

# Caregivers and Retirement Congruency: Findings from a Mixed Method Study

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# Introduction

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- ❑ Caregiving is one pathway to retirement
- ❑ Twice as many seniors will need assistance in 2031, compared to 2001 (Keefe, Légaré, Carrière, 2007)
- ❑ Not enough research has focused on the relationship between retirement and caregiving (e.g., Dentinger & Clarkberg, 2002)
  - individual well-being- physical and mental health
  - societal implications- escalation of upcoming labour force shortage; health care costs for caregivers

# Retirement

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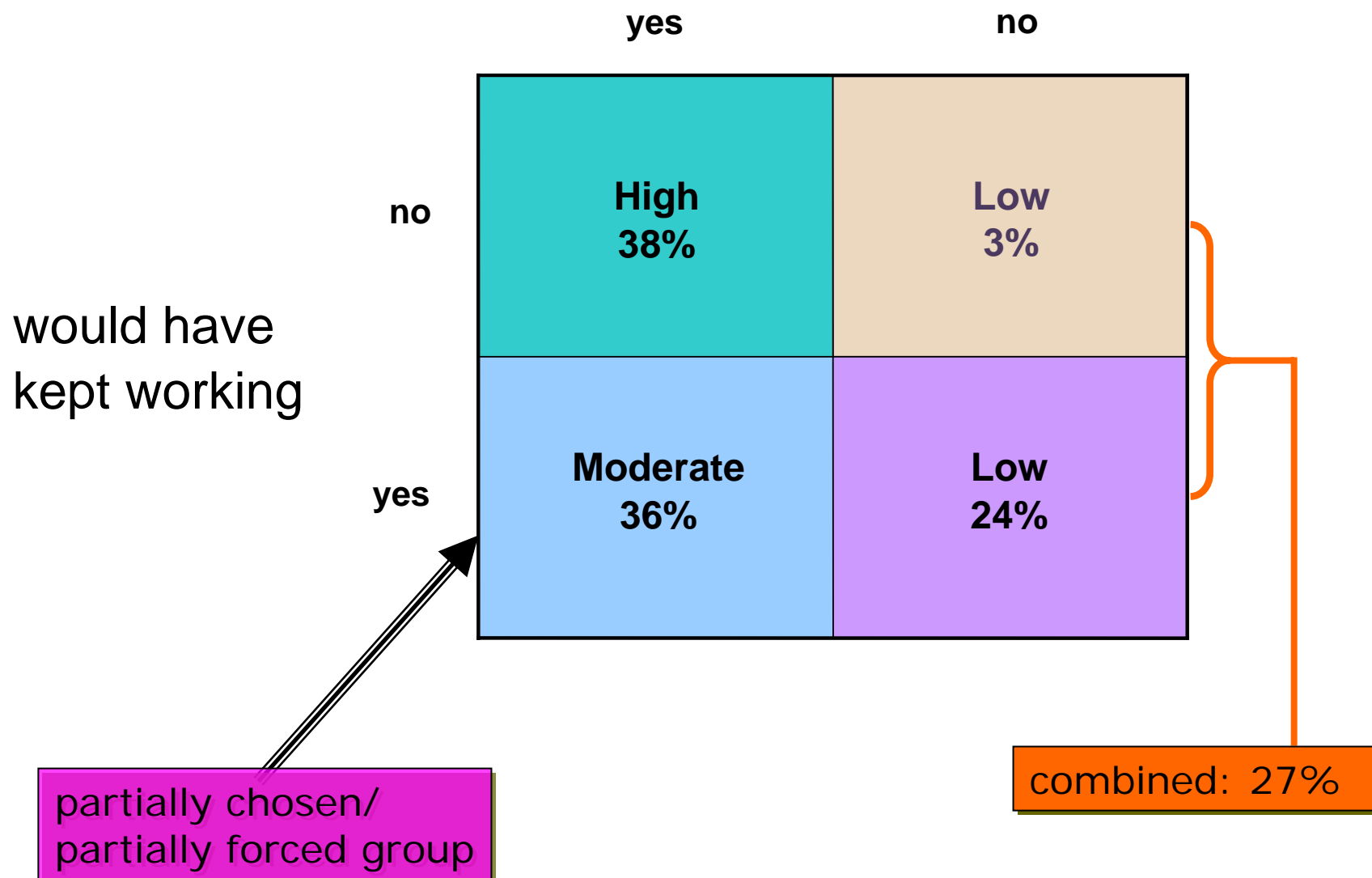
- ❑ Choice is important (Policy Research Initiative, 2005) in decisions about employment
- ❑ Involuntary retirement has a negative impact on individual well-being
- ❑ Yet retiring is not necessarily a dichotomous “chosen” versus “not chosen” decision
  - A third group exists: **part chosen/part forced** (e.g., Calvo, Haverstick, & Sass, 2007; Szinovacz & Davey, 2004)

# Retirement Congruency

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- Schellenberg & Silver's (2004) analysis of the 2002 General Social Survey (GSS):
  - *Was your retirement voluntary?* 25% said "no".
  - *Would you have kept working if circumstances could have been different?* 60% said "yes" to at least 1 of 9 possible circumstances.
- Combining these two groups, they classified 4 situations, for 3 types of **retirement congruency**.

