Work, Aging, Retirement and Health in the Canadian Longitudinal Study on Aging

Lauren Griffith, PhD

Associate Scientific Director CLSA
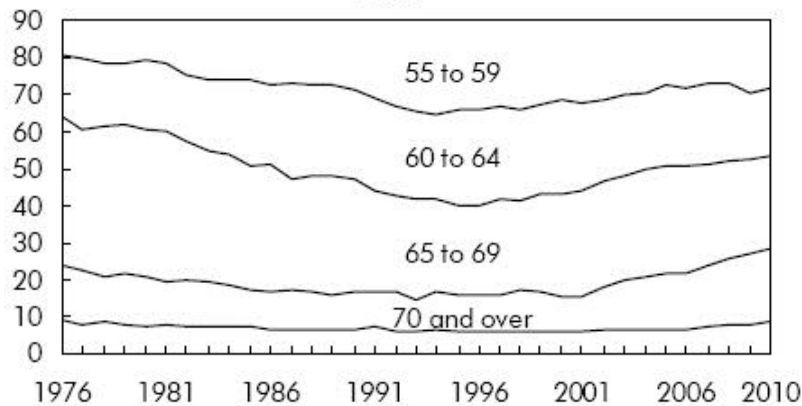**Assistant Professor, Department of Clinical Epidemiology and Biostatistics,**
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October 4, 2014

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Canadian Workforce

Employment rate (%)

Men

Employment rate (%)

Women

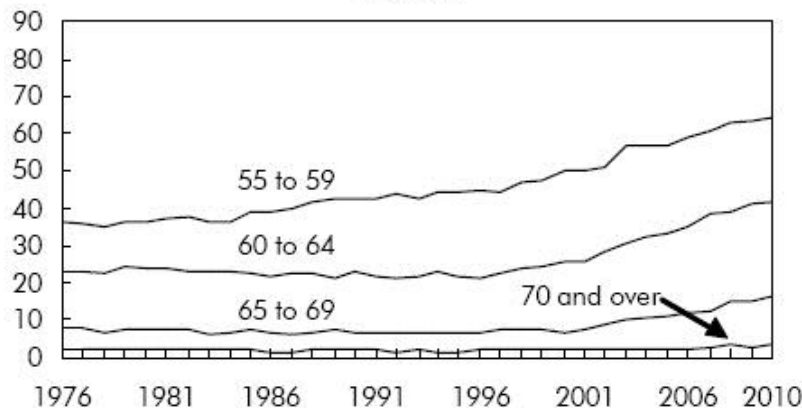Source: Statistics Canada, Labour Force Survey, 1976 to 2010.

The employment rate of individuals 55 years or older has gone up significantly in the recent years

Statistics Canada comparing 1997 to 2010
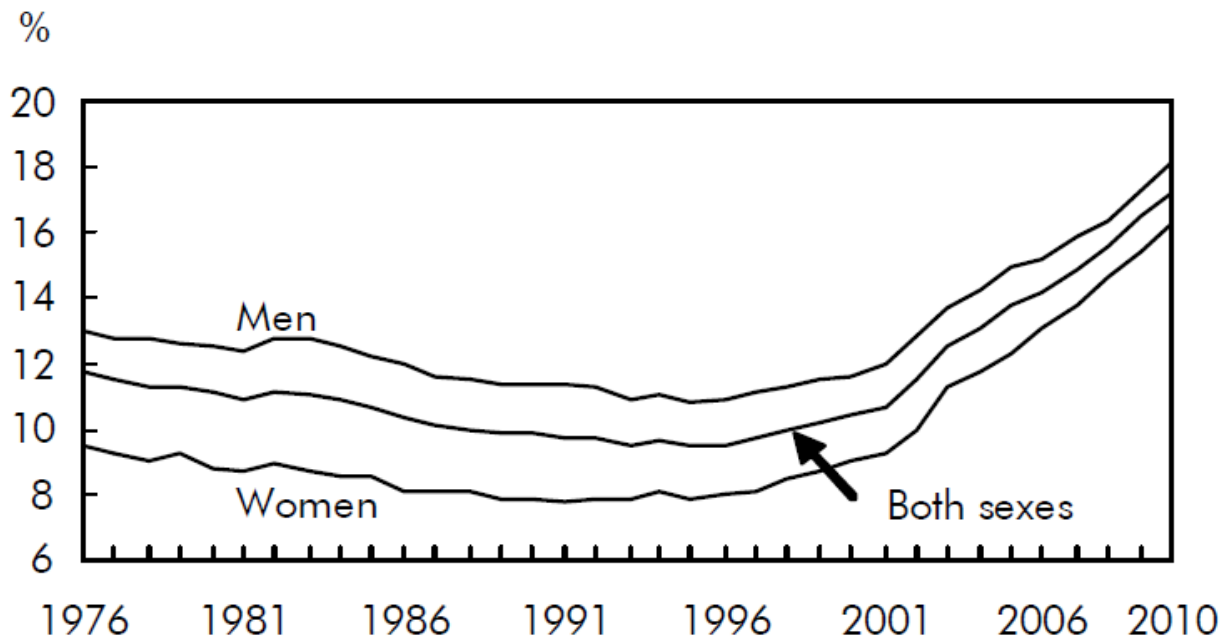- **9% increase for men**
- **13% increase for women**

