

Involuntary Retirement: The Role of Restrictive Circumstances, Timing, and Social Embeddedness

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Objectives. This study examined perceptions of involuntary retirement. We investigated the extent to which differences in how retirement is perceived stem from differences in (a) restrictive circumstances, (b) the older worker's preferences for retirement, (c) timing, and (d) social embeddedness.

Methods. Using multiactor panel data from 778 Dutch older workers who experienced the transition into retirement, we estimated an ordered logistic model to explain perceptions of involuntary retirement.

Results. This study showed that the way in which a person experiences retirement from the labor force is not influenced solely by factors that diminish the older worker's amount of choice (health and organizational constraints) but also relates to the older worker's social environment (social timing and social network influences).

Discussion. The way he or she frames the retirement transition in social relationships within the family and at work affects the older worker's subjective experience of retirement.

PRIOR to the 1970s and 1980s, most older workers had little choice regarding retirement. The company retired them as they reached retirement age, or they were forced to leave the labor force at an earlier age for health reasons (Hardy, 2002). The introduction of early retirement schemes in most western countries as well as the abolition of mandatory retirement in some others has resulted in a deinstitutionalization of the retirement transition (Kohli & Rein, 1991; Williamson & McNamara, 2003). The variation in retirement timing has grown, suggesting that individual choice has increased (Guillemard & Van Gunsteren, 1991). The scientific retirement literature reflects the shift from retirement as a transition beyond individual control to retirement as a matter of individual choice. Researchers view retirement mainly as a voluntary and employee-driven transition (e.g., Hanisch & Hulin, 1990; Hardy, 2002). Empirical studies, however, have consistently indicated that a substantial proportion of retirees (20%–30%) perceive their retirement as forced or involuntary (e.g., Isaksson & Johansson, 2000; Shultz, Morton, & Weckerle, 1998). Figures from the International Social Survey Program indicate that forced retirement may account for from 10% to almost half of early retirements in Western countries (Dorn & Sousa-Poza, 2005). We examined factors predicting perceptions of involuntary retirement among recent retirees in The Netherlands.

The assumption that people act in ways that tend to yield beneficial results for themselves underlies theories of exchange in sociology, decision making in psychology, and rational choice in economics (Marini, 1992). The central idea is that, facing any decision, a human being tends to maximize its value or utility. Whereas economists concentrate on objective utility (representing physical quantities such as money and time), psychological decision theories such as behavioral decision theory pay explicit attention to the subjective expected utility. Fishbein and Ajzen's (1975) model of reasoned action is a widely accepted and well-developed expectancy–value theory that uses the individual's personal intention toward performing

a behavior as a proximate determinant of that behavior, with behavioral intentions being a function of attitudes and subjective norms. This theory suggests that intention is the cognitive representation of a person's readiness to perform a given behavior and considers it the immediate antecedent of behavior.

Ekerdt, Kosloski, and DeViney (2000) stated that, around the turn of the century, retirement is a formalized transition within the life course, but one that grants worker's agency in directing that transition. Workers make and remake the retirement decision with increasing intentionality as they approach their late fifties. However, the consistent findings that a substantial part of retirees perceive their retirement as forced and involuntary suggest that many workers retire without intending to do so. As such, retirement may be less a matter of individual choice and agency and much more externally structured and constrained than previously assumed. Researchers have generally assumed that perceptions of involuntary retirement stem from health problems or organizational downsizing (e.g., Gallo, Bradley, Siegel, & Kasl, 2000; Herzog, House, & Morgan, 1991; Isaksson & Johansson, 2000). Life course scholars, however, have stressed the importance of the wider context in understanding life transitions and have drawn attention to specific aspects of this context, such as the interdependencies between the various actors involved (the social embeddedness of the transition) and the timing of transitions (e.g., Elder & Johnson, 2003; Kim & Moen, 2002; Settersten, 1999). This attention to a wider context may be particularly relevant for the Dutch. The Netherlands can be characterized as a country with a strong *early exit culture* (De Vroom, 2004). Though the official (and mandatory) retirement age is still 65, very few workers (less than 10%) reach that age while in the labor force. Early retirement programs are designed in such a manner that leaving the labor force at the early retirement age is an offer workers cannot refuse (Van Dalen & Henkens, 2002). At the organizational level, the early exit culture becomes manifest in the lack of managerial support for later retirement. Although the law prohibits age discrimination in The Netherlands, age ste-

reotypes exist, and they encourage early retirement (Henkens, 2005). Finally, societal norms reinforce early exit as well. Public opinion does not support prolonged labor force participation of older workers if this is felt to stand in the way of opportunities for younger people (Van Dalen & Henkens, 2005). Thus, although formally early retirement is a free choice for workers in The Netherlands, one may question the amount of choice there is in delaying retirement.

