifurcated group including both the most- and least-educated (Ryan & Sinning 2010). The most-educated tend to hold interesting jobs with high wage levels that motivate them to remain employed. In contrast, the least-educated have significantly lower lifetime incomes and are forced to work in order to maintain their living standards.

However, recent studies suggest that older workers have moved away from a dichotomous choice between fulltime employment and retirement (Armstrong-Stassen, Schlosser & Zinni, 2012). The transition from work to retirement is becoming more fluid and ambiguous (Ekerdt, 2010). Some older workers prefer to gradually withdraw from the workforce using phased retirement options. Many retirees choose to re-enter the workforce as they un-retire and re-retire (Armstrong-Stassen et al, 2012; Pleau & Shauman, 2012). The number of un-retirements is significant, with 26 percent of retirees in the USA and 38 percent of retirees in Australia returning to work (Armstrong-Stassen et al 2012). Older workers who un-retire frequently use bridge jobs to facilitate a gradual exit from the labour market (Humpel, O'Lughlin, Wells & Kendig, 2009).

Overall, the literature demonstrates that in the current labour market, older workers’ employment choices can be diverse (e.g., phased retirement, bridge employment, cycles of un-retirement and re-retirements). It is likely that these choices are driven by a complex constellation of factors internal and external to organisations (Holt, Rehg, Lin & Miller, 2007).

Factors Influencing Employment Choices of Older Workers

Early research focusing on why employees leave organisations highlighted mounting dissatisfaction with work and availability of job alternatives as the primary drivers of turnover (Smith et al., 2011). These studies demonstrated that employees routinely assess their work situations and identified ongoing factors that influenced first their job satisfaction and ultimately their turnover decisions (Holt et al, 2007; Lee & Mitchell 1994). However, studies examining job satisfaction as a predictor of retirement decisions has found either no relationship or only a weak relationship between these variables (Beehr, Glazer, Nielson & Farmer, 2000).

More recently, the Unfolding Model of Turnover has suggested that employees also leave jobs
due to discrete incidents that act as ‘shocks’. A shock is ‘a particular, jarring event that initiates the psychological analyses involved in quitting a job’ (Lee, Mitchell, Holtom, McDaniel & Hill, 1999: 451). Shocks prompt employees to review their employment situation and consider exit as an option (Lee & Mitchell 1994). ‘Shocks’ can be internal or external to organisations; expected or unexpected; and positive, neutral or negative (Lee & Mitchell 1994). Empirical work using the Unfolding Model demonstrates that employee turnover decisions are sometimes driven by multiple simultaneous shocks both internal and external to organisations (Kulik, Treuren & Bordia, 2012). Shocks operate as ‘push’ and ‘pull’ factors encouraging older workers to continue working or exit the labour force. There has been little application of the Unfolding Model to older workers’ employment decisions, but the literature identifies a range of push/pull factors that operate in employment decisions of older workers (Humpel et al., 2009; Shultz, Morton, & Weckerle, 1998).

Intra-organisational factors that influence older worker employment decisions can operate at the organisational, workgroup and job levels. At the organisational level, workplaces with persistent age discriminatory practices (e.g., discriminatory pay structures, training opportunities, layoff policies) can push older workers toward retirement (Armstrong-Stassen & Schlosser, 2011; Nakai, Chang, Snell, & Fluckinger, 2011). Age–unfriendly workplaces can activate stereotype threat among older workers, negatively influencing their behavior and work performance (Roberson & Kulik, 2007). Greller and Stroh (1995) demonstrated that stereotypes can induce older individuals to avoid taking on challenging work assignments, and ‘decide to retire even though they would rather continue to work’ (p. 239). At the workgroup level, older workers can face age discriminatory behaviors from their managers and co-workers and these behaviors can push them out of organisations (Gringart, Helmes & Speelman, 2005). The few studies that have examined job level variables suggest that older workers whose jobs offer little job autonomy, low task variety and limited opportunity to interact with others are more likely to retire (Beehr et al., 2000).