## retirement was voluntary



## retirement congruency (cont.)

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- ❑ No gender differences found for retirement congruency.
- ❑ Similar percentages of women and men (6% and 7% respectively) might have continued working if had alternative caregiving arrangements for someone aged 65 and older.
- ❑ **NOTE:** Schellenberg and Silver examined all retirees, rather than retirees within specific contexts (i.e., retiring to give care).

# Research Questions

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- What factors might facilitate staying in the paid labour force, and what type of retirement congruency exists for:
  - retired caregivers, and
  - retired caregivers who say they retired specifically because of their caregiving responsibilities?
- Do retired female caregivers and male caregivers differ in retirement congruency?
- What factors predict retirement congruency in retired caregivers?
  - Are *retiring to give care* and *gender* significant predictors when controlling for other factors?

# Multimethod Design

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## QUANTITATIVE

- ❑ Secondary data analysis of the 2002 GSS on *Aging and Social Support*
- ❑  $N = 806$ 
  - Retired caregivers aged 45 – 64 ( $M = 57$ ) caring for someone 65 years or older in past 12 months
  - Most married, most living in urban area,  $\frac{3}{4}$  of them caring for a parent, 55% women
  - 16% ( $n = 99$ ) identified that caregiving was one reason why they retired
- ❑ frequencies, chi-squares; unordered multinomial logistic regression ( $n = 481$ )

## method (cont.)

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### QUALITATIVE

- In-depth interviews
- Data analysis is ongoing; preliminary results presented here
- $N = 44$ 
  - Nova Scotian caregivers aged 46 – 66 ( $M = 57$ ) who retired to give care to an adult family member or friend in last 5 years
  - Over half were single at time of retirement, over half live in a rural area, 70% caring for a parent, timing of retirement ranged from 1 month to just under 6 years and average age of retirement was 55 years, 68% women ( $n = 30$ )
  - Most were on their own to give care; many became the caregiver in their family because “they didn’t have a family”

# Results

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- ❑ A higher percentage of women (23%,  $n = 77$ ) than men (9%,  $n = 23$ ) retired to give care,  $\chi^2 = 22.14$ ,  $p < .001$ .
- ❑ Overall, 31% said their retirement was involuntary, no significant difference between men and women (35% vs. 28%)
- ❑ 68% responded “yes” to question about continuing to work under different circumstances.
  - 73% of those who retired to give care

# results (cont.) Factors that might have made a difference...

	All retired caregivers		Retired for caregiving reasons		Retired for caregiving reasons	
	men	women	yes	no	men	women
Could work fewer days without affecting pension	36.7	30.0	39.6	31.9	57.1	34.7
Could work fewer shorter days without affecting pension	33.5	29.9	31.9	31.4	42.9	28.8
Had more vacation leave without affecting pension	26.0	20.2	20.0	23.3	35.0	14.5
Salary was increased	28.8*	21.3	12.5**	27.0	-- <sup>a</sup>	-- <sup>a</sup>
No mandatory retirement policies existed	12.2*	5.9	6.4	9.2	-- <sup>a</sup>	-- <sup>a</sup>
Personal health had been better	28.0	31.6	26.6	30.5	23.8	27.4
Could have worked part-time	29.2	30.2	33.7	29.0	38.1	32.0
Could have found suitable caregiving arrangements	11.1	9.1	35.2***	5.3	61.9**	27.1
Other reasons	13.8	12.2	9.5	13.6	-- <sup>a</sup>	-- <sup>a</sup>

<sup>a</sup>Numbers too small to be released.

\* $p < .05$ . \*\* $p < .01$ . \*\*\* $p < .001$ .

## results (cont.)

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- Satisfactory jobs and supportive workplaces were also important
  - “I was in five, four different sections in eight years, so you were just getting going and then they downsized and they move you to someplace else, and I had nothing to do with my trade, and I just didn’t, I wasn’t happy.” (Alice)
  - “There were only about five occasions at work where I mentioned Mom by name, and the situation, and the last time I did (my supervisor) said, ‘I’m sick and tired of hearing about your mother’.” (Gerald)

## results (cont.)

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- For some, workplace policies wouldn't have made a difference
  - “. . . never knowing where I was going to be or when I would have to run with my mother in particular, not so much my husband, but my mother, never knowing. She took these—I call them panic attacks. . . . I just can't keep tearing myself in three to try to accommodate everybody. So business I knew I could walk away from and just say, “That's it”, whereas I can't walk away from my mom and I can't walk away from my husband, so you just make that choice whether you're financially or emotionally ready for it.” (Martha)
  - “To go to work and not knowing when the phone was gonna ring that it was for you that you had to come home right away, you know, it's, pretty hard to do that.” (Ian)