In this study we used insights from the life course approach to investigate the conditions under which retirees perceive their retirement as forced rather than voluntary. We argue that models of involuntary retirement should not solely focus on health and organizational restructuring as the main determinants of perceptions of involuntary retirement. We build on earlier work on this issue (e.g., Shultz et al., 1998; Szinovacz & Davey, 2005) by elaborating on the impact of the timing of the retirement transition, and on how this transition is embedded in social relationships with the spouse and in work-related contacts. Moreover, we explored gender differences in perceptions of involuntary retirement and their determinants. Insights into these differences may enhance researchers' knowledge of how external circumstances structure the life course of older men and women. This article is based on multiactor panel data from 778 older employees working in Dutch industry and trade and their partners (when applicable). Respondents were interviewed in 1995 in the preretirement phase, and again in 2001 when all employees had made the transition into retirement.

We assumed that differences in how retirement is perceived as being a voluntary or involuntary transition stem from differences in (a) restrictive circumstances, (b) the older worker's preferences for retirement, (c) timing, and (d) social embeddedness.

Restrictive circumstances.—External conditions may restrict older workers' ability to remain employed or even prompt workers to retire from the labor force. Restrictions may derive from personal, family, organizational, or societal circumstances that are beyond the individual's control. There is considerable evidence that poor health restricts older workers' opportunities to remain in the labor force and leads to early retirement (Henkens & Tazelaar, 1997; Mein et al., 2000; Mutchler, Burr, Massagli, & Pienta, 1999). We hypothesized that older workers' health limitations would reinforce perceptions of involuntary retirement. The partner's health status may influence retirement as well. The spouse is generally the primary caregiver. Having a partner in poor health may increase the older worker's care obligations. Thus, increasing involvement in caregiving activities may be incompatible with working outside the home. This incompatibility of duties may force workers to resign from their jobs, giving rise to perceptions of involuntary retirement (Szinovacz & Davey, 2005; Szinovacz, DeViney, & Davey, 2001).

The older workforce is usually disproportionately at risk in an organizational restructuring process (Laczko & Phillipson, 1991; Mollica & DeWitt, 2000). Two mechanisms lie at the root of this phenomenon. First, there is a strong tendency to use early retirement programs to prune the company's workforce, because this is more socially acceptable than having large-scale layoffs (Dorn & Sousa-Poza, 2005). Second, older workers are overrepresented in jobs that have become redundant as a result

of technological developments (Mollica & DeWitt, 2000). We hypothesized that organizational restructuring and job redundancy would reduce older workers' options for remaining employed and reinforce perceptions of involuntary retirement.

Circumstances around retirement may influence the receptiveness to retirement. Older workers in a poor financial position may be less inclined to retire early. They may face financial hardship, especially in the case of an unplanned or abrupt departure from work. The financial consequences of retirement largely determine people's ability to maintain their preretirement lifestyle. A large drop in income (i.e., a low replacement rate) may endanger the maintenance of the preretirement standard of living and may thus enhance an older worker's objections against retirement, increasing perceptions of involuntary retirement.

Preferences for retirement.—The impact of restricted choice conditions is likely to vary according to the older worker's retirement preferences (Reitzes & Mutran, 2006). Strong retirement intentions reflect a subjective positive benefit-costs ratio of retirement but may also indicate that the older worker is mentally prepared for retirement, thus facilitating the transition into retirement, even under restricted choice conditions. We hypothesized that perceptions of involuntary retirement would prevail among individuals who are less in favor of early retirement.