The literature on retirement decisions frequently emphasizes non-work factors as having a greater influence than work factors on older workers’ employment decisions (Beehr et al., 2000; Wang & Shultz 2010). Among non-work factors financial circumstances, age and health are cited as most important in influencing retirement decisions (Shacklock et al., 2009; Wang & Shultz, 2010).
Financial circumstances particularly determine the *timing* of retirement (Beehr et al., 2000; Warren & Oguzoglu, 2010). In Australia, out of 3.9 million older workers who intend to retire, 36% mentioned ‘financial security’ as influencing their decision *when* to retire (ABS, 2011).

Age increases older workers’ awareness that they have limited time to achieve their goals; older workers are likely to make careful decisions about how they want to devote their time and energy (Bal & Kooij, 2011). Older workers are also driven to retirement by social norms identifying a conventional retirement age and age eligibility criteria for retirement benefits. Finally, as employees age they are more likely to experience declines in their physical and cognitive abilities (Adams & Rau, 2004; Wang & Shultz, 2010). Poor health is a dominant ‘push’ factor that motivates older workers to retire (Beehr et al., 2000; Davies & Cartwright 2011).

In summary, previous research reveals that employment decisions of older workers are becoming more complex as they move away from a single decision point of retirement versus continuous employment. The Unfolding Model of Turnover suggests that older workers’ employment decisions can be driven by ongoing issues that increase dissatisfaction with work as well as specific shocks that can prompt a review of their employment situation.

**METHODS**

We conducted interviews with people 45 years and older who had recently resigned from a fulltime job. We used 45 years as the benchmark for an ‘older’ worker as per Australian Bureau of Statistics guidelines (ABS, 2004). We wanted to explore the employment choices made by older workers and identify the work and non-work factors that influenced their decisions.

**Sample**

We recruited our sample by displaying flyers and posters in local cafes, libraries, and other public spaces. We also advertised in the local free newspapers distributed in an Australian capital city. The recruiting materials encouraged people who had voluntarily left a full time job in the last six months to contact the research team. In this paper, we focus on 24 participants who were over 45 years of age. Interviewees worked in a wide range of jobs, including project officer, aged-care worker, bus driver, nurse, butcher, sales assistant, customer service worker and customer service manager. Women represented 50% of the sample and over 83% identified themselves as Caucasian. The mean
tenure before leaving was almost eight years ranging from eight months to 36 years with their organisation. 20 of the interviewees were evenly distributed across the 45-49, 50-54, 55-59 and 60-64 age groups, with the remaining 4 indicating they were 65 years of age or older. 33% had completed a technical certificate, 25% had at least an undergraduate degree and 20% had completed Year 11 or less.

**Data Collection and Analysis**

The interview protocol included a set of required questions with opportunities for followup probes. This semi-structured format provided flexibility to explore individuals’ stories and narratives (Wengraf, 2001) while encouraging rich qualitative responses (Miles & Huberman, 1994). One set of questions focused on the factors that led to their exit (e.g., ‘What made you want to leave your job?); a second set focused on post-exit intentions (e.g., ‘What was your plan after leaving the organisation? Did you have another job lined up?’). At the end of the interview, each interviewee completed a brief demographic questionnaire about their age, education, and tenure. Two authors acted as interviewers. All the interviews were conducted face to face and took 1 to 1-1/2 hours. Interviewees were compensated for their time with a $30 gift card.

Each interview was digitally recorded and professionally transcribed. The first author coded the data by conducting a thematic content analysis of the interview transcripts. The analysis identified themes associated with the factors leading to the interviewee’s decision to either leave the organisation but remain in the labour market or to completely exit from the labour market. Joffe and Yardly (2004: p.57) define a theme as a ‘specific pattern found in the data in which one is interested.’ The coding process included inductive coding, as patterns of experiences of mature age workers were found based on the data, rather than being coded based on a pre-existing theory.

**RESULTS**

Employees in our study presented their exit decisions to their employers as either ‘resignations’ or ‘retirements’. Retirement generally refers to a permanent exit from the labour market (Denton & Spencer, 2009: ) and is distinct from resignation where an employee wishes to remain in paid employment with a different employer. However, based on employees’ intentions to remain in the labour market, we identified three distinct groups: Exiters, Hiatus Takers and Job Changers.
Exiters

11 older workers (46% of our sample) left their employer with no intention of returning to the labour market. They were ‘true retirees’ who considered their time in the labour market to be over. Ten out of 11 Exiters cited work intensification -- in the form of higher workloads, faster work pace, and greater responsibilities -- as a factor influencing their decisions to leave the labour market.

