

Question in Project:

European Working Conditions Survey 2024

Question Topic:

Job and career/ Job motivation & attitudes

Construct:

Work until which age

General Information:

Note: The item was tested in English, German and Polish.

Question Text:

English version: Until what age do you want to work?

German version : Bis zu welchem Alter möchten Sie arbeiten?

Answer Categories:

English version:

Please type in age

I want to work as long as possible

I want to stop working as early as possible

German version:

Bitte das Alter eingeben

Ich möchte so lange wie möglich arbeiten

Ich möchte so früh wie möglich aufhören zu arbeiten

Cognitive Techniques:

Web probing: Analysis of response behaviour, Category Selection Probing

Cognitive interviews: Category Selection Probing, Specific Probing, Difficulty Probing

Findings for Question:

Findings Web Probing

The question was asked only to respondents ages 45 or older ($n = 434$). Across all countries, 37% ($n = 160$) of the respondents chose to give a numeric answer to the question how long they want to work, while 45% chose the closed response option "I want to work as long as possible" and 18% chose "I want to stop working as early as possible". Response behaviour differed significantly between the three countries (see Table 24; $\chi^2(4,434) = 16.593$, $p = .002$), with respondents in the UK being most likely to offer a numeric response, while respondents from Poland being most likely to want to work as long as possible. In the UK, retirement age is rather flexible, and respondents gave varying answers in the numeric format. In Germany, respondents who entered a numeric age were most likely to answer 65, the previous retirement age, or 66 to 67, which is the retirement age currently being implemented. The most common response in Poland was 60, certainly due to this age being a re-instated retirement age, at least for women, followed by 65.

Response behaviour also differed by the respondents' work situation (see Table 25). Respondents who were employed were more likely to give a numeric response and less likely to answer that they wished to work as long as possible ($\chi^2(4,434) = 13.069$, $p = .011$).

How did respondents explain their response?

Respondents were asked to explain why they chose their answer (P1_Q92). In total, 85% ($n = 434$) of the respondents gave a substantive answer to the probing question, with no difference in the share of valid responses regardless of whether respondents chose to give a numeric response or one of the closed alternatives.

Among respondents who stated that they wanted to **work as long as possible**, 84% ($n = 164$) named one or more substantive reasons. Respondents either planned to voluntarily continue working as long as possible or explained that they had to continue to work for financial reasons – and some respondents named both of these reasons. The most common reason to continue working voluntarily was that respondents enjoyed their profession; this was mentioned in 41% of valid responses ($n = 68$). Respondents often (additionally) named that they viewed working as giving them a sense of purpose and/or could not imagine life without working (12%, $n = 20$). This included viewing their profession as a daily routine, as their chosen way of life, stating that they enjoyed keeping busy, or that they perceived the thought of retirement as boring, were afraid that they wouldn't know what to do with themselves or, in one case, that their constant presence at home might annoy their spouse. Further named benefits of working as long as possible were keeping physically ($n = 11$) and/or mentally ($n = 6$) fit. Some respondents specified that they would work as long as their health permitted ($n = 21$), and few specified that

they would continue working, but reduce their hours ($n = 6$). Finally, six respondents explained that they could only choose this answer because they carried out work that could be done beyond the official retirement age, for instance because it was not physically demanding or because they were self-employed. In contrast to these voluntary reasons, 23% of respondents ($n = 37$) stated the main reason to continue working was financial necessity. These respondents argued that they had little or no pension to expect and would therefore work until it was no longer possible or even till death. Others had financial obligations towards their family or due to a mortgage ($n = 5$). For others, continuing to work beyond retirement age was not a financial necessity, but would make life more comfortable ($n = 12$) or respondents stated that they simply enjoyed having an active income of their own ($n = 2$).

Of the respondents who indicated that they wished to **stop working as soon as possible**, 81% ($n = 64$) named one or more substantive reasons. The most common set of reasons were positive aspects of retirement (40%, $n = 26$) such as wanting as much time as possible to enjoy retirement and life in general, to pursue free-time activities such as travel, or spend more time with family and friends, at best while still being relatively young and healthy. The second line of argumentation were negative aspects of working life (33%, $n = 21$), in particular not enjoying one's job, working only as a means to an end, or poor working conditions such as a bad social atmosphere or low pay. The third cluster of arguments were health-related (22%, $n = 14$), with respondents explaining that they were chronically sick, exhausted, often because their jobs were physically and/or emotionally demanding. Finally, 19% ($n = 12$) specified that they would only continue to work as long as it was financially necessary.