Timing of retirement.—Life transitions, including retirement, are subject to social norms about appropriate timing (Settersten, 1998; Settersten & Hagestad, 1996). Cultural and individual norms and expectations about the "right" time for a transition influence not only the individual's transition, but also the meaning attached to the transition by the individual and by others. Individuals tend to have an awareness of their own position in the social timetable and describe themselves as "off time" or "on time." When a transition occurs off time, individuals may not have had the chance to go through anticipatory socialization, or the individual may lack peers with whom he or she shares transition experiences and who can provide social support (Hagestad & Neugarten, 1985). Premature transitions may give rise to unfavorable social comparisons with one's peers who are not experiencing the event and, thus, induce perceptions of involuntary retirement. We hypothesized that perceptions of involuntary retirement would prevail among individuals who retired socially off time in the sense that retirement took place earlier than the current early retirement age of 60. Personal timing refers to the timing of the transition in the individual's life course in relation to his or her initial retirement plans. A retiree may perceive retirement as involuntary if it was off time from his or her perspective (Szinovacz & Davey, 2005), because the retiree was not socially, mentally, or financially prepared to retire. This may particularly be the case if the discrepancy between the planned and actual retirement age is large.

Social embeddedness of retirement.—The retirement process is shaped by social relationships within the family and with colleagues and supervisors (Henkens, 1999; Henkens & Tazelaar, 1997) and is largely experienced through changes in these relationships (e.g., Bossé, Aldwin, Levenson, Spiro, &

Mroczek, 1993; Szinovacz & Schaffer, 2000; Van Tilburg, 2003; Vinick & Ekerdt, 1991). Whereas relationships with colleagues become less frequent or come to an end, relationships within the family, in particular with the partner, become more important. Partners are important sources of support in life transitions; they can provide resources such as companionship and emotional support (e.g., Northouse, Dorris, & Charron-Moore, 1995). Encouragement or discouragement of retirement by the partner will affect the worker's subjective experience of the retirement transition. We hypothesized that a lack of spousal support for early retirement would reinforce perceptions of involuntary retirement.

Researchers have also identified social embeddedness at work as an important factor in the retirement process. Low levels of coworker and supervisor support increase the likelihood of early retirement (Armstrong-Stassen, 1994; Henkens, 1999; Henkens & Tazelaar, 1997). Coworkers' support for the employee to remain in the labor force may reflect the quality of social relationships and the older worker's social integration at work. Strong social integration makes workers less vulnerable to organizational downsizing. We hypothesized that workplace (supervisor's and coworkers') support for remaining in the labor force would decrease perceptions of involuntary retirement.

Gender structures preretirement employment histories and other life experiences (Calasanti, 1996; Kim & Moen, 2002). Women are overrepresented in secondary labor market positions and work arrangements that allow them to combine work and care obligations. They are more likely to work in part-time jobs or to work fewer years in pension-covered employment because of interruptions in their careers (Laczko & Phillipson, 1991). We expected that, given their generally more unstable work histories and their clustering in industries and occupations that are more prone to cutbacks (Calasanti, 1996), women would be more vulnerable to a forced exit from the labor force in later life. Their tendency to perceive retirement as involuntary may, however, be mitigated. For many women, the primary role is still inside the home, and, as a result, the work role may be less central to their identity (e.g., Willey, 1991).

Background factors served as control variables in our analyses. We included age at first interview as one such background factor. Workers aged 60 years and older at baseline may have had different preferences for retirement because they had remained in the workforce despite eligibility for early retirement programs. Furthermore, because more distal events may be subject to recall bias, and in order to control for individual differences in the timing of retirement, we included the time elapsed since retirement as a control variable as well.

METHODS

Sample

The data used in this investigation were taken from a panel study on retirement behavior. In 1995 (the first wave), we collected data among older employees working in more than 50 business units of two large Dutch multinational companies active in the field of retail, trade, and industry. We sent a mail questionnaire to all employees ($N = 1,312$) aged 55 years and older and their partners. The older workers were asked about their preferences regarding retirement, and information was

Table 1. Univariate Descriptive Statistics for the Items Constituting the Scale for Perceptions of Involuntary Retirement ($N = 778$)