I just kept earning more jobs until it got to the point where the pressure was so strong that I didn’t feel that I could cope with it... the job I originally had which was 9.30 to 3.30 extended from 9 till 5 and instead of 5 days a week and some weeks it was 6 and some it was 7...So that’s what drifted me into seriously thinking about leaving – Male, Aged Care Co-ordinator, Exiter

As Exiters’ stress levels increased, they tried to reduce their workload by accessing flexible work options. However, their efforts to negotiate new work arrangements were unsuccessful. These negotiation failures were critical turning points in Exiters’ decision making.

I said ‘Look I need that time on Saturdays and I want the shorter hours’. So that sort of went on for probably 3-4 months and they didn’t… ultimately I wanted a three day week so that I had the two days off ...I think had they agreed to it I would have stayed there until I was 60 – Male, Sales Assistant, Exiter

Simultaneously some Exiters experienced discrete ‘shocks’ outside the workplace. Age milestones made Exiters reflect on their achievements, goals, and dreams. These reflections often led to a revision of work and personal goals and pushed older workers to leave the work force.

I think it was to do with age, and it was just timing...my birthday’s early in the year and we have holidays at Christmas…it was the Christmas when I was only 63, and I was home on holidays…you have a bit of a think about things and I think through that, the fact that 64 was coming up…I’d pretty much decided that I would go until my birthday to myself. – Female, Service Consultant, Exiter

Health issues also acted as external shocks influencing Exiters’ decisions. Some exiters reported diagnoses of specific illnesses, while others observed that work was having a negative impact on their physical and psychological wellbeing. These health issues prompted Exiters to review their life goals and their ability to fulfill work commitments.

First is that 2 years before I decided to resign I had some health issues that culminated in some cancer and removal of a kidney and part of the liver and that removed a lot of confidence about things. – Male, Library Manager, Exiter

Financial considerations played a role in the decisions of all the Exiters in our sample. Exiters took their financial planning seriously and often sought professional advice. Only when Exiters were convinced that they had enough funding to make a permanent exit did they seriously consider
retirement as a viable option.

I went back to work in December last year having made up my mind and I’d been to a financial planner…He said ‘You know, you two could have retired 2 years ago if you wanted to’ because we had been salary sacrificing…for the last 5 years… he said ‘Look, financially you could do it’. – Female, Nurse, Exiter

Overall, Exiters demonstrated a consistent pattern: their decisions were influenced by both ongoing work factors and discrete shocks. Work intensification created dissatisfaction among Exiters, making them vulnerable to work and non-work shocks that made them see retirement as a viable option. Exiters’ failure to reduce work-related pressures accelerated their interest in leaving the labour market. Age milestones, health issues, and financial benchmarks were critical turning points in their decision processes.

**Hiatus Takers**

Seven older workers (29% of our sample) left their employer to take a break from the labour market – this group of employees clearly intended to return to the labour market at a later point. Similar to Exiters, Hiatus Takers had been experiencing work intensification and these increases in their workload and work pace acted as decision catalysts.

there seemed to be more of an intense focus on targets... it was constant pressure...we were given an incredible amount of work to do, we just seemed to get more and more…and the expectations just kept growing...I thought this job is so intense. – Female, Employment Advisor, Hiatus Taker

In response to work intensification, Hiatus Takers explored two options: (1) they sought their managers’ help in reducing their workload, pace or responsibilities; and/or (2) they requested flexible work options. When these attempts failed, Hiatus Takers reassessed their work situations.