Canadian Workforce

The expected number of years a 50 year old could expect to work:
1997 → 14
2010 → 16

Percent of workers 55 years and older is on the rise

Source: Statistics Canada, Labour Force Survey, 1976 to 2010.

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Canadian Workforce

THE GLOBE AND MAIL

"Canada's boomers woefully short of hitting retirement goals: report"

"As Canada's Baby Boomers prepare to head into their retirement years, many are discovering they don't have the funds they had hoped would be available and now face the reality that they have little time to play catch-up," said Chris Buttigieg, senior manager of wealth planning strategy at BMO Financial Group.

Strategies to generate more income include delaying retirement; taking on a part-time job to earn extra money after retirement; selling off collectibles, antiques and other possessions; selling the home or renting out part of it.

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Canadian Workforce

Globe and Mail, Jan 28, 2014

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Canadian Workforce

An extensive study by Statistics Canada shows that of those Canadians who exited a long-term job at age 55 to 59, 60% were re-employed within 10 years.
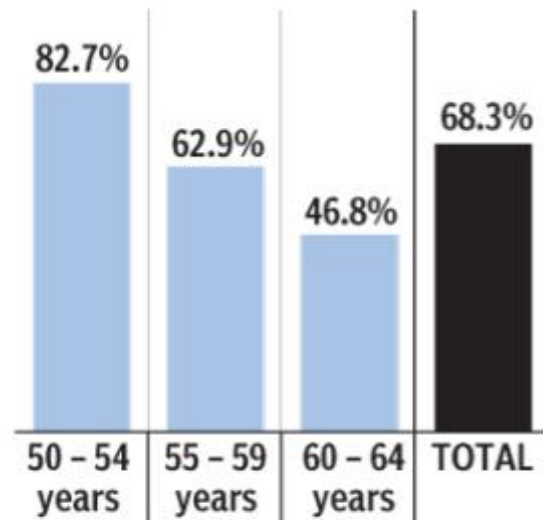
"Most older workers who leave career jobs return to work within a decade:
Statistics Canada"

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Canadian Workforce

Financial Post, Jan 28, 2014

PERCENTANGE OF MEN AND WOMEN RE-EMPLOYED

BY SEX AND AGE GROUP AT TIME OF LEAVING LONG–TERM JOB IN PAID EMPLOYMENT, 1994 TO 2010

MEN

82.7% | 62.9% | 46.8% | 68.3%
50 – 54 years | 55 – 59 years | 60 – 64 years | TOTAL

WOMEN

78.3% | 57.2% | 41.3% | 63.7%
50 – 54 years | 55 – 59 years | 60 – 64 years | TOTAL