Item	%
"Was your decision to retire (entirely) voluntary, or not?"	
Yes, voluntary	74
No, (partly) involuntary	26
Total	100
"You could say I retired against my will"	
Strongly agree	5
Agree	12
Neither agree nor disagree	15
Disagree	36
Strongly disagree	32
Total	100
"My (early) retirement choice was entirely voluntary"	
Strongly agree	29
Agree	38
Neither agree nor disagree	9
Disagree	14
Strongly disagree	10
Total	100

gathered about their job situation and health. Spouses (if present) were asked about their health status and their opinions regarding older workers' retirement (for details, see Henkens, 1999). The response rate in the first wave was 78% among older workers. Among partners, 97% responded. In 2001, we conducted a follow-up study. For this follow-up, we approached all surviving (married and unmarried) participants from the first wave. We mailed out a total of 1,058 questionnaires. The response rate after two reminders was 75% for the older workers and 97% for their partners, which means that 59% ($78\% \times 75\%$) of the original sample of older workers participated in both waves. The 793 questionnaires returned showed that only 4 people had not made the transition into retirement between the two waves of the study. Because this number was so small, we excluded the nonretirees from the analysis. Complete information was gathered from 778 people who had recently withdrawn from the labor force. Sensitivity analyses using multivariate analysis revealed that no selective nonresponse between the first and the second wave could be established with respect to the independent variables in our model. Almost all of the questions were closed questions. Item nonresponse was low (on average, less than 3%). We imputed missing data using the MVA option in SPSS (Acocck, 2005).

Measures

We created our outcome measure by combining a binary variable, similar to that used by Szinovacz and Davey (2005), with two Likert-scaled responses to statements (1 = strongly agree, 5 = strongly disagree). Initially, we constructed a single measure by summing the standardized and unweighted items ($\alpha = .82$). Because the items had a different scaling and the distribution of the items as well as the constructed scale turned out to be rather skewed (see Table 1), we created an alternative outcome measure. We dichotomized both Likert-type items into 0 = voluntary and 1 = involuntary. We recoded the item "You could say I retired against my will" as agree (1 and 2) versus

Table 2. Means, Standard Deviations, Coding Algorithms, Wording of Survey Questions, and Psychometric Properties of the Independent Variables ($N = 778$)

Variable	<i>M</i>	<i>SD</i>	Coding Algorithm	Wording	Psychometric Properties
Control variables					
Male	0.58	0.49	Binary variable: 1 = male		N/A
Age at baseline	57.11	1.75			
Time elapsed since retirement	3.71	1.5	Year of interview (2001) minus year of exit from labor force		
Restrictive circumstances					
Health					
Worker's health condition (T1)	7.96	2.30	Two-item scale: 0 = good health to 10 = poor health	What is your general state of health? (1 = very good health to 5 = very poor health, reverse coded) Do you have any recurring health problems, and if so describe them. ^a	$\alpha = .71$
Having partner in bad health (T1)	0.03	0.18	Binary variable: 1 = partner in bad health, 0 = partner not in bad health/no partner	What is your general state of health? (1 = very poor to 5 = very good) ^b	N/A
Finances					
Household income (T1) ^c	36.25	22.3	Sum of worker's and partner's yearly incomes (in Euros divided by 10,000), ranging from 0.6 to 15.4		N/A
Replacement rate ^d	81.28	3.18	Year of interview (2001) minus year of exit from labor force		
Organizational restrictions					
Organizational restructuring (T2)	0.47	0.50	Binary variable: 1 = yes, 0 = no	Has your department been reorganized since the first interview in 1995?	N/A
Redundancy (T2)	0.26	0.44	Binary variable: 1 = yes, 0 = no	Has your position been replaced after retirement?	
Timing					
Social timing					
Off time	0.31	0.46	Binary variable: 1 = retired earlier than the firm's normal early retirement age (60 years), 0 = did not retire earlier		N/A
Personal timing ^e					
	0.08	0.28	Binary variable: >2 years earlier		
	0.11	0.31	Binary variable: 1–2 years earlier		
	0.11	0.31	Binary variable: ≤1 year earlier		
	0.33	0.47	Binary variable: at expected age (reference)		
	0.12	0.33	Binary variable: ≤1 year later		
	0.24	0.42	Binary variable: >1 years later		
Social embeddedness					
Partner's support to remain working	0.18	0.38	Binary variable: no partner	How would you feel if your husband/wife continued working until the age of 65? ^b	N/A
	0.57	0.49	Binary variable: partner supports early retirement (reference)		
	0.25	0.43	Binary variable: partner does not support early retirement		
Workplace support					
Perceived support from colleagues (T1)	3.31	0.96	1 item: 1 = strongly disagree to 5 = strongly agree (reverse coded)	My coworkers would like me to remain in the workforce.	
Perceived support from supervisor (T1)	3.11	1.00	1 item: 1 = my boss would not be at all happy about that to 5 = my boss would be very much in favor of this	How would your direct supervisor feel about you continuing to work after you reach the age of 60?	