I had a discussion with the manager about a year ago and said, ‘Look we’re seeing this line [customer complaints] keep on going up...you can only get so much outcome from these resources.’...after that discussion there was another six months and I went back to this manager, had another conversation …Things still didn’t really change…don’t see that anything is going to change going forward...so for my sanity, for my health, I’ve got to go through with it [resignation]. – Male, Customer Service Manager, Hiatus Taker

My other option was to...just work two or three days a week. And she said that wasn’t an option because that position was a full time position. So I couldn’t job share or anything – she wouldn’t give me any leeway. I would've liked to have job shared...but she wouldn’t let me do that…I just said ‘I've had enough’. – Female, Supervisor, Hiatus Taker

When Hiatus Takers failed to negotiate reduced workloads or access flexible work arrangements, they viewed their work situation as unsustainable.
Over time it became too much to handle and I was feeling very stressed...then I got sick and I had to take time off so when I got back to work I realised that I could not do this anymore at the pace that was required for me to achieve the targets... I realised how much work was affecting me...the first week back at work, I wrote my resignation letter and handed it to my immediate boss. – Female, Project Officer, Hiatus Taker

Simultaneously Hiatus Takers became more susceptible to external events that influenced their financial circumstances. These events facilitated temporary exits from the labour market, but didn’t provide enough of a financial cushion to make the exit permanent.

I had a little bit of a dream…with my father passing away there was a bit of money in the estate as well to allow that to happen…so there was a bit of financial freedom to make that decision as well. – Male, Team Leader, Hiatus Taker

My wife, she had been working…permanent part time... she had a discussion with her sort of manager and a new position was formed with quite a nice increase in salary, which therefore meant that the option of me leaving my job became more of a reality…it made the finances a lot easier… it helped the decision to be made. – Male, Customer Service Manager, Hiatus Taker

Hiatus Takers planned to use their hiatus to devote more time to non-work activities, to develop skills to facilitate a career change, or to just recuperate from their work experience. They were firmly committed to returning to work since their financial circumstances only allowed a temporary break from work.

I just felt that maybe I should leave and retire for, not permanently. I do plan to work again; I can't really afford to remain retired... so if I can manage between now and when I go away on holiday, then I'm just being very careful in my spending. – Female, Employment Advisor, Hiatus Taker

Like Exiters, Hiatus Takers experienced ongoing work issues along with shocks from both work and non-work domains. However, unlike Exiters, Hiatus Takers’ financial circumstances were shaped by unexpected, unplanned events. Further, unlike Exiters, Hiatus Takers were firmly committed to returning to work.

**Job Changers**

Six older workers (25% of our sample) left their employer and remained in the labour market – they either transitioned to another job immediately or were actively looking for work at the time of the interview. Several work related factors influenced the employment decisions of Job Changers: mismatch between skills and job tasks, dislike of specific job tasks, and relationship conflicts with managers and co-workers. These factors were ongoing problems that generated dissatisfaction among Job Changers.
I would’ve probably stayed if my job was at the similar level as it is in [STATE]…really an admin person could have done the job I was doing. They didn’t need somebody with degree qualification. – Female, Human Resource Officer, Job Changer

I told him [Manager] that I hated help desk…I said ‘I really don’t like it, if you can find another role for me please do so’. And he said he couldn’t, there was nothing else in the organisation. So I just had to put up with it. – Female, System Analyst, Job Changer

He was always very rude, no matter what I did in my job, there was always a mistake, even to the point of I had to type out some letters to send out to an external company, he made me change it 3 times… this is nearly 3 years slowly progressively getting worse until I just got to the point where I thought ‘what am I doing’? .– Female, Customer Service Worker, Job Changer

Job dissatisfaction motivated Job Changers to leave their employers, but the dissatisfaction was employer-specific and did not push them out of the labour market altogether. Unfortunately, in a tight labour market impacted by the global financial crisis, Job Changers had a hard time finding new jobs. They were sometimes forced to accept a less-than-ideal job in order to exit the job they disliked.

I'm 62 and when I started looking I was 50 something... it was a long process... I mean 5 years and I'd had probably maybe 5 interviews in that time and each time no…I was unhappy in my job … I didn’t want to be at that job anymore. – Female, System Analyst, Job Changer

I had nothing in the pipeline, I had no jobs. I was even concerned about getting another job because of my age and the job climate at that time… you know, who would end up as a delivery girl at a local supermarket, at my age, by choice…it’s not like it was a long term goal. – Female, Administration Clerk, Job Changer

Job Changers’ decisions of Job Changers were driven by different factors than the decisions of Exiters and Hiatus Takers. Job Changes reported ongoing dissatisfaction but did not highlight discrete ‘shock’ incidents that influenced their decisions. The dissatisfaction factors were employer specific, enabling the older workers to escape them by changing jobs.