Respondents who gave a numeric answer were asked to insert a number between 15 and 100; however, there were no plausibility checks preventing respondents from inserting their current age or even younger. Of the 160 respondents who gave a numeric answer, four inserted an age that was below their current age and five inserted their current age. Of these, one person wrote that they had severe physical impairments since this age and believe they should have been able to retire at that moment. Another respondent wrote that they didn't retire at the age he/she had inserted but would have preferred this. One respondent was due to retire in the next months, and a second was already semi-retired with health problems. In one case, the inserted age seemed to include a typing error based on the response to the probe. In the other four cases, it remained unclear why the respondents typed in the respective response.

In total, 84% ($n = 135$) of respondents who gave a **numeric answer** inserted an age that was higher than their current age and gave a substantive answer to the probing question. Among these, respondents named manifold reasons why they chose to insert the age that they did. The most common line of argumentation was that this was the optimal age for them, for instance because they could retire without deductions at this age (30%, $n = 41$), that this was the age they were planning to retire or working up to retiring at (17%, $n = 23$), that this age was simply their personal preference and felt

"right" ($n = 5$), or that they felt they will have worked enough years by then ($n = 12$). Other respondents explained that they had inserted the earliest age they believed they would be able to retire (24%, $n = 32$), with the reasons for wanting to retire mirroring those of the respondents who chose the closed response option. Less often ($n = 11$) respondents indicated that they wanted to continue as long as possible and that they believed this would be the age that is possible.

Findings Cognitive Interviews:

The cognitive interviews aimed to reveal if the combined format of open-ended numeric and closed response options was understood and to reveal the reasons for answering with a numeric or a closed option. For this question, only the interviews of the respondents who were over the age of 45 years were analysed. In Germany and Poland, ten respondents were over the age of 45 years, respectively. Five respondents in Germany and six respondents in Poland selected a closed response option. Participants DE08 and PL16 selected "I want to stop working as soon as possible". Respondent DE08 stated that she does not want to work longer than the legally mandated years. Respondent PL16 explained, that he did not enjoy his work and therefore wanted to stop working as soon as possible.

Of the nine respondents who selected "I want to work as long as possible", six explained that their work was important for their life satisfaction and that they enjoyed it:

- *"The most important reason is that I enjoy my work [...] I can say for myself that I would lose a lot of life's purpose if I could no longer do it for some reason."* (DE04)
- *"I love my work. It keeps me young, and it is so much a part of me because it comes directly from my own creativity. I can't imagine living without it."* (DExx)
- *"I like my job and that's why I'd like to work and be active as long as I can."* (PL08)

Two respondents indicated that they want to work as long as possible because they needed to earn a living:

- *"I can hardly earn riches in my job, can hardly earn a monetary buffer, and so I also have to keep working to simply feed myself."* (DE04)
- *"I don't know what my retirement benefit would be and the most realistic solution is to continue working."* (PL14)

Finally, two respondents stated that they want to work as long as possible because it keeps them healthy:

- *"I believe that being professionally active [to a bit lesser extent than now] keeps us intellectually fit for longer."* (PL07)

- *"Because you have to work, if you stop working and thinking, you get old quickly."* (PL02)

When being asked why they selected a closed response option instead of entering a numeric answer, respondents either argued that they did not know until what age they were able to work or that the legal regulations could change:

- *"Since I don't know how old I will become, I can't give a figure accordingly. Actually, I would like to work until I die."* (DE04)
- *"I could answer in a number, but this is related to the current retirement law, which is changing, and I don't know when and which way it will change. Guessing what will happen in 10 or 20 years is a lottery."* (PL14)

On the other hand, the respondents who chose a numerical answer had a precise idea of the age at which they wanted to stop working. The respondents' considerations here related to the need to work until this age in order to have a pension, to pursue leisure activities, or to no longer be able to perform work due to age:

- *"Well, I'm [age] now and my husband is already retired. We actually want to travel a bit and spend a lot of time together. As long as that's still possible and that's why I think in [number] years it will be enough."* (DE05, "work until the age of 65")
- *"That is my official retirement age and I think I will have to work that long to build up my pension."* (DE15, "work until the age of 67")
- *"I still have some energy so I may make it at this pace."* (PL13, "work until the age of 60")

All respondents found it "rather" or "very easy" to answer this question.

Summary:

- The web probing study showed that respondents in regular employment were more likely to be able to name a specific age at which they plan and wish to retire than respondents who are self-employed or in atypical working situations. Cognitive interviews confirmed that respondents who could plan their financial situation with certainty were more likely to give a numeric response.
- Respondents who gave an exact number referred to the desire for time off, legal requirements, or not being able to work due to increasing age.
- Reasons for wanting to work as long as possible included both positive aspects related to working life or financial necessity. If this differentiation is important for analytical reasons, it must be asked separately.
- The cognitive interviews revealed no difficulties in answering this question.

Recommendations:

No changes recommended.