(Table 2 continues)

Table 2. (Continued)

Variable	<i>M</i>	<i>SD</i>	Coding Algorithm	Wording	Psychometric Properties
Older worker's preferences for retirement (T1)	6.98	1.53	Three-item scale: 0 = a very strong intention to continue working to 10 = a very strong intention to retire early	Do you intend to use the opportunity to retire early? (1 = yes, 2 = don't know [yet], 3 = no) Do you intend to continue working after you reach the age of 60? (1 = no, certainly not; 2 = no, probably not; 3 = maybe; 4 = yes, I think so; 5 = yes, most certainly) If you were able to choose, at which age would you like to stop working? (continuous variable)	$\alpha = .77$

Notes: T1 = Time 1.

^aThe answers to this open-ended question were coded on the basis of a modified version of the Seriousness of Illness Rating Scale (Bossé, Aldwin, Levenson, & Ekerdt, 1987). This scale assigns a value to a large number of illnesses and conditions based on their seriousness. Medical specialists assigned values based on factors such as prognosis, duration, threat to life, physical limitations, and degree of discomfort (Wyller, Masuda, & Holmes, 1967).

^bQuestion posed to partner.

^cWorker's salary obtained from the Central Salary Administration; partner's income asked in questionnaire.

^dPercentage of the net monthly salary received upon retirement (information obtained from the Central Salary Administration).

^ePersonal timing indicates whether retirement occurred earlier or later than expected (based on the respondent's expectations as captured at baseline and the actual retirement age).

not agree (3, 4, and 5). We recoded the item "My (early) retirement choice was entirely voluntary" as disagree (4 and 5) versus agree (1, 2 and 3). The Kuder-Richardson coefficient of reliability for this set of dichotomous items was 0.80. We summed the items into a single scale consisting of four categories that ranged from 0 (voluntary retirement) to 3 (involuntary retirement).

Table 2 presents means, standard deviations, coding algorithms, and wording of the survey questions of the measures for the independent variables, as well as the psychometric properties of the scales. We took the context variables from Wave 1 and the transition characteristics from Wave 2.

Analyses

We used ordered logistic regression to determine factors predicting perceptions of involuntary retirement in The Netherlands. This method is an appropriate multivariate procedure for analyzing skewed and ordinal outcome variables. Ordered logistic regression estimates indicate the chance that a participant with a specific score on the independent variable will be observed in a higher category on the outcome variable. In order to control for the design effect, we adjusted for clustering at the company level as well as the business unit level using the SVY command in STATA (Huber, 1967; StataCorp, 2003). Without controlling for design effects we would have been likely to produce standard errors that were much smaller than they should have been. We estimated gender-specific interaction effects using the Chow test of equality between coefficients (Chow, 1960; Gould, 2002).

RESULTS

Descriptive Results

Of the sample, 58% were men; 82% had a (married or unmarried) partner. The average age of the respondents in 1995 was 57.1 years. The average age at retirement in the sample was

60.0 (*SD* = 1.8), which was almost identical to the effective retirement age in The Netherlands in the period 1997 to 2002 (61.0 for men and 59.1 for women). In international comparison, the effective retirement age in The Netherlands is low (Organisation for Economic Co-operation and Development, 2005). Only 2.5% of the sample retired at age 65 (i.e., the mandatory retirement age).

About 1 in every 4 older workers stated that the decision to retire was not (entirely) voluntary. We found that 17% had retired against their will. In addition, 24% disagreed with the statement "My (early) retirement choice was entirely voluntary" (see Table 1). Table 3 presents the distribution of the sample on the outcome variable decomposed by gender.