SOURCE: STATISTICS CANADA
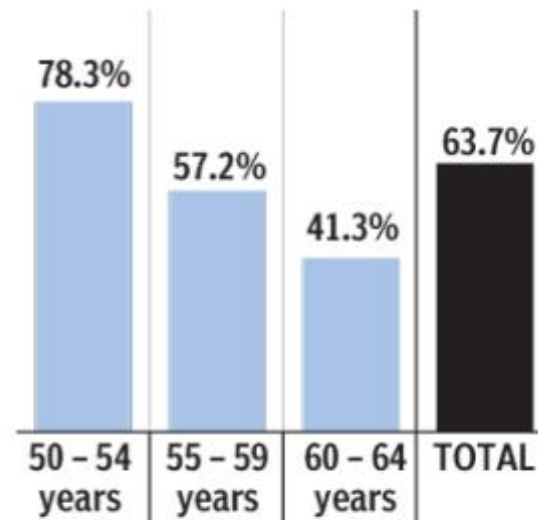
ANDREW BARR / NATIONAL POST

"Most older workers who leave career jobs return to work within a decade: Statistics Canada"

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Changing Canadian Workforce

CBC News, Aug 17, 2011

5 ways Canada's workforce will change in 20 years

Canada's statistics agency projected 20 years into the future... "The projections also [are] that ... the labour force will become older and increasingly ethnoculturally diverse," as the agency put it.

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CLSA Data Available
Telephone-Administered Questionnaire

Total Sample n = 21,241

Completely Retired	**n = 9,899**
Partly Retired	**n = 2,254**

Retired and Returned to Work	**n = 2,993**

CLSA Data Available
Telephone-Administered Questionnaire
Weighted Results

Retirement Status	45-64		65-85	
	Male	Female	Male	Female
Completely Retired	17.0%	22.9%	74.6%	84.7%
Partly Retired	8.8%	8.2%	16.0%	8.3%
Not Retired	74.2%	68.8%	9.5%	7.0%

	45-64		65-85	
	Male	Female	Male	Female
Retired and Returned to Work	7.8%	7.2%	26.5%	16.9%

CLSA Data Available
Telephone-Administered Questionnaire

Of those Retired:

- **Retirement voluntary**   **n = 9,683 (78%)**

- **Health/Disability/Stress   n = 2,935 (24%)
  contributed to decision to
  retire**

CLSA Data Available
Telephone-Administered Questionnaire

Of those not retired and ever worked

Currently working   n = 8,085 (91%)

Of those currently working
- **Currently >1 job   n = 1,351 (15%)**

CLSA Data Available
Telephone-Administered Questionnaire
Weighted Results

Of Those Not Retired	45-64		65-85	
	Male	Female	Male	Female
Currently Working	92.2%	89.4%	96.7%	72.5%
More than 1 job	15.0%	15.5%	19.5%	11.1%

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Richness of CLSA Data
Extensive Work and Retirement Modules

Retirement Module

- **Age of retirement**
- **Spouse's retirement status**
- **Reasons for retirement**
- **Preparation for retirement**
- **Return to work after retirement**
- **Reasons for return**
- **Full-time/Part-time, type of work**

Richness of CLSA Data
Extensive Work and Retirement Modules

Labour Force Participation Module[*]

- **Current working status**^{**}
- **Characteristics of current/most recent job**
  - **Hours worked**
  - **Work schedule**
  - **Occupation, Industry**
  - **Duration of employment**
- **Characteristics of longest held job**
- **Reasons for not working (if not currently employed and if never worked)**^{**}