## results (cont.)

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- ❑ For others, they were the only ones their family members would let give them care
  - “My parents weren’t open to having anyone come in their home” (Krista)
  - “(My father) had a pension and he probably could have gone into a nursing home, but he would have rather have died. He was a very private man.” (Jane)
- ❑ Pension questions were sometimes confusing- did they refer to private (n/a if didn’t have one), public, or both?
  - NOTE: The GSS didn’t have an option for n/a

results (cont.)

## Retirement congruency comparisons

	Schellenberg & Silver (2004)-retired in past 12 months ( <i>n</i> = 4500)	All retired caregivers ( <i>n</i> = 585)	Retired to give care ( <i>n</i> = 99)
<b>Low</b> r. c.	27%	<b>32%</b> men: 36% women: 28% <sup>a</sup>	<b>24%</b> <sup>b</sup>
<b>Moderate</b> r. c.	36%	<b>39%</b> men: 41% women: 38%	<b>52%</b>
<b>High</b> r. c.	38%	<b>29%</b> men: 23% women: 34%	<b>23%</b>

<sup>a</sup> $\chi^2 = 8.08, p < .05, \text{Cramer's } V = .12$

<sup>b</sup> $\chi^2 = 7.49, p < .05, \text{Cramer's } V = .11$

## results (cont.) Describing choice

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### Clear

- “There was no other option for me, there really wasn’t.” (Julie)

### Complexity

- “A little bit of both. It was a free choice on my part. I could have said, “I’m sorry you’re going to have to go into a nursing home”. . . . But I would have felt that I was letting my father down.” (Jane)

### Contradiction

- “I did not have a choice in the matter. I wanted to take care of my husband and that was my choice and I took it.” (Lucille)

## Predicting retirement congruency

Variable	Retirement congruency	
	Low	Moderate
Age		
45 – 49	2.56	3.23*
50 – 54	2.40	1.85 <sup>†</sup>
Retired to give care		
Yes	.76	2.11*
Education		
Elementary/secondary	3.33*	1.35
High school	4.10**	1.32
Some university/college	3.23*	1.46
Diploma/certificate	2.63*	1.61
Gender		
Male	3.30***	2.00**
Health at time of retirement		
Poor to fair	10.08***	5.03***
Good	1.26	2.32**
Enjoyment of life compared to one year prior to retirement		
Less	14.12**	3.07
About the same	2.66**	1.31
Length of time prepared for retirement		
Did not prepare	3.76**	1.32

### Variables predicting low r. c.

- education (all levels)
- male
- poor to fair health at time of retirement
- less OR similar life enjoyment after retirement
- lack of retirement preparation

### Variables predicting moderate r. c.

- lower ages
- retired to give care
- male
- poor to fair OR good health at time of retirement

$n = 481$  (standardized). Log-likelihood = -830.49,  $p < .001$  (chi-square).

<sup>†</sup> $p < .10$ . \* $p < .05$ . \*\* $p < .01$ . \*\*\* $p < .001$ .

# Discussion

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- ❑ Women continue to be more likely than men to retire for caregiving.
- ❑ Moderate r. c. is common for those who retire for caregiving reasons.
- ❑ Gender differences in r. c. and specific factors occur among retired caregivers.
- ❑ Different factors predict low r. c. and moderate r. c.
- ❑ Different research methods are needed.
- ❑ Many policy implications...

# Policy Domains

Workplace Policy



National Policy



- ❑ Recognize that any policy occurs in a particular context:
  - ❑ Home and continuing care services
  - ❑ Other income security and labour standards important

# How To Best Support Caregiving

## Policy Domains

- ❑ **Health/Continuing care**
  - Home Care
  - Recognize caregivers as clients
  - Offer direct counseling/referral/information
- ❑ **Income Security**
  - **Direct Compensation:**
    - ❑ caregiver payment/allowance
  - **Pension Schemes**
    - ❑ reduced penalty for dropout
    - ❑ state pension credits
  - **Taxation System**
    - ❑ inclusion of care expenses
    - ❑ expansion of tax credits
- ❑ **Social Security**
  - State pays employment and health insurance
  - Worker compensation benefits
- ❑ **Employment/Labour Policy**
  - Leave policy- employment insurance
  - Labour standards policy

## policies (cont.)

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- ❑ Workplace policy directed to employees
- ❑ National insurance for all employees
- ❑ Direct support policy to all caregivers (including employees)
- ❑ Increase direct service policy to support care in the community
- ❑ Intersect of policy domains
  - financial support in multiple domains as well as services need to be considered

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