Multivariate Results

Table 4 presents the results of the multivariate analyses explaining perceptions of involuntary retirement. We present the effect coefficients as odds ratios (ORs). This means that we compared the people who were in groups greater than *k* versus those who were in groups less than or equal to *k*, where *k* is the level of the outcome variable. ORs greater than 1 reflect increased odds, and ORs less than 1 reflect decreased odds, of perceiving retirement as involuntary. For example, for a 1-unit increase on the health variable (reflecting a decrease in the worker's health condition), the odds of having a high involuntary retirement score versus the combined low and middle

Table 3. Distribution of the Outcome Variable by Gender (*N* = 778)

Variable	Men (%)	Women (%)	Total (%)
0 Voluntary	70	63	66
1 ...	13	12	13
2 ...	6	14	10
3 Involuntary	12	11	12
	100	100	100

Note: $\chi^2(3) = 13.43, p < .004$.

Table 4. Ordered Logistic Regression of Perceptions of Involuntary Retirement ($N = 778$)

Variable	Odds Ratio	95% Confidence Interval	
Gender (male = 1)	1.09	0.69	1.73
Age at baseline (1995)	1.07	0.90	1.28
Time elapsed since retirement	0.99	0.83	1.19
Restrictive circumstances			
Health			
Worker's health condition (T1)	1.13**	1.04	1.23
Having partner in bad health (0-1)	1.83	0.86	3.89
Finances			
Household income	0.89	0.78	1.03
Replacement rate	0.97	0.91	1.05
Organizational constraints			
Organizational restructuring (0-1)	1.43†	0.99	2.09
Redundancy (0-1)	1.66**	1.20	2.30
Older worker's preferences for retirement	0.68**	0.58	0.80
Timing of retirement			
Social timing: off time (<60 years)	3.49**	2.00	6.13
Personal timing ^a			
>2 years earlier	2.28*	1.16	4.67
1-2 years earlier	1.54	0.84	2.85
0-1 years earlier	1.34	0.78	2.31
0-1 year later	1.45	0.89	2.38
>1 year later	0.96	0.57	1.60
Social embeddedness			
Partner's support for early retirement ^b			
No partner	1.12	0.75	1.70
Partner does not support or is indifferent	1.75**	1.20	2.57
Workplace support to remain working			
Perceived support from colleagues	1.13	0.93	1.37
Perceived support from supervisor	0.78**	0.66	0.93
Intercept 1	-0.722		
Intercept 2	0.053		
Intercept 3	0.955		
Pseudo R^2		11.8	
Log likelihood		-701.1	
χ^2 (20) Likelihood Ratio		276.3	

Notes: T1 = Time 1.

^aAt expected age is the reference category.

^bPartner supports early retirement is the reference category.

† $p < .10$; * $p < .05$; ** $p < .01$.

scores was 1.13 greater, when all other variables were held constant.

The results suggest that restrictive circumstances as well as retirement preferences affected perceptions of involuntary retirement. Poor health was associated with increased perceptions of involuntary retirement. We did not find direct evidence, however, for the hypothesis that having a partner in bad health increases perceptions of involuntary retirement among older workers. In addition to general restructuring at the departmental level, older workers whose own position had become redundant after retirement, in particular, tended to perceive their retirement as involuntary (OR = 1.66). As expected, perceptions of involuntary retirement prevailed among individuals who were less in favor of early retirement (OR = 0.68), suggesting that the impact of restricted choice may vary depending on the

older worker's retirement preferences. Contrary to our expectations, financial conditions did not have an effect on perceptions of involuntary retirement.

Our results support the hypothesis that the timing of the transition is an important factor in explaining perceptions of involuntary retirement. With respect to social timing, we found that retirement transitions that were off time in the sense that they had taken place earlier than the current early retirement age (age 60 in both firms) were perceived as being more involuntary than retirement transitions that were normatively on time (OR = 3.49). There was also support for our hypothesis with regard to personal timing: A lack of correspondence between the expected and actual time of retirement reinforced perceptions of involuntary retirement. Premature retirement, in particular, strengthened perceptions of forced retirement (OR = 2.28).