*Current or prior to retirement
**Only asked of those currently working

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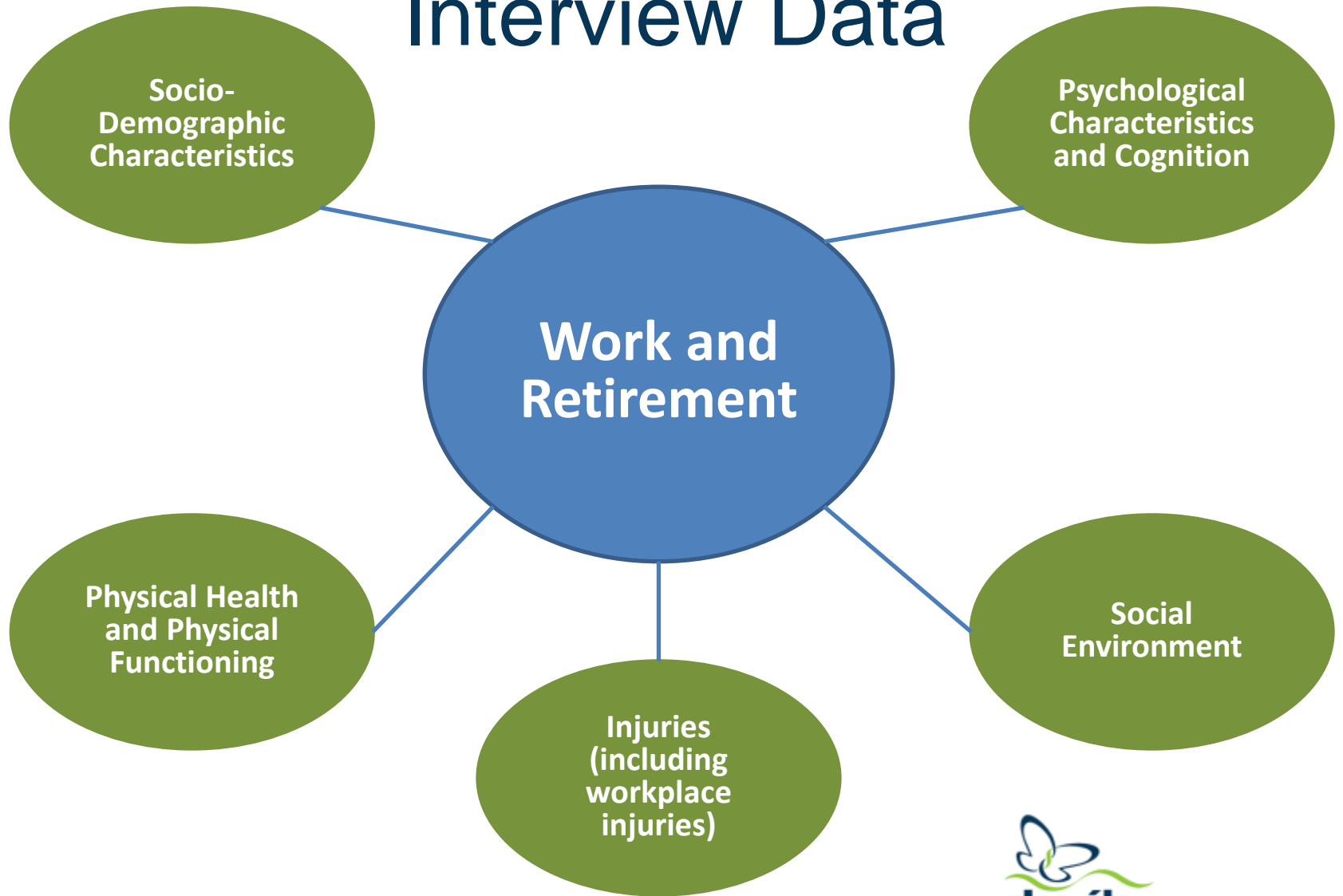Étude longitudinale canadienne sur le vieillissement

Richness of CLSA Data
Extensive Work and Retirement Modules

Retirement Planning Module

- **Age plan to retire**
- **Preparation for retirement**
- **Contribution to pension**
- **Adequacy of income/investments to maintain standard of living**
- **Reasons for planned retirement**

Richness of CLSA Telephone-Interview Data

Sample Research Topics

- Disability in retirees and occupational history
- Correlates of health-related job loss
- Cognition and function in retirement in relation to occupational history
- Cognition and function related to work injury in younger and older workers
- Health status and return to work after retirement
- Informal caregiving and work

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Next Steps

In-home Interview and Physical Measures (n=30,000)

- Performance measures
- More in-depth cognitive tests
- Extensive information on morbidity
- Vision and Hearing performance measures
- Biological samples

Next Steps

Maintaining Contact Questionnaire

- Health care utilization
- Medication (polypharmacy)
- Physical activity
- Online social networking
- Transportation and Mobility

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Next Steps

1st Follow-up data – longitudinal analyses

- Changes in function and cognition in relation to type of work and work injuries
- Chronic conditions, physical & mental function, and workability
- Retirement Planning vs. Retirement
- Workplace factors and health care utilization (self-report and linkage with administrative data)
- Consequences of health-related job loss

And the list goes on…

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