**DISCUSSION**

With the proportion of older workers in the labour market increasing, organisations are keen to design workplaces and human resource practices that engage and retain this fast growing demographic. Changes in the macroeconomic context are simultaneously exerting pressure on older workers to remain longer in the labour market. In this study we drew on research on employee turnover and retirement to explore the employment decisions of a group of older workers. We were able to distinguish three distinct employment choices made by older workers and identify the work and non-work factors that acted as ongoing issues and shock events in their decisions.

The literature suggests that older workers reaching retirement age face a discrete decision
point: (1) leave the labour market abruptly (through retirement) or gradually through phased retirement or bridge employment (Davies & Cartwright, 2011; Humpel, et al., 2009); or (2) remain in the labour market (Ryan & Sinning, 2010). Our study identified a third option: take a hiatus. Some older workers leave the labour market abruptly but have every intention of returning. Hiatus Takers presented their exits to their employers as either resignations or retirements. However these ‘retirees’ were not ‘true’ retirees because they planned to reenter the labour market. This suggests that employment choices of older workers are more complex than outlined by current research.

Previous research argues that retirement decisions are driven by both work and non-work factors with non-work factors such as health and finance circumstances playing a greater role in the decision making process (Adams & Beehr, 1998; Beehr et al., 2000). Our results confirm that the employment decisions of older workers are driven by both work and non-work factors. However, we were able to differentiate between ongoing work factors that generated dissatisfaction and discrete shocks that accelerated the exits of older workers. Research using the Unfolding Model shows that large numbers of leavers experience shocks (70% --Lee et al., 1999; 72% -- Holt et al., 2007). Our research parallels these findings: 75% of our sample (18 employees – all Exiters and Hiatus Takers) were critically influenced by shock events. Thus our findings draw attention to the role shocks play in older workers’ employment decisions.

Practical Implications

Older workers’ employment decisions are shaped by ongoing work issues as well as discrete shock events. This suggests that there are several different opportunities for organisations to influence these decisions. The employment decisions of Exiters and Hiatus Takers were critically influenced by work and non-work shock events. While employers cannot eliminate non-work shocks (e.g., age milestones, diagnosis of illnesses), they can help employees to manage their impact. For example, flexible work options can assist older workers facing health issues to reduce their work commitments. Similarly, organisations can offer training to help older workers compensate for age-related physical or cognitive weaknesses.

In our study, Job Changers left their employers because of ongoing employer-specific factors. Employers can address these factors if they routinely monitor the job satisfaction of their older...
workers. Climate surveys, focus groups and exit interviews provide organisations with the information they need to intervene and resolve issues that might lead to employee turnover.

Our results also suggest that employers need to train managers to communicate effectively with their older workers. Managers are ideally positioned to uncover, and address, ongoing issues and work related shocks that influence the employment decisions of older workers. An important part of this communication process is the exit conversation. Older workers who resign or even retire are not necessarily lost to the labour market: Seven (29%) older workers in our study took a hiatus from work but remained committed to returning to work at a later date. If employers maintained post-exit relationships with these employees, there is a strong likelihood that these employees would return to their former workplaces (Armstrong-Stassen et al., 2012). However, managers might not recognize these opportunities because Hiatus Takers did not describe their exits as a hiatus to their managers. Managers need to handle ‘exit’ conversations with care, clearly indicating to older workers that the organisation is open to rehiring them.

Limitations and Opportunities for Future Research

Our study used semi-structured interviews that encouraged older workers who left employment to tell us about their employment intentions. The interviews provided the opportunity to explore older workers’ choices in detail, uncovering the factors that influenced decisions to exit or remain in the labour market. However this methodology led to two limitations. Our interviewees constituted a convenience sample of older workers who volunteered to share their exit stories with us. While this group was diverse in gender, education and occupation our results may not be generalisable to a broader sample of older workers. Further, our sample of older workers had left full-time employment - this may have heightened the emphasis our interviewees placed on work related factors such as intensification of work. We encourage future research to focus on larger samples of older workers in different employment situations (e.g. part-time, bridge employment) that will provide more information about the employment choices of older workers. Findings of such studies can supplement our results, enhancing our understanding of employment choices of older workers.
REFERENCES