The results point to the importance of social embeddedness for the retirement transition. We found empirical support for our hypothesis that social network influences affect older workers' perceptions of involuntary retirement. The results confirmed our hypothesis concerning the role of the partner's support. Older workers who had a spouse who did not support early retirement were much more inclined to perceive their retirement as involuntary than workers whose spouses supported early retirement (OR = 1.75). Social relations at work were important as well. In line with our expectations, supervisor's support for prolonged labor force participation was negatively associated with perceptions of involuntary retirement (OR = 0.78): Older workers with strong managerial support for them to remain in their jobs were less likely to perceive their retirement as involuntary. We did not find a significant effect of coworker support.

The results did not reveal a main effect of gender on perceptions of involuntary retirement. We ran separate models for men and women to test gender-specific interaction effects. Moreover, we performed a Chow test to test for differences in coefficients between men and women. The Chow statistics revealed interesting gender differences with regard to the impact of restrictive circumstances and social network support. Specifically, worker's health problems, $\chi^2(1, N = 778) = 7.62$, $p < .01$, and spouse's health problems, $\chi^2(1, N = 778) = 3.97$, $p < .05$, induced perceptions of involuntary retirement among female workers more often than they did among male workers. Moreover, supervisor's support to remain in the workplace appeared to be more important for male workers, $\chi^2(1, N = 778) = 5.41$, $p < .05$. In addition, we explored the interaction effects of organizational constraints and the timing of retirement on the dependent variable. However, none of these effects proved to be statistically significant.

DISCUSSION

Retirement is one of the main life course transitions in late adult life. How retirees experience this transition (as voluntary vs forced) has strong implications for adaptation to retirement and well-being in retirement. Older workers who perceive retirement as forced tend to have more adjustment problems (Van Solinge & Henkens, 2005b), and they are at risk for experiencing long-lasting negative effects on postretirement well-being (Hardy & Quadagno, 1995; Quick & Moen, 1998;

Van Solinge & Henkens, 2005a) and health (Gallo et al., 2006; Hyde, Ferrie, Higgs, Mein, & Nazroo, 2004; Van Solinge, 2007). Agency in making the transition increases retirement satisfaction (Floyd, Haynes, & Rogers Doll, 1992). Limited agency in the retirement transition is generally associated with health problems or organizational downsizing. Life course scholars, however, have pointed to the importance of the wider context for understanding how workers experience retirement. In particular, timing and social embeddedness are important.

For this article, we studied older workers' perceptions of involuntary retirement using longitudinal data from 778 older workers in The Netherlands. This research confirms findings from earlier studies (Shultz et al., 1998; Szinovacz & Davey, 2005) that restrictive circumstances (especially poor health and organizational restructuring) do reinforce perceptions of involuntary retirement. However, other factors nourish feelings of forced retirement as well. Our results provide empirical evidence for the relevance of timing and social embeddedness in explaining perceptions of involuntary retirement.

Although timing of retirement may reflect situational constraints, and timing cannot be separated completely from choice and control (Szinovacz & Davey, 2005), this study suggests that timing may also independently affect the older worker's account of the transition. An individual perceives retirement differently if it takes place earlier than socially expected. This suggests that, despite the strong trend toward deinstitutionalization of the retirement transition (Settersten, 1998), robust social norms exist about the appropriate time for retirement. In addition to these social norms, people have their own personal timetables; disruption of this personal calendar gives rise to feelings of involuntary retirement. It is, however, not so much a question of whether retirement occurred earlier than expected (see: Szinovacz & Davey, 2005), but rather, it is the discrepancy between expected and actual retirement time that matters.

The way he or she frames the retirement transition in social relationships within the family and at work affects the older worker's subjective experience of retirement. Social group preferences for and expectations about the timing of retirement affect the retiree's propensity to perceive retirement as involuntary. Spouses and supervisors, however, appear to have different interests and thus represent different forces in the retirement process. In the preretirement stage, spousal support for early retirement appears to be a pull factor for retirement (Henkens, 1999). A lack of spousal support for retirement, or spousal pressure to remain in the workforce, strengthens perceptions of involuntary retirement among retirees. This study underscores the importance of the supervisor in the retirement process. Although the general climate within Dutch organizations is characterized by a lack of support for delaying retirement, individual supervisors may have different opinions and attitudes. The results of this study reveal that managerial support for remaining in the workforce is associated with perceptions of voluntary retirement. Supervisors are able to facilitate the prolonged labor force participation of their older workers. Thus, strong managerial support gives the older worker more flexibility and freedom regarding the timing of retirement.

The Netherlands traditionally has had a low level of female labor force participation and a high level of part-time

employment in comparison with other countries. Earlier research has suggested that few married women in The Netherlands remain in the labor force until they are eligible for early retirement (Van Solinge & Fokkema, 2000), and those who do are characterized by a high level of independence in making the retirement decision (Henkens, 1999; Henkens & Van Solinge, 2002). In that respect, it is interesting that this study shows that female older workers are more likely than their male counterparts to experience their retirement as forced when they have a spouse in poor health at home. This suggests that even at the end of their working career, women's labor force decisions are structured by experiences in the family domain, and this reinforces feelings of involuntary retirement. In contrast, in comparison with their female counterparts, older male workers and their retirement decisions are more strongly affected by managerial support, suggesting a more central role of the work domain in the lives of older male workers, who are traditionally the breadwinners in Dutch society.

The results of this study provide further empirical evidence for the notion put forth by Szinovacz and Davey (2005) that involuntary retirement should not be confounded with no-choice retirement. Our results make clear that there is no one-to-one relationship between choice and voluntariness in the retirement transition. On the one hand, restrictive circumstances do not necessarily create perceptions of involuntary retirement. The impact of restricted choice conditions appears to vary according to the older worker's retirement preferences. Older workers with stronger intentions to retire early are less inclined to perceive retirement as involuntary. On the other hand, older workers who formally have a choice may perceive their retirement as involuntary. This may be caused primarily by social forces, such as the social network's attitudes regarding (early) retirement. Our results suggest that involuntary retirement is largely socially defined and determined.

We need to address some limitations of our study. To begin with, in this study we used a one-dimensional retrospective assessment of the involuntariness of retirement. Future studies could develop a measure of involuntariness in the retirement process in several ways. First, they could ask older workers prior to retirement about the extent to which they assess their retirement options as constrained. Second, future studies should pay more attention to the variety of factors that push people into retirement, such as societal forces (mandatory retirement), organizational forces (restructuring, supervisors and co-workers), household forces (household income and spousal characteristics), and individual forces (health limitations). Third, future studies should not only look at perceptions of involuntary retirement but also examine perceptions of forced employment beyond the official retirement age. Researchers have increasingly acknowledged that nonevents (such as nonretirement) may be potentially stressful and may have adverse consequences in terms of health and well-being (e.g., Schlossberg, Waters, & Goodman, 1995).

Second, our analyses related to perceptions of involuntary retirement. Szinovacz and Davey (2005) argued that this should not be confounded with no-choice retirement. Our study did not include detailed information about the latitude of the older worker's decision. We lacked objective indicators of the actual degree of choice older workers had regarding retirement, as well as information about the factors that triggered them to retire.

Third, the data collection of the follow-up study took place 6 years after the baseline interview. As a result, in some occasions the information on the dependent variable—perceptions of involuntary retirement—was collected a considerable amount of time after the event had taken place. This procedure may have resulted in a recall bias as well as a retirement satisfaction bias. That is, disillusioned retirees may have negatively rated subjective aspects of the retirement process. Therefore, it is preferable that future research on perceptions of involuntary retirement collect information coincidental to the actual retirement event.

Finally, though the sample had substantial variation on relevant variables such as gender, occupational classification categories, and health, this sample was not representative of all Dutch older workers or couples in the age bracket studied. For instance, it did not include workers in the public sector.

Despite these limitations, the results of this study suggest that the way in which individual older workers experience retirement is a complex phenomenon. A variety of forces at the individual, household, organizational, and societal level affects how workers perceive retirement in terms of it being a voluntary or involuntary transition. In this field of forces, mandatory retirement appears to be of minor importance. Given the fact that the vast majority of older workers in The Netherlands (>95%) leave the labor force before mandatory retirement takes effect, the abolition of mandatory retirement will not result in significant changes in the number of retirements that are perceived as involuntary.

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